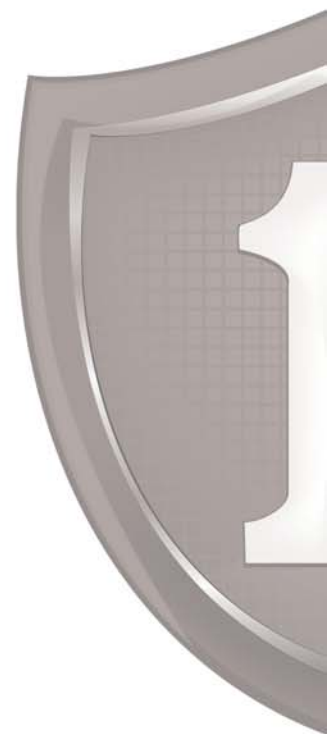


MED-SENSE GUARANTEED ASSOCIATION



Short-Term Medical Insurance | Underwritten by Companion Life Insurance Company



Health Insurance Innovations



Short-Term Medical Insurance | Underwritten by Companion Life Insurance Company

Available to members of the **Med-Sense Guaranteed Association (MSGA)*** and is ideal for those who are:

- Recently graduated
- Part-time or temporary employees
- Without adequate health insurance
- Between jobs or laid-off
- Waiting for employer 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, but you don't have to put your financial future at risk. Purchase short-term medical insurance until permanent insurance becomes available for you.

That's why Health Insurance Innovations' 1st Med Short-Term Medical Plan is the right solution for you. 1st Med STM** pays benefits like a major medical insurance plan, but for a pre-determined length of coverage, up to \$1,000,000 per Covered Person per Coverage Period. You can select from a wide range of deductible and coinsurance options to tailor a plan that fits your lifestyle and budget!

* MSGA benefits are not available in the states of: CO, ID, KS, NH, SD.

**1st Med STM is not available in the states listed: AK, AR, CA, CO, CT, GA, HI, MA, MD, ME, MI, MO, MT, NC, ND, NJ, NV, NY, OR, SC, UT, VT, and WA.

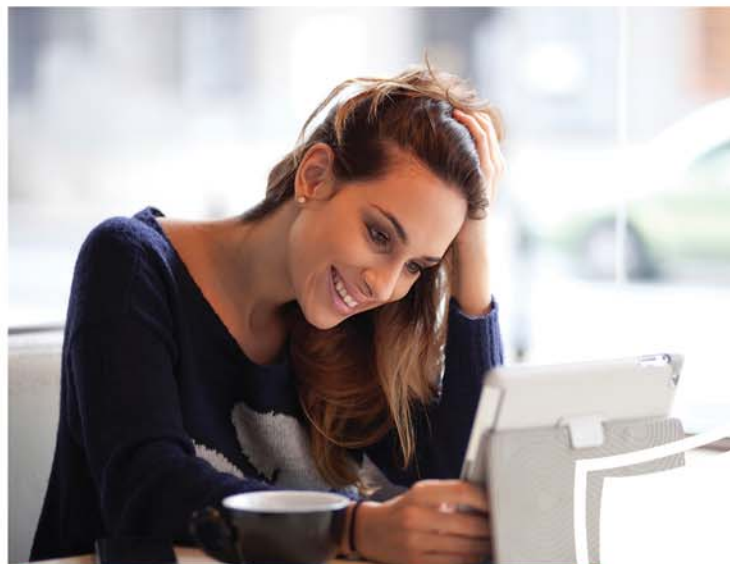
Insured Benefits Underwritten by:



Companion Life Insurance Company

Rated "A+" (Superior) by A.M. Best as of January 23, 2013. The AM Best rating represents an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders

This advertisement provides a brief description of the plan. You must be 18 years old to apply. The policy will contain reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in group policy form number STMP 5000. If there are any conflicts between this document and the Policy, the Policy shall govern. The 1st 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. If you have any questions about the content of this advertisement please contact us at (877)376-5831 or e-mail newsales@hiiquote.com.



