

# HealthFlexSTM<sup>TM</sup>

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



HCC

HCC Life Insurance Company



**Health** Insurance Innovations



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## Why Choose HealtheFlex Short-Term Medical?

There are transitional periods in life that can leave you without medical coverage for a brief time. HCC Medical Insurance Services understands your need for peace of mind about health insurance coverage during uncertain times. HealtheFlex STM provides affordable temporary health insurance to protect you and your family. You should consider purchasing HealtheFlex STM if you are concerned about protecting yourself from the potentially high medical costs associated with an unexpected sickness or injury. HealtheFlex STM is ideal for:

- **Individuals Between Jobs**
- **New Hires**
- **Early Retirees**
- **Recently Naturalized Citizens**
- **Recent College Graduates**

With HealtheFlex STM you are in control. You have the freedom to receive treatment from doctors and hospitals of your choice without incurring out of network penalties. From quote to fulfillment, HealtheFlex STM makes it quick and easy to apply and get the medical coverage you need. HealtheFlex gives you peace of mind.

## After purchasing coverage, how can I trust the company to be there if I need them?

For more than 30 years, HCC Life Insurance Company has been leading the way in medical stop loss insurance for employers who self-fund their employee benefit plans. HCC Life's products, including medical stop loss, medical excess, group term life insurance and short-term medical insurance are backed by the financial stability of its parent company, HCC Insurance Holdings, Inc. (NYSE: HCC). HCC Life holds a financial strength rating of AA (Very Strong) by Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

Insured Benefits Underwritten by:



**HCC**

HCC Life Insurance Company

Billing, Fulfillment, and Customer Service provided by:



**Health Insurance Innovations**  
www.HiiQuote.com



## Exclusive Features Include:

- Coverage Period Maximum of \$100,000
- Length of coverage up to 6 or 11 months. Purchase in full or make monthly payments.
- Per Incident Deductible Options: \$250, \$500, \$1,000, \$2,500, or \$5,000
- Coinsurance Options: 80% of the next \$20,000 of eligible medical expenses

HealtheFlex is available in the following states for up to 6 month maximum: AZ, AR, FL, GA, IN, MI, MO, MT, NE, NM, OH, OK, OR, SD, TN, and WI

HealtheFlex is available in the following states for up to 11 month maximum: AL, AK, DC, DE, HI, ID, IL, KS, KY, LA, MD, ME, MS, NV, NC, PA, SC, TX, UT, WV, and WY

Not all coverages or products may be available in all jurisdictions. The description of coverage on this advertisement is for informational purposes only. Actual Coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect the terms and conditions of any insurance policy issued by HCC Life Insurance Company. Full details of the coverage are contained in policy form number HCCL STMM IND.

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# Affordable. Convenient.



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 337 days. 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 you can stop payments and discontinue the plan once your temporary need ends. You can select coverage of 6 or 11 months (Coverage periods of greater than 6 months are not available in all states). We accept automatic monthly payments by Visa, MasterCard or Bank Draft.

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

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

The selected deductible must be paid by each Covered Person before Coinsurance benefits are payable.

- **Coinsurance Percentage: 80/20**

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.

- **Coinsurance Maximum: \$20,000**

Once you’ve reached your Coinsurance Limit of \$20,000 we pay 100%\* up to the \$100,000 Lifetime Maximum. For example, if your coinsurance is 80/20, you pay 20% of the next \$20,000 in covered charges (\$4,000 out-of-pocket plus deductible). Then we pay at 100% up to the Lifetime Maximum.





## Coverage Effective Date

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 45 days from the date of transmission. All coverage is subject to approval of your application and payment of your first premium.

## HealtheFlex STM Eligibility

You are eligible to apply for HealtheFlex STM if you are age 2 through 64 and you meet the following requirements:

1. You are not pregnant, an expectant father, or planning on adopting.
2. You will not be covered by other medical insurance at time of requested effective date.
3. You are not a member of the armed forces of any country, state, or international organization, other than on reserve duty for 30 days or less; and
4. You are able to answer "no" to the medical questions on the application form.

\*\*Your spouse under age 65 and dependents under age 19 are also eligible for coverage, provided they meet the same requirements. Unmarried children under age 25 may also be included as a covered dependent if enrolled full-time in an accredited school or college.

## Purchasing an Additional Policy

HealtheFlex STM is not renewable, but if your temporary insurance need continues beyond the coverage period purchased, you may apply for a new policy as long as you have not had more than two HealtheFlex STM policies during the past 12 months. Additional purchase may not be available in some states.

