

What is Select STM?

Just because you don't have health insurance right now doesn't mean you won't have health problems. Select STM allows you and your family to purchase high quality, affordable medical coverage on a temporary basis. Coverage is provided for physician services, surgery, outpatient and inpatient care.

How are benefits covered?

Select STM pays benefits for each covered person in the following manner:

First, you meet your deductible. Choose from four options: \$250, \$500, \$1,000 or \$2,500

Then Select STM pays 80% or 50% of the next \$5,000 of covered expenses

After this, Select STM pays 100% of covered expenses up to your lifetime maximum of \$2 million

Who is eligible to apply for Select STM?

You and your spouse under age 65 (and not eligible for Medicare) and you and your spouse's unmarried dependent children under age 19 (or under age 25 if a full-time student) who have a social security number and can answer "No" to the seven health questions on the application. Children age 19 and over should apply separately. Child-only coverage is available for ages 2 through 18 (see the Monthly Rates chart for instructions).

Satisfaction guarantee

If you are not completely satisfied with this plan, and you have not filed a claim, you may return the Certificate of Insurance within 30 days and receive a premium refund.



Coverage Termination

Coverage ends when: the premium is not paid when due; you enter full-time active duty in the Armed Forces; you become eligible for Medicare; the policy terminates; the elected coverage period expires; The Insurance Company determines fraud or misrepresentation has been made in filing a claim for benefits; or a dependent ceases to be eligible.

About the UCSA Discount Plus Card

The United Consumers Savings Association provides members with numerous quality benefits that include money saving discounts for: Retail cost of prescription drugs; Dental services; Eye and vision care; Chiropractic services; Vitamin & Nutritional supplements; 24 Hour Nurse Help Line; Accudiet.com, an on-line interactive exercise and diet program; National Health Survey, discounts for Health & Lifestyle Assessment.

(This optional program is not affiliated with TIG Insurance Company/TIG Premier Insurance Company/Ranger Insurance Company, nor is it part of the Select STM insurance plan.)

About HPA

HPA is a fully licensed, full-service Third Party Administrator transacting business worldwide. Established in 1939, HPA is a third generation company providing state of the art industry leading insurance services, including customer service, claims payment, billing and reporting. HPA's speciality products division was founded by Michael Kosloske who now serves as company president.

1-800-277-3323

www.hpa-inc.com

This brochure provides a brief description of the benefits, limitations, exclusions and other provisions of the Short Term Medical Policy, Form AH27286 (or state variation) underwritten by TIG Insurance Company/TIG Premier Insurance Company/Ranger Insurance Company. Benefits, benefit amounts, limitations, exclusions, and availability may vary by state. For complete details, read your coverage document immediately upon receipt.

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The Competitor Select STM

Select Temporary Medical Insurance

THE PERFECT SOLUTION FOR

- Those between health insurance plans
- College students and graduates
- Part-time or temporary employees
- Those unemployed or laid-off

SPECIAL FEATURES

- *Coverage for 1-6 or 12 months
- Choose any doctor or hospital worldwide
- Convenient payment options
- \$2 million lifetime maximum per certificate

* (12 Month Plan not available in all states)

Insured by: TIG Insurance Company/TIG Premier Insurance Company/
Ranger Insurance Company
Administered by: Health Plan Administrators, Inc., Rockford, IL
Marketed by:

What medical expenses are covered?

After satisfying the deductible amount you have selected, Select STM will pay the coinsurance you selected for covered expenses, up to a lifetime maximum of \$2,000,000 per policy period. Precertification is required prior to inpatient hospitalizations or surgery.

Hospital Charges: average semi-private room rate, medical care and treatment

Surgery in a Hospital or Ambulatory Surgical Center

Physician Services for diagnosis, treatment and surgery

Intensive Care: up to three times the average semi-private room rate

Skilled Nursing Facility: up to \$30 per day for 30 days

X-Ray Exams, Laboratory tests and analyses

X-Ray and Radioactive isotope therapy, anesthesia, oxygen, casts, splints, crutches, braces, surgical dressings, artificial limbs or eyes, rental of medical supplies

Blood or blood plasma and their administration

Ambulance Services: \$250 per emergency

Organ Transplants*: \$50,000 lifetime maximum

Acquired Immune Deficiency Syndrome (AIDS)*: \$10,000 lifetime maximum

Home Health Care: up to 40 visits

Hospice Care: up to \$5,000

Spinal Manipulation/Adjustment*: up to \$1,000

Mammography, pap smear and screens

**Benefits vary by state. Refer to your coverage document for specific terms and conditions.*

The benefit amount shown is the lifetime maximum per covered individual per policy period.

When does my coverage start?

Your coverage will begin as early as the day following the U.S. postmark stamp on your envelope. You can request a later effective date, but no more than 60 days after the application date. All coverage is subject to approval of your application and payment of the first premium.

How long will Select STM coverage last?

HPA's Select STM is specifically designed to fill temporary insurance needs and coverage stops at the end of the period applied for. Depending on the payment option you select, Select STM offers coverage for one to six months or even a full 12 months.*

What are my payment options?

You can pay by check, money order, credit card or automatic bank withdrawal in easy **monthly** payments for up to 12 months of coverage. Receive a special reduced rate when you select the 1–6 Months of Coverage and pay monthly or make **payment in full** for 1, 2, 3, 4, 5 or 6 month.*

If the 1–12 Months of Coverage payment option is selected and your need for insurance ends before the coverage period ends, you can stop your coverage by not making your monthly payment.

** (The 12 Month Coverage Option is not available in all states)*

Can I continue coverage?

If your need for temporary health insurance continues, you may be able to apply for another Select STM plan. Your application is subject to eligibility, underwriting requirements and state availability of the plan. The next coverage period is not continuous and any condition that incurred during the last coverage period will be excluded as a pre-existing condition.

Do I need precertification?

Pre-admission certification prior to eligible inpatient hospitalization or surgery by the covered individual within 48 hours is required. This is not a guarantee of benefits. Failure to precertify will result in a benefit reduction of 50%. Call 1-800-367-9938 for precertification.

What is a usual, reasonable and customary charge?

A “usual, reasonable and customary charge” is the charge typically made by physicians or suppliers of medical services, medicines and supplies within a specific geographic area.

What are the plan's limitations and exclusions?

These services are not covered by Select STM:

- Any services that are not medically necessary
- Eye exams, eyeglasses, hearing aids and related surgeries
- Dental or orthodontic services
- Treatment of feet conditions
- Conditions resulting from an act of war, suicide attempt or high-risk sports
- Maternity and newborn treatment prior to discharge, any infertility treatments or sterilization treatments
- Services performed by family members or for which a charge would otherwise not be incurred
- Services payable by Medicare or Worker's Compensation coverage
- Cosmetic surgery
- Services for mental, nervous, alcohol or drug treatment
- Routine physical exams and tests, preventive care and immunizations for children over age 16.
- Experimental or investigational services
- Obesity treatments
- Sleep disorders
- Over-the-counter-medications and prescription drugs
- Certain surgeries during the first six months

This is not a complete list of the limitations and exclusions. Please see the certificate of insurance for a complete listing.

Is there a pre-existing condition limitation?

Pre-existing conditions are not covered. This includes any condition or complication that was treated or produced symptoms five years prior to your Select STM effective date.

The pre-existing condition limitation may vary by state.