



# Short Term Medical

Temporary health care coverage for you and your family. Available to you through your LIFE Association Membership

National General Accident and Health markets products underwritten by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

NGAH-STMASSOCIATIONBRO

**National General**   
Accident & Health



# Why choose Short Term Medical?

## Because life is unpredictable.

Our Short Term Medical insurance gives you a plan to face those unpredictable moments in life with confidence. It provides the financial protection you need from unexpected medical bills and other health care expenses, including:

- Doctor visits and some preventive care
- Emergency room and ambulance coverage
- Urgent care benefits, and more

By taking advantage of our network providers, Short Term Medical can help you save more on your health care.

Our Short Term Medical insurance includes flexible plan designs and options to help you find the plan that fits your needs, budget, and time frame.

## Short Term Medical provides:



- Access to the large, national Aetna Open Choice® PPO Network — helping you get the care you need for less
- Choose the coverage period that fits your needs, from 30 days to up to 12 months\*
- Deductible and coinsurance options designed to help you find the plan that fits your budget
- Telemedicine services — connect with a physician anytime



\$100,000; \$250,000 or \$1,000,000 in health care coverage benefits per coverage term

\* Plans in AZ, NV, OK and WY have a maximum coverage term of 6 months. Plans in SC have a maximum coverage term of 11 months. Other options and restrictions may apply.

### **THIS PLAN PROVIDES LIMITED BENEFITS.**

Short Term Medical plans offer affordable medical coverage but are medically underwritten. They do not provide Minimum Essential Coverage as mandated by the Affordable Care Act.

# Plan highlights

Our Short Term Medical coverage provides protection from a variety of medical expenses

## TELEMEDICINE SERVICES

- Convenient and affordable 24/7 phone access to licensed doctors who can treat and diagnose common illnesses.

## DOCTOR VISITS

- Subject to deductible and coinsurance<sup>1</sup>

## URGENT CARE

*A medical facility providing immediate, non-routine urgent care for an injury or sickness treated on a walk-in basis.*

- Unlimited visits
- You pay \$50 per visit; your medical deductible is waived and remaining expenses apply to coinsurance

## EMERGENCY ROOM CARE

- Unlimited visits
- Subject to an additional \$250 access fee unless admitted to a hospital; costs apply to deductible and coinsurance

## AMBULANCE SERVICE

- Unlimited trips
- Maximum benefit of \$250 per trip



Get coverage  
as soon as the  
next day



<sup>1</sup> In Florida, Ohio this plan pays one \$50 benefit for one doctor visit. Subsequent visits apply to deductible and coinsurance.  
<sup>2</sup> Provider count source: <https://www.aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html>

**aetna**<sup>®</sup>

Choose your doctor from more than 690,000 primary care doctors and specialists, across 5,700 hospitals in the Aetna Open Choice<sup>®</sup> PPO Network<sup>2</sup>

Find a provider at  
[www.aetna.com/docfind/custom/mymeritain](http://www.aetna.com/docfind/custom/mymeritain)



# Standard Issue plans

Plans requiring a health questionnaire

## Building a Standard Issue Short Term Medical plan is easy

All you have to do is choose a deductible, select a coinsurance option, and designate your coverage term. Then, complete a health questionnaire and you're all set.<sup>3</sup>



You choose your own coverage term, from 30 days to up to 12 months<sup>4</sup>

<b>DEDUCTIBLE<sup>5</sup></b>	<b>COINSURANCE</b>	<b>OUT-OF-POCKET MAXIMUM</b> <i>(Includes deductible and coinsurance)</i>	<b>COVERAGE PERIOD MAXIMUM</b>
<b>\$1,000</b>	50% / 50%	\$6,000	\$250,000
	80% / 20%	\$6,000	\$1,000,000
<b>\$2,500</b>	50% / 50%	\$7,500	\$250,000
	80% / 20%	\$7,500	\$1,000,000
	100%	\$2,500	\$1,000,000
<b>\$5,000</b>	50% / 50%	\$10,000	\$250,000
	80% / 20%	\$10,000	\$1,000,000
	100%	\$5,000	\$1,000,000
<b>\$10,000</b>	80% / 20%	\$15,000	\$1,000,000
<b>\$25,000</b>	80% / 20%	\$30,000	\$1,000,000

<sup>3</sup> Short Term Medical plans do not cover costs associated with pre-existing conditions.