Exclusive Features Include:

- Up to \$1,000,000 per covered person per coverage period
- Choice of coverage periods up to 6 months or 364 days (Coverage periods of greater than 6 months are not available in all states)
- Doctors office and urgent care facility visits - after a \$50 Copayment, the coinsurance will apply. This benefit is not subject to the deductible
- Deductible options: \$250, \$500, \$1,000, \$2,500, \$5,000, or \$7,500
(After 3 individuals meet their deductible, the deductible is deemed satisfied for any remaining covered individuals)
- Coinsurance options*: 50%/50% or 80%/20% up to \$5,000 and 100% thereafter up to the lifetime maximum
(After 3 individuals meet their deductible, the deductible is deemed satisfied for any remaining covered individuals)
- Child only coverage available- Minimum age is 2 years old
- \$25,000 of Accidental Death & Dismemberment (AD&D) insurance for primary member**
- Freedom to choose any doctor or hospital

* Subject to usual, reasonable, and customary limits

** The Accidental Death & Dismemberment benefits are not available in the states of: ID, LA

Association Benefits provided by:



Billing, Fulfillment, and Customer Service provided by:



Quick.Easy.



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

First, 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. Pay now for the number of days you will need STM coverage. If you need a longer coverage period, select monthly pay, where you will have the option of up to 364 days of coverage in select states. We accept payment by Visa, MasterCard, or Bank Draft.

- **Monthly Pay**

This option 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 you can stop payments to discontinue the plan once your temporary need ends. You can select coverage maximums of up to 6 months or 364 days, depending on which state you reside in.

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

- **Deductible: \$250, \$500, \$1,000, \$2,500, \$5,000 or \$7,500**

The selected deductible must be paid by each Covered Person before Coinsurance benefits are payable.
(After 3 individuals meet their deductible, the deductible is deemed satisfied for any remaining covered individuals.)

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

Your selection of a Coinsurance Percentage represents the percent of covered expenses that we pay and that you pay*, after the deductible has been satisfied, up to the Coinsurance Maximum. *(After 3 individuals have met their deductible, the deductible is deemed satisfied for any remaining covered individuals.)*

- **Coinsurance Maximum: \$5,000**

Once you’ve reached your Coinsurance Maximum of \$5,000 (based on your selection), we pay 100%* up to the \$1,000,000 per covered person per coverage period. For example, if your coinsurance is 80/20, you pay 20%* of the next \$5,000 in covered charges (\$1,000 out-of-pocket plus deductible). Then we pay at 100%* up to \$1,000,000 per covered person per coverage period.

You pay the selected
deductible for the
term.

Then, insurance pays
80% of next \$5,000
of covered expenses.
You pay 20%.

Then, insurance pays
100% of remaining
covered expenses to
\$1,000,000.



Short-Term Medical Insurance | Underwritten by Companion Life Insurance Company

* Subject to the Usual, Reasonable, and Customary Limits

When does coverage start?

If you submit your application today, you can select your insurance coverage to be effective as early as 12:01 a.m. the next day to cover your accidents and 5 days later to cover sickness. There is a 30 day waiting period for Cancer benefits that begin, by occurrence of symptoms or treatment at least 30 days following the effective date. However, you can choose a later effective date, but not to exceed 60 days from the date of your submitted application. All coverage is subject to approval of your application and receipt of your first payment. Please refer to the plan limitations and exclusions for complete details.

What is Pre-Admission Certification?

All hospitalization, other inpatient care, and surgeries or surgical procedures must be pre-certified. You must contact the Professional Review Organization as soon as possible before the expense is to be incurred, within 48-hours following an emergency admission or as soon as reasonably possible. Failure to pre-certify will result in a reduction in benefits of 50%.

How does Usual, Reasonable 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, Reasonable and Customary for services and supplies. The policy defines Usual, Reasonable and Customary to mean: a usual fee is defined as the charge made for a given service by a doctor to the majority of his or her patients; and a customary fee is one that is charged by the majority of doctors within a community for the same services. All benefits are limited to Usual, Reasonable and Customary charges.

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

Yes, you have the option to use any doctor or hospital, there is no PPO or HMO Network requirement to receive full benefits.

Who is eligible to apply for this insurance?

1st 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. Membership is not required in the states of: ID, KS, NH and SD.

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 within the receipt of the materials. We will refund any premium you paid and your short-term medical 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 charges resulting directly or indirectly from a condition for which a Covered Person received medical treatment, diagnosis, care or advice within the sixty-month period immediately preceding such person's Effective Date are excluded for the first 12 months of coverage hereunder. Pre-existing conditions includes conditions that produced any symptoms which would have caused a reasonable person to seek diagnosis, care or treatment within the sixty-month period immediately prior to the coverage effective date.

When does the STM coverage terminate?

1st 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.