## Free Look Period

If you are not 100% satisfied with HealtheFlex STM, return the certificate along with a written request for cancellation to HCC Life within 10 days of receipt. Coverage will be cancelled as of the effective date and your premium will be returned. No questions asked! HCC Life Insurance Company respects individual privacy and values the confidence of its customers, employees, consumers, business associates, and others. Please contact us or visit our website to obtain a full version of our Privacy Policy.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for informational purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect the terms and conditions of any insurance policy issued by HCC Life Insurance Company.

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## Covered Medical Expenses

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- Inpatient and outpatient charges made by a hospital, including inpatient prescription drugs
  - Charges incurred at an urgent care center after a \$50 co-pay
  - Eligible charges made by a physician, surgeon, radiologist, anesthesiologist, and any other medical specialist to whom the physician has referred the case
  - Charges made for dressings, sutures, casts or other supplies prescribed by the attending physician or specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home
  - Charges for diagnostic testing using radiology ultrasonographic or laboratory services
  - Charges for oxygen and other gases and anesthetics and their administration
  - Charges made by a licensed extended care facility upon direct transfer from an acute care hospital
  - Emergency local ambulance transport in connection with a covered injury or sickness resulting in inpatient hospitalization
  - Expenses related to complications of pregnancy
  - Charges for physical therapy that is prescribed in advance by a physician in relation to a covered injury or sickness
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## How HealtheFlex STM Works

Most eligible expenses are subject to deductible and coinsurance. After your chosen deductible is satisfied, HealtheFlex STM will begin paying according to the coinsurance you select and up to the coverage period maximum for all eligible medical expenses. Benefits are based on usual and customary charges of the geographical area in which charges are incurred.

### Urgent Care Center

The deductible is waived for eligible medical expenses when you receive care at an urgent care center, and instead you pay a \$50 co-payment, after which coinsurance applies. An urgent care center means a facility separate from a hospital emergency department where patients can be immediately treated for injury or sickness on a walk-in basis without an appointment.

### Hospitalization

If a covered illness or injury requires hospitalization, the plan provides coverage for eligible costs associated with hospitalization care, including intensive care, and outpatient treatment.



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## Medical Expenses Not Covered

HealtheFlex STM does not cover: pre-existing conditions\* (including those not inquired about on the enrollment form); preventive or wellness doctor visits; dental or optical treatments; routine physical exams; normal pregnancy or childbirth; well child care; interscholastic and intercollegiate sports injuries; over-the-counter medications and outpatient prescription drugs; and expenses incurred outside the United States, its possessions or territories, or Canada.

The following conditions are also excluded: varicose veins, substance abuse and alcoholism, chronic fatigue or pain disorders, and allergies, except for emergency treatment of allergic reactions.

Expenses during the first 6 months after the effective date are excluded for (subject to all other coverage provisions, including the pre-existing condition limitation):

- a. Total or partial hysterectomy, unless it is medically necessary due to a diagnosis of carcinoma;
- b. Tonsillectomy;
- c. Adenoidectomy;
- d. Repair of deviated nasal septum or any type of surgery involving the sinus;
- e. Myringotomy;
- f. Tympanotomy;
- g. Herniorraphy; or
- h. Cholecystectomy.

\*Pre-existing conditions refers to conditions for which you received medical treatment, diagnosis, care, or advice within a specific number of months immediately preceding your effective date. The "pre-ex" period will vary depending on the state in which HealtheMed STM is purchased. This exclusion does not apply to a newborn or newly adopted child who is added to coverage.

## Waiting Period

When coverage is purchased within 3 days of the effective date, you will only be entitled to receive benefits for sicknesses that begin, by occurrence of symptoms and/or receipt of treatment, at least 72 hours following the effective date. This waiting period does not affect benefits for injuries.

**This is a partial list of exclusions and limitations. Please see the certificate for detailed information about these and other policy exclusions and limitations. Benefits, provisions, limitations and exclusions may vary by state.**



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



### Coventry National Network\*

Coventry National Network is a strong, stable, and broad network covering all 50 states, Puerto Rico and the District of Columbia. Over 98% of the U.S. has access to a network provider and the network is particularly strong in suburban and rural areas. The network is highly credentialed, using NCQA and URAC accreditation principles and applicable state-specific standards, and is recredited every three years. The Coventry National Network is 100% directly contracted and uses one logo nationwide for the convenience of your members.

### 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 HCC Life Insurance Company or the HealtheFlex Short-Term Medical plan.



### 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](http://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.



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**Simple. Comprehensive. Complete. Enjoyable.**

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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.

**We take the hassle out of healthcare.**





218 E. Bearss Ave. Suite 325, Tampa, FL 33613  
P. 1.877.376.5831 F. 1.877.376.5832 | [www.hiiquote.com](http://www.hiiquote.com)

## 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  
Sensible 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](mailto: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.

Marketed by: