

MED-SENSE GUARANTEED ASSOCIATION

Sensible Med STM

Short Term Medical Insurance

Is available to members of the Med-Sense Guaranteed Association* and is ideal for anyone who is:

- Between jobs or laid off
- Waiting for employer benefits
- Part-time or temporary employees
- Recently graduated
- Without adequate health insurance

Exclusive Features Include:

- Up to \$1,000,000 Lifetime Maximum per covered person
- Single pay or monthly pay up to 180 days at a time
- Deductible options: \$250, \$1,000, \$2,000, \$3,000 or \$5,000
- Coinsurance options: 50% or 80% up to \$10,000
- Freedom to choose any doctor or hospital
- Access to the PHCS PPO network of negotiated Physician and Hospital medical care prices

*The Accidental Death & Dismemberment benefits are not available in the states of: CO, KS, MN, NH, SD, UT and WA.



Insured Benefits Underwritten by:

**Markel
Insurance
Company**



Rated "A" (Excellent) by A.M. Best

Association Benefits provided by:



Distributed by:



HiiQuote.com

This brochure provides a brief description of the plan. You must be 18 years old to apply. The policy will contain limitations, exclusions, and termination provisions. Full details of the coverage are contained in group policy form number MSTM100C and individual policy MISTM100C (form number may vary by state). If there are any conflicts between this document and the Policy, the Policy shall govern. The Sensible Med STM is not available in all U.S. states or any other countries outside the U.S. and coverage and benefits may vary by state as well.

SMSTM201206



The Sensible Solution

Short Term Medical Insurance

Underwritten by Markel Insurance Company

to Your Immediate

Medical Care Needs

Description of Benefits

Why Short Term Medical (STM)?

Circumstances in life may have caused you to lose your health insurance. Unexpected illnesses and accidents happen every day, so don't put your financial future at risk if you can purchase short term medical insurance, until permanent insurance is available for you.

That's why Health Insurance Innovation's Sensible Med Short Term Medical Plan is the affordable solution right for you. It is issued for a pre-determined length of time and pays benefits up to a Lifetime Maximum of \$1,000,000 per Covered Person. You can select from a wide range of deductible and coinsurance options to tailor a plan to fit your lifestyle needs and budget!

How do I figure out what I need and where do I start?

First, you select your Coverage Period:

- **Single Payment**

This option is ideal if you know the exact number of days you need coverage. The minimum number of days you may apply for coverage is 30 days, the maximum is 180 days. You pay now for the number of days you will need STM coverage. We accept payment by Visa, MasterCard or Bank Draft.

- **Monthly Pay**

This is ideal if you are unsure how long coverage is needed. This "pay as you go" option gives you the flexibility to continue coverage for as long as it's needed or simply stop payments and discontinue the plan once your temporary need ends. You may select up to the coverage maximum of 180 days and pay in 6 monthly installments. We accept automatic monthly payments by Visa, MasterCard or Bank Draft.

Then, based on your lifestyle needs and budget, you select one from each of the following:

- **Deductible: \$250, \$1,000, \$2,000, \$3,000 or \$5,000**

This is the amount of Covered Expenses that each Covered Person must pay before Coinsurance benefits are payable. (South Dakota's deductible differs from the above amounts; the options include \$1,000, \$2,500, \$3,000 and \$5,000.)

- **Coinsurance Percentage: 80/20 or 50/50**

After the deductible is satisfied, this represents the percent of covered expenses that we pay and that you pay up to the Coinsurance Limit. (South Dakota's Coinsurance Percentage is 60/40)

- **Coinsurance Limit: \$10,000**

Once you've reached your Coinsurance Limit of \$10,000, we pay 100% up to the \$1,000,000 Lifetime Maximum. For example, if the coinsurance is 80/20, we pay 80% and you pay 20% for covered expenses until you have met your Coinsurance Limit. Then we pay at 100% up to the Lifetime Maximum.

When does coverage start?

You can select your insurance to be effective as early 12:01 a.m. the day following the transmission date of your application. However, you can choose a later effective date, but not to exceed 60 days from the date of transmission. All coverage is subject to approval of your application and payment of your first premium.

Description of Benefits Continued

What is Pre-Admission Certification?

This plan requires a Pre-Admission Certification by a Professional Review Organization service prior to in-patient hospitalization or surgery. You must call the service within 10 days prior an elective or non-emergency hospitalization or surgery; within 48-hours following an emergency admission, or as soon as reasonably possible if the person's medical condition prevents or delays such notification; within 48-hours of delivery for complicated childbirth or as soon as reasonably possible. Failure to pre-certify will result in a reduction in benefits of 50%. Pre-Admission Certification requirement varies by state.

How does Usual and Customary affect my benefits?

We may use and subscribe to a standard industry reference source that collects data and makes it available to its member companies in order to determine the amount that should be considered as Usual and Customary for services, medicines and supplies. The policy defines Usual and Customary to mean: (1) made by a Physician or supplier of services, medicines, or supplies; and (2) the customary charges made by others rendering or furnishing such services, medicines or supplies within an area in which the charge is incurred for Sickness or Injury comparable in severity and nature to the Sickness or Injury being treated. The term "area" as it would apply to any particular service, medicine or supply, means a county or such greater area as is necessary to obtain a representative cross section of level of charges. Usual and Customary amounts for services, medicines and supplies may vary by state.

Do I have the option to use any doctor or hospital?

Yes, there is no PPO or HMO Network requirement to receive full benefits. However, you can access PHCS PPO Network providers for medical care at negotiated prices.

Who is eligible to apply for this insurance?

Sensible Med STM is available to Med Sense Guaranteed Association members and their spouses, who are between 18 and 64 years old and their dependent unmarried children under 19 years old or under 25 if a full time student in an accredited school (This may vary by jurisdiction.); and can answer "No" to all of the questions in the application for insurance. Child-only coverage is available for ages 2 through 18.

What if I change my mind after I purchase the STM Coverage?

If for any reason you are not satisfied with your coverage, and you have not filed a claim, you may return the Certificate to us within 10 days after you receive it. We will refund any premium you paid and your STM coverage will be null and void.



What is the Pre-Existing Conditions Limitation?

We will not provide benefits for any loss caused by or resulting from, a Pre-Existing Condition. A Pre-Existing Condition is defined as any medical condition that required medical treatment, advice, consultation, or expense during the 24 months immediately before the Insured Person's Effective Date of insurance; or which produces symptoms within the 12 months immediately prior to the Insured Person's Effective Date of insurance. (The Pre-Existing Conditions Limitation varies by state.)

When does the STM coverage terminate?

Sensible Med STM will automatically terminate on the earliest of the following dates: The expiration date of your coverage; the date the Group Policy Terminates; the date the insurance under the Group Policy is discontinued; the due date of a premium payment, if it is not paid by the end of the 31 day grace period; the date you become eligible for Medicare; your dependent's coverage ends when your coverage terminates or the dependent becomes eligible for Medicare; or the dependent ceases to be eligible; the date you enter full-time active duty in the armed forces of any country or international organization; or the date we determine fraudulent statements or material misrepresentation have been made by you or with your knowledge in filing a claim for benefits.

Covered Medical Expenses

The following benefits are for Insured and each Covered Dependent subject to the plan Deductible, Coinsurance Percentage, Coinsurance Limit and Lifetime Maximum of \$1,000,000. Benefits are limited to the Usual, Reasonable and Customary charge for each Covered Expense, in addition to any specific limits stated in the policy.