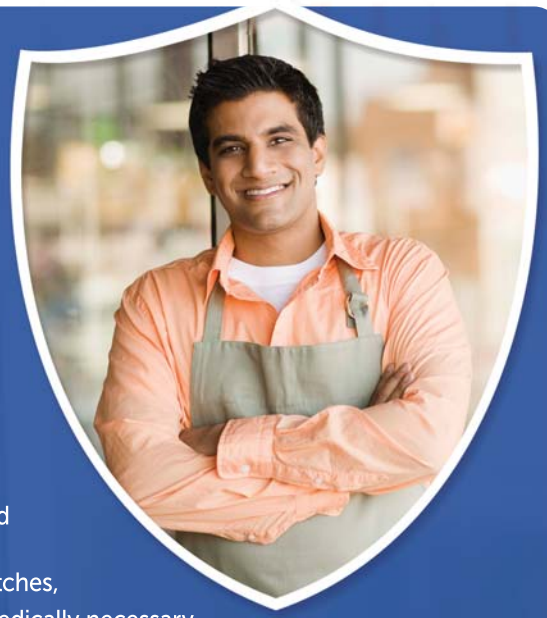
Short-Term Medical Insurance | Underwritten by Companion Life Insurance Company

Covered Medical Expenses

The following Covered Medical Expenses are for the Insured and each of their Covered Dependents; benefits are subject to the plan Deductible, Coinsurance Percentage, Coinsurance Maximum, and up to \$1,000,000 per covered person per coverage period. 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 Care usual and customary charges paid
- Doctor's Office and Urgent Care Center - after a \$50 co-payment the coinsurance will apply, this benefit is not subject to the deductible
- Physician services for treatment and diagnosis
- Extended Care Facility up to \$150 per day for a maximum of 60 days
- Surgeon services in the hospital or ambulatory surgical center
- Physical Therapy maximum benefit \$50 per visit per day
- Outpatient and Inpatient Treatment for Mental and Nervous Disorders
- Home Health Care Maximum of 40 visits per Coverage Period
- Ambulatory Surgical Center or Outpatient Hospital Surgical Facility
- Outpatient Hospital or Emergency Room Care
- Ambulance Transportation maximum benefit \$250 per trip when related to a covered injury or a covered sickness which results in hospitalization as inpatient
- X-ray exams, laboratory tests, radioactive isotope therapy, oxygen, casts, splints, crutches, braces, surgical dressings, artificial limbs or eyes, rental of medical supplies when medically necessary
- Assistant Surgeon services up to 20% of the usual and customary charge of surgeons benefit

Note: This is a partial list of plan benefits, which may vary by state.



Medical Expenses Not Covered

Charges for the following treatments, services, supplies and conditions are excluded from coverage. 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.

- Covered Persons will only be entitled to receive benefits for Sickness that begin, by occurrence of symptoms at least 5 days following the Covered Person's Effective Date of coverage under the policy. There is a 30 day waiting period for Cancer benefits that begin, by occurrence of symptoms or treatment at least 30 days following the effective date.
- Not medically necessary, except as specifically defined in the policy
- Payable by Medicare or Workers' Compensation coverage
- Payable under any automobile insurance
- Declared or undeclared war, participation in a riot, illegal act or occupation, or an attempted felony or assault
- Routine prenatal care, pregnancy, child birth, and post natal care, except for Complications of Pregnancy
- Maternity and new born treatment prior to hospital discharge
- Infertility or sterilization treatments or procedures
- Learning disorders, attention deficit disorder or hyperactivity, or autism
- Alcoholism or abuse, drug addiction or abuse
- Dental or orthodontia care, eye exams or glasses, hearing aids, or sleeping disorder
- Organ or Tissue Transplants or related services
- Outpatient Prescription or Legend Drugs, or any over the counter medications or vitamins
- Experimental or investigational services
- Transplant services to the transplant donor
- Foot conditions, acne, varicose veins or treatment of obesity
- Skydiving, scuba diving, hang or ultra light gliding, all-terrain vehicle, dirt bike, snowmobile, go-cart, boat or aircraft
- Any sports for pay or profit, or participation in rodeo contests
- Any Interscholastic or Intercollegiate Organized Competitive Sports
- Certain surgeries during the first 6 months
- Acquired Immune Deficiency Syndrome (AIDS)
- Injury or Sickness arising out of and in the course of any occupation for compensation, wage or profit

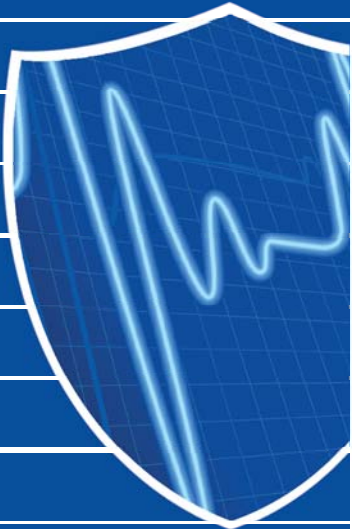
Note: This is a partial list of plan exclusions, which may vary by state.