<sup>4</sup> Plans in AZ, NV, OK and WY have a maximum coverage term of 6 months. Plans in SC have a maximum coverage term of 11 months. Other options and restrictions may apply.

<sup>5</sup> Per-person deductible and out-of-pocket amounts are capped at 3x the individual deductibles and out-of-pocket amounts for a family greater than three. This means that when three insured family members satisfy their individual deductibles and out-of-pocket amounts, the remaining individual deductibles and out-of-pocket amounts will be deemed as satisfied for the remainder of the coverage term.

# Guaranteed Issue plans



## Choosing a Guaranteed Issue Short Term Medical plan is even easier

Our Guaranteed Issue plans help you get coverage if Standard Issue isn't a good fit.<sup>6</sup> Here are your Guaranteed Issue options:

### Basic

<b>DEDUCTIBLE<sup>7</sup></b>	\$5,000
<b>COINSURANCE</b>	90% / 10%
<b>OUT-OF-POCKET MAXIMUM</b> <i>(Includes deductible and coinsurance)</i>	\$10,000
<b>COVERAGE TERM</b>	You choose your own coverage term, from 30 days to up to 12 months <sup>8</sup>
<b>COVERAGE PERIOD MAXIMUM</b>	\$100,000

### Enhanced

<b>DEDUCTIBLE<sup>7</sup></b>	\$3,500
<b>COINSURANCE</b>	80% / 20%
<b>OUT-OF-POCKET MAXIMUM</b> <i>(Includes deductible and coinsurance)</i>	\$10,000
<b>COVERAGE TERM</b>	You choose your own coverage term, from 30 days to up to 12 months <sup>8</sup>
<b>COVERAGE PERIOD MAXIMUM</b>	\$100,000

Plan availability varies by state.

<sup>6</sup> Short Term Medical plans do not cover costs associated with pre-existing conditions.

<sup>7</sup> Per-person deductible and out-of-pocket amounts are capped at 3x the individual amounts for a family greater than three. This means that when three insured family members satisfy their individual deductibles and out-of-pocket amounts, the remaining individual deductibles and out-of-pocket amounts will be deemed as satisfied for the remainder of the coverage term.

<sup>8</sup> Plans in AZ, NV, OK and WY have a maximum coverage term of 6 months. Plans in SC have a maximum coverage term of 11 months. Other options and restrictions may apply.

# Is Short Term Medical right for you?

Short Term Medical insurance isn't for everyone. Find out what it covers and what it doesn't.

While Short Term Medical insurance covers some medical expenses, it doesn't cover everything. Make sure you take a look at what you need your health insurance to do for you and compare it to the benefits provided through Short Term Medical.

The examples provided are from larger lists of covered and non-covered services. For the complete listing of non-covered services, please refer to the Limitations and Exclusions pages in the back of this brochure.



**PAYS BENEFITS FOR:**  
*Subject to deductible and coinsurance<sup>10</sup>*

- Doctor visits, urgent care,<sup>9</sup> ambulance service and emergency room care
- Some diagnostic testing,\* mammograms,\* cancer testing, radiation therapy and Chemotherapy
- Surgery, inpatient and outpatient hospital benefits, and hospital confinement benefits
- Physical therapy, skilled nursing facility benefits and home health care
- Child immunizations
- Transplant benefits  
(Maximum benefit of \$100,000)



**NOT COVERED**

- Outpatient prescription medications, eyeglass prescriptions and vision therapy
- Normal pregnancy, or diagnosis and treatment of infertility
- Any medical expenses resulting from pre-existing conditions<sup>11</sup>
- \*Services for reading diagnostic results

<sup>9</sup> For urgent care visits, this plan requires you to pay \$50 per visit. The deductible is waived, and the remaining expenses apply to coinsurance. Please refer to page 3.

<sup>10</sup> Some benefits are paid first-dollar. Please refer to your Benefits Schedule for details.

<sup>11</sup> Please refer to page 10 for a full definition of a pre-existing condition.