- Inpatient Hospital charges paid at the average semi-private room rate
- Miscellaneous Medical Services, doctors medical care and treatment
- Intensive or Critical Care up to three times the average semi-private room rate
- Outpatient Hospital or Emergency Room Care
- Physician services for treatment and diagnosis
- Ambulatory Surgical Center or Outpatient Hospital Surgical Facility
- Surgeon services in the hospital or ambulatory surgical center
- Assistant Surgeon services up to 20% of surgeons benefit
- Private Duty Nursing \$75 per 8 hour shift Max of 90 shifts per Coverage Period
- Skilled Nursing Facility \$30 per day up to a Max of 30 days per Coverage Period
- Home Health Care up to \$40 per 8 hour shift Max of 40 visits per Coverage Period
- Hospice Care up to \$5,000 Max per Coverage Period
- Acquired Immune Deficiency Syndrome (AIDS) up to \$10,000 Maximum per Coverage Period
- Human Organ and Tissue Transplants Max up to \$125,000 per Coverage Period
- Outpatient Physical Therapy Services Max of 12 visits per Coverage Period
- Colorectal Cancer Screening Max of \$300 per Coverage Period
- Dental Anesthetic Services Max of \$250 per Coverage Period
- Surgeon's Assistant services up to 15% of surgeons benefit
- Anesthesia services up to 20% of surgeons benefit
- X-ray exams, laboratory tests and analysis, radioactive isotope therapy, oxygen, casts, splints, crutches, braces, surgical dressings, artificial limbs or eyes, rental of medical supplies
- Ambulance Ground or Air Max Benefit of \$250 per trip
- Mental or nervous disorders coverage of up to \$5,000
- Blood or blood derivatives and their administration
- Mammograms and Pap Smears (Not subject to the Deductible)
- Spinal Manipulation or Adjustment Maximum of \$1,000 per Coverage Period
- Inpatient prescription drugs

Note: This is a brief description of the plan benefits, which may vary by state.



Medical Expenses Not Covered

The following is a partial list of services or charges not covered by Sensible Med Short Term Medical. This is not a complete list of the Limitations and Exclusions and they may vary by state. Please see the Policy/Certificate of Insurance for detailed information about these and other Plan Limitations and Exclusions.

- Pre-Existing Conditions as defined in the policy
- Expenses that the Insured Person is not required to pay, or charges that would not have been billed if no insurance existed
- Any work related accidental bodily Injury or Sickness
- Expenses eligible for payment under automobile medical payment benefit
- Experimental or investigational services, supplies, or treatments
- Travel or travel expense, even though prescribed by a Physician
- Treatment of acne, varicose veins, sleeping disorders, obesity
- Treatment for foot conditions, bunions, corns, calluses or toenails
- Sterilization or elective reversal of surgical procedures, gender change or modification
- Services to treat infertility or cause Pregnancy, including diagnostic testing, drugs, medicines, artificial insemination, in vitro fertilization, and embryo transplants, or any condition or complication caused by or resulting from such treatment
- Routine eye examinations, eyeglasses, orthodontic or dental work
- Declared or undeclared war, participation in a riot illegal act or occupation, or an attempted felony or assault
- Injury or Sickness incurred during military service or while on active duty Pregnancy or childbirth, except for Complications of Pregnancy

Medical Expenses Not Covered Continued

- Elective cesarean section when no complication is present; termination of a normal Pregnancy or procedure intended to prevent conception or childbirth
- Maternity and new born treatment prior to hospital discharge
- Mental Illness or Nervous Disorders, intentionally self-inflicted Injuries; suicide or attempted suicide, while sane or insane
- Learning disorders, attention deficit disorder or hyperactivity, or autism
- Alcoholism or abuse, drug addiction or abuse
- Cosmetic or reconstructive procedures, except as specifically covered
- Outpatient Prescription or Legend Drugs, or any over the counter medications or vitamins
- Experimental or investigational services
- Participation in high-risk sports, activities, or occupations such as: skydiving, scuba diving, bungee jumping, hang gliding; or ultra light gliding, traveling in or on any all terrain vehicles such as dirt bikes, snowmobiles, or go-carts, racing with any motorcycle, boat or any form of aircraft, participation in any sports for pay or profit; participation in inter-collegiate sports, and any rodeo events.
- Services or supplies furnished or provided by self or an immediate family member

Note: This is a brief description of the expenses not covered in the plan, which may vary by state.