Accidental Death and Dismemberment Benefits

\$25,000 Accidental Death and Dismemberment (AD&D) insurance is included for the primary member. The following is an overview of the primary member's AD&D Insurance Benefit issued by ReliaStar Life Insurance Company, a member of the ING family of companies.



| Benefits Per Covered Person* : Full Amount | | \$25,000 |
|--|---------------------|---|
| Loss of life | 100% of full amount |  |
| Loss of both hands, both feet, or sight of both eyes | 100% of full amount | |
| Loss of one hand and one foot | 100% of full amount | |
| Loss of speech and hearing in both ears | 100% of full amount | |
| Loss of one hand or one foot and sight in one eye | 100% of full amount | |
| Loss of one hand or one foot or sight in one eye | 50% of full amount | |
| Loss of speech | 25% of full amount | |
| Loss of hearing in both ears | 25% of full amount | |

*The benefit is paid for covered losses due to a covered event. For the benefit to be paid all the following three (3) conditions must be met: (1) You are covered for AD&D Insurance on the date of the accident. (2) The loss within 180 days of the accident. (3) The cause of the loss is not excluded. This certificate provides coverage for losses due to accidents only. It does not provide coverage for sickness or losses due to sickness. Eligible members must be at least age 18 and under age 65 on the date of application. Insurance terminates on the premium due date after your 70th birthday. For full insurance details, please refer to the Group Certificate. This benefit is not available in the states of ID & LA. Non-association states of KS, NH and SD do not offer this additional benefit with the 1st Med Short-Term Medical.

Accidental Death and Dismemberment Exclusions: ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following: An accident occurring before the Effective Date of the Group Policy. Suicide or intentionally self inflicted injury, while sane. Exception: If you are a Missouri citizen and commit suicide while insane, ReliaStar Life pays benefits unless we are able to prove that you intended to commit suicide when you applied for AD&D insurance. Physical or mental illness. Bacterial infection or poisoning. (Exception: Unintentional or involuntary inhalation of gas or poisons. Pyogenic infections which result from an accidental bodily injury. Bacterial infections which result from the ingestion of contaminated substances. Infection from a cut or wound caused by an accident.) Riding in or descending from an aircraft as a pilot or crew member. Any armed conflict, whether declared as war or not, involving any country or government. Injury suffered while in the military service for any country or government. Injury which occurs when you commit or attempt to commit a crime. Use of any drug, narcotic or hallucinogenic agent, unless prescribed by a doctor or taken as directed by a doctor or the manufacturer. Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.



Short-Term Medical Insurance | Underwritten by Companion Life Insurance Company

Health Insurance Innovations includes the following services and discounts to the 1st Med Short-Term Medical Plan:

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 Companion Life Insurance Company or the 1st Med Short-Term Medical Plan.



Short-Term Medical Insurance | Underwritten by Companion Life Insurance Company



The Med-Sense Guaranteed Association (MSGA), is a not-for profit organization that provides memberships to individuals. Members enjoy access to a variety of health, travel, consumer discounts and business services.

You can count on MSGA to continuously and aggressively seek out new discounts to add further value to memberships in the association. Services and discounts you will enjoy as a member may include a collection of the following:

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.

Hop The Shops

Through a special arrangement with eGroup Manager, 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.

1800Flowers.com

Your Association membership lets you save 15%* when you order flowers and/or gifts from 1800Flowers.com, one of America's top providers of floral and specialty gifts.

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 - NAC Web Services

NAC Web Services provides the advantage of Website development and maintenance. NAC Web Services boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member.

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 any Insurance Product or Insurance Company. 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.

Chiropractic

With the ChooseHealthy® program, you have access to a wide variety of complementary health care programs. Utilize a nationwide alternative health care network of 28,000 credentialed providers, including more than 20,000 contracted chiropractors. Enjoy a 25% discount off normal fees of services. Alternative health care network includes chiropractors, massage therapists, acupuncturists and registered dietitians.

Podiatry

The podiatry plan provides consumers with the opportunity to receive savings on top-quality services from America's leading podiatric physicians through the American Footcare Network, a division of Healthcare Networks of America, LLC.

