**What is HCC Life Short Term Medical (HCC Life STM®)**

HCC Life STM provides affordable temporary health insurance to protect you and your family. You should consider purchasing HCC Life STM if you are concerned about protecting yourself from the potentially high medical costs associated with an unexpected accident or sickness.   
  
With HCC Life STM you’re in control. You choose your deductible, coinsurance, maximum coverage amount, and the exact length of coverage. You also have the freedom to receive treatment from doctors and hospitals of your choice without incurring out-of-network penalties. HCC Life STM gives you peace of mind by relieving some of your financial worry in the event of an unexpected medical condition.

**Who HCC Life STM is Appropriate For?**

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|  | https://www.worldtrips.com/quotes/stm/Media/Images/BulletDisc.PNG | Individual waiting on approval of major medical coverage |
|  | https://www.worldtrips.com/quotes/stm/Media/Images/BulletDisc.PNG | Individuals transitioning between jobs |
|  | https://www.worldtrips.com/quotes/stm/Media/Images/BulletDisc.PNG | College students or recent graduates |
|  | https://www.worldtrips.com/quotes/stm/Media/Images/BulletDisc.PNG | Individuals no longer eligible on parents’ policy due to age or status |
|  | https://www.worldtrips.com/quotes/stm/Media/Images/BulletDisc.PNG | Individuals looking for an affordable substitute for COBRA |
|  | https://www.worldtrips.com/quotes/stm/Media/Images/BulletDisc.PNG | New employees waiting for group coverage to begin |
|  | https://www.worldtrips.com/quotes/stm/Media/Images/BulletDisc.PNG | Individuals not yet eligible for Medicare coverage |

**What are my coverage options with HCC Life STM?**

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| **HCC Life STM Policy Options** | |
| **Length of Coverage** | Up to 6 or 11 months Purchase in full or make monthly payments |
| **Deductible** Amount you pay toward covered expenses before the policy pays benefits | $250, $500, $1,000, $2,500, $5,000, or $7,500 A maximum of 3 deductibles per family are required |
| **Coinsurance** Percentage of eligible expenses the policy pays after the deductible | 80% or 50% of the next $5,000 of eligible expenses |
| **Coverage Period Maximum** The maximum amount the policy pays | $1 million or $2 million |
| Payment | Purchase in full or choose monthly payments |

**How does HCC Life STM Work?**

After you satisfy your deductible, HCC Life STM will begin paying eligible expenses according to the coinsurance you select and up to the coverage period maximum that you choose. Benefits are based on usual and customary charges of the geographical area in which charges are incurred.

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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 copay |
|  | ✔ | 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 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 to a covered injury or sickness |
|  | ✔ | State Mandated Benefits (Varies by State) |

**Limits and Considerations of HCC Life STM Coverage\*:**

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|  | º | Coverage maximum varies from 1 to 11 months depending on the state |
|  | º | Pre-existing conditions are excluded (does not apply to newborn or newly adopted children added to coverage) |
|  | º | 72 hour waiting period applies for illnesses when coverage is purchased within 3 days of the effective date. No waiting period applies to injuries. |

**Am I eligible for HCC Life STM?**

You are eligible to enroll if you are age 2 through 64. 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. Eligibility for children ages 19 through 25 may vary by state. You must meet the following requirements:

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|  | 1 | You are not pregnant or, if requesting dependent coverage, not an expectant father or planning on adopting |
|  | 2 | You will not be covered under 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 |
|  | 4 | You are able to answer "no" to the medical questions on the application |

**Purchasing HCC Life STM**

STM Complete is offered through a nationwide network of independent insurance agents contracted with HCC Medical Insurance Services. Click here to enroll online now. When you enroll online, your initial payment must be made by credit card (Visa, American Express, Discover or MasterCard). If your enrollment is by mail, you may use a personal check or credit card. Payment options include Single Up-front or Monthly payments. A small fee applies when choosing to pay monthly. Monthly premium payments are payable by credit card only.

**Free Look Period**

If you are not 100% satisfied with STM Complete, return the certificate along with a written request for cancellation to HCC Life Insurance Company within 10 days of receipt. Coverage will be cancelled as of the effective date and the premium will be refunded. No questions asked! However, after the 10 day free look period, the premiums will not be refunded.

**Coverage Effective Date**

For enrollment forms received online, by e-mail, or by fax, your coverage becomes effective at 12:01am\* on the date following the date we receive your completed enrollment form provided payment has been received. For enrollment forms submitted by mail, your effective date is 12:01am\* on the postmark date of your completed enrollment form or 12:01am\* on the requested effective date, whichever is later, provided payment has been received. Your requested effective date must be within 45 days from the date you signed the enrollment form.

\*Times expressed are based on the geographical area where the certificate holder resides.

**Consumer Benefits of America (For HCC Life STM Only)**

In most states, HCC Life STM is available only to members of the Consumer Benefits of America Association (CBA). Membership in the association will entitle you to discounts of up to 40% off regular retail prices on many short-term and long-term prescription drugs. Discounts are available from over 59,000 participating pharmacy providers nationwide or by mail service. When membership is required, association fees are assessed at the time of application; enrollment in the association is automatic upon payment of the correct premium and all applicable fees. New members will receive details about membership benefits with their HCC Life STM insurance documents.

**Purchasing an Additional Policy**

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

**About the Insurer**

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, HMO reinsurance, 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.

**Privacy Policy**

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.