Additional Discount Services

Health Insurance Innovations includes these services and discounts to the Sensible Med Short Term Medical Plan

PHCS PPO Network Providers*

Sensible Med STM also provides access to one of the nations largest Preferred Provider Organizations. PHCS (Private Healthcare Systems) was acquired by Multiplan in October 2006 and the PHCS PPO networks are now part of MultiPlan. MultiPlan has almost 900,000 healthcare providers under contract, an estimated 57 million consumers accessing the network products, and 110 million claims processed through the networks each year, giving them more of the experience and resources healthcare payers and providers need to face today's unprecedented cost and competitive pressures. More information about PHCS can be found at www.phcs.com

MedCare USA Prescription Discount Card*

4-tier and 100% of discounted price at participating pharmacies. Because it is a discount program there are no claim forms, no reimbursement procedures, no pre-existing condition exclusions, no waiting periods, no deductible, no benefit maximums. Members save an average of 15% off retail price on many brand name prescription drugs and 54% off retail price on many generic prescription drugs. This card is accepted at over 53,000 pharmacies throughout the United States, including most chains and independent pharmacies.

OUTLOOK Vision Discounts*

Offers significant savings for the entire family on eyeglasses. Contact lenses, LASIK surgery and eye exams at select locations where approved. Providers conveniently located throughout all 50 states. Most leading retail centers are included in the OUTLOOK Vision network and offer discounts from 10% to 50%. Discounts are given at point of purchase, no limits, no restrictions and no paperwork.



*These are not insurance benefits and are not affiliated with Markel Insurance Company or the Sensible Med Short Term Medical plan.

Med-Sense Guaranteed Association Benefits

- **ID Resolution Identity Theft Service**

The ID resolution, a leader in providing management services, offers victims or suspected victims unlimited access to an assigned fraud specialist who will facilitate the resolution of virtually any identity-related problem.

- **GymAmerica.com**

As a member, you and your family receive special pricing at GymAmerica.com.

- **Discount Hearing Service**

Your source for discounts on quality hearing aids and accessories.

- **Gateway Medicaid**

In an emergency, getting vital health information to medical personnel quickly could be critical.

- **Vitamin Discount**

HealthFitLabs is an on-line/mail order company that sells only the highest-quality natural vitamins, nutritional supplements, and bath and personal care products.

- **LensCrafters Vision Club**

At LensCrafters, one hour service is just the beginning! Your member ID Card brings you your eligible family members special rates on all materials and services available at LensCrafters.

- **24-Hour Emergency Roadside Assistance**

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance.

- **Travel Assistance Plan**

As a member, you receive the following services through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence.

- **HopTheShops.com**

Through a special arrangement with eGroupManager, you have preferred customer access to HopTheShops.com, a premium on-line shopping mall.

- **Savers Club® Book**

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discounts.

- **Floral Discount**

Your Association membership lets you send flowers anywhere in North America from the web site or by phone. As an association member, you will receive a 40-60% discount from most retail flower shop prices.

- **Carperks Buying Network**

This program allows association members to benefit from a National Corporate Pricing Program. The Carperks dealer network has agreed to sell automobiles for a price better than their best Internet price, resulting in a price hundreds of dollars lower than the sales price of the retail sales department.

- **Hewlett-Packard Computer and Digital Equipment**

As a member, you receive discounts on HP notebooks, laptops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

- **Customized Web Services**

eGroupManager provides the advantage of website development and maintenance. Members receive a 20% discount on the following services: Custom Web Design; Evaluation and Re-Design of Current Sites; Website Hosting; Consulting on Viability of Internet Projects; and Internet marketing.