# Save more. Every day.

## Your LIFE Association Membership helps you save



### Telemed for LIFE

Telemedicine is an innovative solution for non-emergency illnesses and general care. It allows direct access to consult with state-licensed physicians via phone or video to treat common ailments and offer health care advice — 24 hours a day, 7 days a week.



### Discounts on everyday items and services

You'll also enjoy offers on everyday needs with your LIFE Association Membership. Now, you don't have to wait for a sale or dig through clearance racks to find savings.

Your LIFE Membership will also get you discounts on:



ID-theft program



Fitness programs



Automobile services



Member travel advantages, entertainment and more

LIFE Association is a not-for-profit, members-only organization which provides you with lifestyle-related benefits and discounts.

LIFE Association Membership benefits may vary by state.

Lifestyle and wellness benefits and discounts are not insurance. Your agent and National General Accident & Health may receive financial compensation in connection with membership fees.

# What about out-of-pocket costs?

We have smart solutions for those, too.

Short Term Medical coverage helps you get the health care coverage you need, when you need it. But, like other insurance plans, there are always out-of-pocket costs. Out-of-pocket costs include expenses you are responsible for like deductibles and coinsurance.

Add one of our Supplemental Coverage plans to get the out-of-pocket protection you need from costs not covered by your Short Term Medical plan. They're affordable options that help you broaden your financial protection and keep more money in your pocket.

Ask your agent for more information.

**SUPPLEMENTAL  
COVERAGE  
PROVIDES  
BENEFITS  
FOR COSTS  
ASSOCIATED  
WITH:**



Accidents



Critical Illnesses



Accidental death and  
dismemberment



Hospital stays





# Limitations and Exclusions

Limitations and exclusions may vary by state. Please check your policy certificate for a full list of limitations and exclusions.

This plan will not pay benefits for sicknesses or injuries that are caused by or expenses incurred for:

- Intentionally self-inflicted sickness or injury, whether sane or insane.
- Sickness or injury to the extent that benefits are paid by Medicare or any other government law or program, except Medicaid (Medi-Cal in California); or medical coverage under any automobile or no fault insurance.
- Sickness or injury eligible for benefits under worker's compensation, employers' liability or similar laws even when you do not file a claim for benefits.
- Treatment of sickness or injury caused by or contributed to by war or any act of war; or participation in the military service of any country. Any premium paid for a time not covered will be returned pro-rated.
- Dental treatment unless a hospital stay is required due to Injury from an accidental blow to the mouth causing trauma to sound, natural teeth, the gums or supporting structures of the teeth. A sound, natural tooth has no decay and has never had a filling, root canal therapy or crown. Inpatient hospital care must be the least expensive setting needed to produce a professionally adequate result and the hospital charges only are covered expense. The treatment must be received while the covered person's coverage under the policy is in force.
- Eyeglasses, contact lenses, eye exams, eye refraction or eye surgery for correction of refraction error; vision therapy; or artificial hearing devices.
- Normal pregnancy or childbirth; routine well baby care including hospital nursery charges at birth; or abortion, except for complications of pregnancy, as defined herein.
- Infertility diagnosis and treatment for males and females including, but not limited to, drugs and medications, artificial insemination, in-vitro fertilization and reversal of sterilization.
- Genetic testing or counseling including, but not limited to, amniocentesis and chorionic villi testing.
- Sex transformation; treatment of sexual function, dysfunction or inadequacy; or treatment to enhance sexual performance or desire.
- Treatment and medication to stimulate growth and growth hormones for any purpose.
- Treatment, services or supplies to address quality of life or lifestyle concerns including, but not limited to: smoking cessation; snoring or sleep disorders; the treatment or prevention of hair loss; change in skin pigmentation; or cognitive enhancement.
- Sterilization and drugs or devices used directly or indirectly to promote or prevent conception.
- Weight reduction or weight control programs or treatment; or surgery for weight control, obesity or morbid obesity.
- All treatments for varicose veins.
- Therapy or treatment for learning disorders or disabilities, except as provided in the Benefits section for developmental delays.
- Sales tax or gross receipt tax; provider administrative expenses including, but not limited to, charges for claim filing, contacting utilization review organizations, or case management fees.
- Cosmetic treatment or reconstructive or plastic surgery that is primarily a cosmetic procedure, including medical or surgical complications arising therefrom, except as provided in the Benefits section.
- Treatment of mental health conditions, substance use disorders; and outpatient treatment of mental and nervous disorders, except as specifically covered.
- Treatment or services rendered by, or supplies purchased from, a member of your immediate family or an employer.
- Treatment or services required due to accidental injury sustained in operating a motor vehicle while the insured's blood alcohol level, as defined by law, exceeds that level permitted by law or otherwise violates legal standards for a person operating a motor vehicle in the state where the injury occurred. This exclusion applies whether or not the injury occurred in connection with an incident involving the operation of a motor vehicle, and whether or not the covered person is charged with any violation in connection with the accident.
- Treatment or services required due to injury received while engaging in any hazardous activity, including the following: participating, instructing, demonstrating, guiding or accompanying others in parachute jumping, hang-gliding, bungee jumping, flight in an aircraft other than a regularly scheduled flight by an airline, racing any motorized or non-motorized vehicle, rock or mountain climbing, professional or semi-professional contact sports of any kind. Also excluded are treatment and services required due to injury received while practicing, exercising, undergoing conditioning or physical preparation for any such activity.
- Treatment or services required due to injury received while engaging in any hazardous occupation or other activity for which compensation is received, including the following: participating, instructing, demonstrating, guiding or accompanying others in skiing and horse riding. Also excluded are treatment and services required due to injury received while practicing, exercising, undergoing conditioning or physical preparation for any such compensated activity.
- Treatment or services required due to injury sustained while participating in any inter-collegiate sport, contest or competition or while practicing, exercising, undergoing conditioning or physical preparation for any such sport, contest or competition.
- Treatment or services required for sickness or injury resulting from being intoxicated (where the blood alcohol content meets the legal presumption of intoxication under the law of the state where the sickness or injury took place).
- Expense incurred due to sickness or injury of which a contributing cause was the covered person's voluntary attempt to commit, participation in or commission of a felony, whether or not charged, or as a consequence of the covered person's being under the influence of illegal narcotics or non-prescribed controlled substances.
- Custodial care; respite care; rest care; or supportive care.
- Expenses incurred outside of the United States or its possessions or Canada.
- Expenses incurred for experimental or investigational treatment, subject to the Pre-Authorization section.
- Private duty nursing services rendered during hospital confinement and charges for standby health care practitioners.
- Dental braces, dental appliances, corrective shoes, repairs to or replacement of prosthetic devices or orthotics, except as provided in the Benefits section.
- Reduction mammoplasty; revision of breast surgery for capsular contraction or replacement of prosthesis, except as provided in the Benefits section.
- Services or supplies for foot care, including care of corns, bunions or calluses, except capsular or bone surgery.
- Treatment, services or supplies rendered or received when coverage under the policy is not in effect, except as provided under the Extension of Benefits provision.
- Any amount in excess of the Usual, Reasonable and Customary amount as determined by us under the Policy.
- Prophylactic treatment or services. Prophylactic means any surgery or other procedure performed to prevent a disease process from becoming evident in the organ or tissue at a later date.
- Treatment, services or supplies that are not medically necessary as determined by us under the Policy.
- Treatment, services or supplies that are prescribed, provided or furnished in a manner primarily for the convenience of the covered person or doctor.
- Treatment, services or supplies not described in the Benefits section.
- Expenses for marital counseling or social counseling.