**This product is not available in MA.*

Labs and Diagnostic Imaging

DirectLabs* is the leader in direct access laboratory testing. DLS offers a wide variety of important health and wellness blood chemistry tests at over 3,000 certified labs nationwide. No doctor's visits are required prior to testing. US Imaging** is a premier diagnostic scheduling service that provides Careington members with savings from 10% to 60% on advanced imaging procedures at over 2,400 radiology facilities nationwide.

**This product is not available in HI, MA, and MD. ND, SD, and VT offer Specialty Lab testing only.*

***Not all locations may accept orders from other countries. Please notify scheduling specialist in advance so they can verify if participating providers will accept such orders.*

This product is not available in HI, VT and WY.

Vitamins and Supplements

Swanson Health Products sells vitamins and supplements, organic foods, natural skincare products, homeopathic remedies and more. Swanson offers members discounted prices on all products.

Pet Meds

Health Matters International (HMI) focuses on providing a solution to the rising cost of prescription medications and other supplies for pets. Members can be assured they are getting safe, quality products that protect the health and well-being of their pets.



THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.

This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.* The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. You may access a list of participating health care providers at hiquotecustomers.com. Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator:

Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

The plan and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This plan is not available in Montana and Vermont. This plan is not currently available in Washington.

*Medicare statement applies to MD residents when pharmacy discounts are part of plan.



Simple. Comprehensive. Complete. Enjoyable.

Providing personalized service, **Kare360**'s team of expert Patient Advisors work with members to assist in navigating the confusing and expensive world of healthcare. With a suite of dedicated services, **Kare360** will help you take the hassle out of health care saving you valuable time and money.

Physician Search

Helping members find quality family doctors, specialists and surgeons.

Appointment Scheduling

Advisors schedule visits with doctors, labs and more.

Medical Bill Mediation

Unparalleled results in negotiating savings on medical charges.

Eldercare Solutions

Finding solutions for seniors in all areas including living arrangements, transportation, RX delivery, supplemental insurance and more.

Alternative Treatments

Locating care for Chiropractic, Acupuncture, Massage Therapy and more.

Insurance Policy Assistance

Clarification on benefits, help resolving issues.

Surgery Cost Saver

A specialized R.N. will provide a cost, quality and availability comparison of health care facilities in your area for your particular needed procedure. This can be used in consultation with your doctor, enabling you to make an informed decision.

Kare360 is pleased to also provide on-staff chaplains, available by phone to listen and offer counsel in those times when you need it most.

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Products

We have more than 30,000 agents throughout the United States to support and serve anyone seeking healthcare options. At HII we know that in today's world there's no waiting for tomorrow, so we are committed to keeping our agents educated and providing them with quality products for everyday consumers.

Short-Term Medical

1st Med STM
HealtheMed STM
HealtheFlex STM

Accident, Sickness & Hospital Plans

Freedom Access
Health Essential
Principle Advantage

Ancillary Insurance

Critical Illness and Hospital ER
Cash Advantage Critical Illness
Cancer Policy
Accident Medical Expense (AME)
Agile Insured Rx
Foundation Vision

Life Insurance

Freedom Elite
Freedom Spirit (AD&D)

Lifestyle and Discount Services

Teladoc
MyeWellness
MSGA Benefits
MedCare USA / MedImpact
Careington Select
Outlook Vision

Dental Plan

Foundation Dental
Cigna Dental Network Access



HiiQuote.com™

Our product portfolio is continually expanding. For more detailed information on product opportunities contact sales support at: salesupport@hiiquote.com | 1.877.376.5831 Option 2

Insurance Benefits

Short-Term Medical: Short-term medical pays benefits similar to a major medical insurance plan, but for a predetermined length of time. These affordable plans have a wide range of deductibles to fit your lifestyle needs and budget.

Accident, Sickness & Hospital Plans: Limited benefit plans offer guaranteed acceptance for those that do not have adequate health insurance (applicable pre-existing condition limitations will apply). Plans offer fixed indemnity benefits that pay a total cost per covered service; no deductibles or co-pays.

Ancillary Insurance: This type of insurance is an affordable solution for filling the gaps in STM or other medical insurance coverage, by subsidizing their higher deductibles and lower co-insurance. HII ancillary insurance products include Hospital and Medical Fixed Indemnity, Accidental Death & Dismemberment, Agile Insured Rx, Accident Medical Expense, Critical Illness, Cancer & more.

Life Insurance: Coverage to prepare your family for unexpected, catastrophic events. A lump sum benefit will be paid to cover costs and provide for your beneficiaries.

Lifestyle and Discount Services: Plans that offer significant savings on lifestyle products and services to better enhance your everyday health and wellness choices. Many offer discounts on vision, dental, and laboratory services.

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