- **UPS Express Delivery Services**

Improved program - featuring lower rates! Member discounts on UPS delivery services include 14-28% off Next Day Air®/Next Day Air® Saver Letter/Package and Worldwide ExpressSM.

- **Sprint-Wireless/Cellular and Mobile Broadband**

Members receive access to an average savings of 25%-35% compared to Sprint Competitors with a 19% program discount on most rate plans. Other programs are available as well such as Mobile Broadband discounts, savings are exclusive to new Sprint subscribers only.

- **Office Depot Office Supplies and Furniture**

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of 30% when compared to their previous office supplies provider. Buy online from the discounted member website, by phone or fax, or in the retail stores. There is FREE SHIPPING for members.

- **Car Rental Discounts**

Take advantage of affordable auto rental from Avis®, Budget®, and Dollar® Rent a Car.



Disclaimer: These are association or life style discount services and are not affiliated with Markel Insurance Company or the Sensible Med Short Term Medical plan. There are multiple memberships of the association; the listed benefits is a brief overview, not all benefits are included in every membership of the association. Med-Sense Guaranteed Association membership is not required in the states of: CO, KS, MN, NH, SD, UT and WA.

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Extra Care Package (Optional)

Dental Services

- Average annual savings of \$1,200 per family on dental work
- Savings of 20%-50% on most dental procedures, including routine oral exams, unlimited cleaning and major work such as dentures, root canals and crowns
- Savings of 20% on orthodontics for both children and adults
- Savings of 20% on normal fees for all specialties – including endodontics, oral surgery, orthodontics, pediatric dentistry, periodontics and prosthodontics – where available

The dental care discounts are provided by Careington International Corporation.

CallMD & Medical Information

- CallMD members have 24/7 access to connect with a consulting physician or specialist
- Medical doctors available for consultation and may write a prescription for a non-narcotic or non-controlled medication at anytime day or night. There are 12 free consultations included with the membership. Thereafter there is a \$35 charge per consultation.
- Family Keys: Personal data organizing software that downloads to the members' computer, allows members to record and store financial, health and other vital personal information without compromising privacy
- FileMD: A full medical history is recorded by a registered nurse which is stored via FileMD, and creates an Electronic Medical Record which gives members the convenience of releasing medical data, updating information, and storing documents
- 100% secure and HIPPA compliant

The medical information program is provided by CallMD.

Diabetic Supplies

- Durable medical equipment – 20% to 30% off retail price
- Daily living aids – 20% to 25% off retail price
- Disposable medical supplies – 20% to 40% off retail price
- Free blood glucose monitor upgrade
- Nutritional supplements – 20% to 25% off retail price

The diabetic supplies discounts are provided by Better Living Now.

Lab Services

- 10% to 80% savings on blood tests
- Access to over 3,000 certified labs nationwide

The lab discounts are provided by Direct Labs.

24-hour Nurse Line

- Access to nurse triage services via a toll-free number, 24 hours a day, seven days a week
- Access to a pre-recorded health information library consisting of over 1,100 topics
- HIPAA compliant

The nurse line program is provided by CareNet.

If you purchase the Extra Care Package, your effective date will be the first of the next month.

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Colorado Residents: The Policy does not provide portability of prior coverage. As a result, any injury, sickness or pregnancy for which you have incurred charges, received medical treatment, consulted a health care professional, or taken prescription drugs within 12 months of the effective date of coverage will not be covered under this policy.

Sensible Med STM

Short Term Medical Insurance

Claims Processing By:

Co-ordinated Benefit Plans (CBP)
P.O. Box 20594
Tampa, FL 33622-0594

Exclusively Distributed By:



Marketed By:

Insured Benefits Provided By:

Markel Insurance Company
Rated "A" (Excellent) by A.M. Best
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