# Limitations and Exclusions, cont.

- Outpatient prescription drugs, medications, vitamins, mineral or food supplements, including pre-natal vitamins, or any over-the-counter medicines, whether or not ordered by a doctor except as provided in the Benefits section for diabetes.
- Treatment, services or supplies provided at no cost to the covered person.
- Abortions, except in connection with covered complications of pregnancy or if the life of the expectant mother would be at risk.
- Eye surgery, such as radial keratotomy, when the primary purpose is to correct nearsightedness, farsightedness or astigmatism.
- Treatment for cataracts.
- Treatment of the temporomandibular joint unless medically necessary and caused by a congenital or developmental deformity, sickness or Injury and except as specifically covered.
- Biofeedback, acupuncture, recreational, sleep or music therapy, holistic care of any nature, massage and kinstherapy, except as provided in the Benefits section for acquired brain injury.
- Orthoptics and visual eye training.
- Hypnotherapy when used to treat conditions that are not recognized as mental and nervous disorders by the American Psychiatric Association, biofeedback and non-medical self-care or self-help programs.
- Any services or supplies in connection with cigarette smoking cessation.
- Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive materials.
- Treatment for or related to any congenital condition, except as it relates to a newborn or adopted child added as a covered person to the policy and as provided in the Benefits section for reconstructive surgery for craniofacial abnormalities and temporomandibular joint disorder
- Spinal manipulation or adjustment.
- Sclerotherapy for veins of the extremities.
- Chronic fatigue or pain disorders; or immunodeficiency disorders.
- Treatment or diagnosis of allergies, except for emergency treatment of allergic reactions.
- Kidney or end stage renal disease.
- Joint replacement or other treatment of joints, spine, bones or connective tissue including tendons, ligaments and cartilage, unless related to a covered Injury.
- Hospice care.
- Costs of services or supplies for personal comfort or convenience, including homemaker services or supportive services focusing on activities of daily life

that do not require the skills of qualified technical or professional personnel, including but not limited to bathing, dressing, feeding, routine skin care, bladder care and administration of oral medications or eye drops, except as specifically covered.

- Expenses for surgery during the first 6 months after the effective date of coverage for a covered person for a total or partial hysterectomy, unless it is medically necessary due to a diagnosis or carcinoma (subject to all other coverage provisions, including but not limited to, the pre-existing conditions exclusion); tonsillectomy, adenoidectomy, repair of deviated nasal septum or any type of surgery involving the sinus, myringotomy (ear tubes), tympanotomy (middle ear), herniorrhaphy (hernia) or cholecystectomies (gallbladder).

## Pre-existing condition exclusion

Charges resulting directly or indirectly from a pre-existing condition are excluded from coverage. Pre-existing conditions are referred to as conditions for which medical advice, diagnosis, care, or treatment (including services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received within the 12 months immediately preceding the effective date, unless a lesser period is required by state regulation.

This exclusion does not apply to a newborn or newly adopted child who is added in accordance with the coverage eligibility and effective date sections within the certificate of coverage.

This exclusion also does not apply to routine follow-up care for breast cancer to determine whether a breast cancer has recurred in a covered person who has been previously diagnosed with breast cancer, unless evidence of breast cancer is found during or as a result of follow-up care.

## Short Term Medical is nonrenewable

This Short Term Medical policy is nonrenewable, and plan termination is not considered a qualifying life event for purposes of enrolling in a major medical plan. Therefore, depending on the length of your coverage term, you may have a gap in insurance coverage until you can begin coverage with a new Short Term Medical or other health plan.

If you choose to purchase a new Short Term Medical plan, you must submit a new application. Any illness or condition that developed and was covered under your previous plan is considered a pre-existing condition and will not be covered by subsequent Short Term Medical plans. Reapplication may not be available in all states.

**This coverage is not required to comply with federal market requirements for health insurance, principally those contained in the Affordable Care Act. Be sure to check your policy carefully to make sure you are aware of any exclusions or limitations regarding coverage of preexisting conditions or health benefits (such as hospitalization, emergency services, maternity care, preventive care, prescription drugs, and mental health and substance use disorder services). If this coverage expires or you lose eligibility for this coverage, you might have to wait until an open enrollment period to get other health insurance coverage.**

**Also, this coverage is not “minimum essential coverage”. If you don’t have minimum essential coverage for any month in 2018, you may have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.**

## National General

Accident & Health

National General Holdings Corp. (NGHC), headquartered in New York City, is a specialty personal lines insurance holding company. National General traces its roots to 1939, has a financial strength rating of A- (excellent) from A.M. Best, and provides personal and commercial automobile, homeowners, umbrella, recreational vehicle, motorcycle, lender-placed, supplemental health and other niche insurance products.

National General Accident & Health, a division of NGHC, is focused on providing supplemental and short-term coverage options to individuals, associations and groups. Products are underwritten by Time Insurance Company (est. in 1892), National Health Insurance Company (incorporated in 1965), Integon National Insurance Company (incorporated in 1987) and Integon Indemnity Corporation (incorporated in 1946). These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation have been rated as A- (Excellent) by A.M. Best. Each underwriting company is financially responsible for its respective products.