

What is Secure STM?

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

How are benefits covered?

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

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

What is a Family Deductible?

With a family deductible benefit your insured family is only required to satisfy a maximum of three (3) deductibles during the coverage period.

Who qualifies for Secure STM?

Secure STM is offered to members and their spouses under age 65 and their dependent children under age 19 (or under age 25 if a full-time student) who can answer "no" to 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 Secure STM Rate Calculation instructions for details).

What is the STM Enhancement Series?

Included with your coverage is Communicating for America (CFA) STM Enhancement Series* which provides members with discounts for the following services and or purchases: • Vitamins, herbs and nutritional supplements - 10% off already low prices • Nurse-on-call - access to a registered nurse 24 hours a day, seven days a week • Chiropractic services - 30%-50% off at more than 3,000 private chiropractors • Prescription drugs - up to 40% off on generic or name-brand drugs at over

55,000 pharmacies nationwide • Vision eyewear care - up to 60% off eyeglasses, contact lenses and non-prescription sunglasses through a network of more than 10,000 retail optical locations, including Pearle Vision, JC Penney's, Wal-Mart and Lens Crafters • Dental services - save an average of 28% and up to 50% on dental expenses from 53,000 dentists in Aetna Dental Access** • Low rate home mortgages - up to \$500 credit at closing, competitive interest rates, and extended lock rate option. Low rate student loans - Federal Stafford and alternative loan options at some of the lowest rates in the industry.

*The Communicating for America (CFA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Insurance Company of New York or a part of the STM insurance plan.

**Anticipated national average dental charges for the 2004 calendar year based on the comparison of provider negotiated fees to national average charges. The actual costs and savings vary by geographical area according to Aetna Provider Database as of 7/1/04.

Who is the Association?

Communicating for America (CFA) is a division of Communicating for Agriculture and the Self-Employed, Inc. (CA) provides members with valued benefits and savings since 1972.* This Short Term Medical insurance coverage is available to members of CFA.

*Communicating for America (CFA) is not affiliated with Standard Security Life Insurance Company of New York, nor is it a part of the insurance plan. Communicating for America, Inc. (CFA) is a division of Communicating for Agriculture and the Self-Employed, Inc. (CA) a 501c5 non-profit association headquartered in Fergus Falls, Minn., providing members valued benefits and savings since 1972. Association membership for this STM insurance plan is not required in all states.

Who is the Insurance Company?

Standard Security Life Insurance Company of New York is rated A (Excellent) for financial condition by A.M. Best Company, as of 06/04. A.M. Best ratings range from A++ to D.

Who is the Administrator?

Health Plan Administrators, Inc. (HPA) is a fully licensed, full service Third Party Administrator servicing business worldwide. HPA provides state of the art industry leading insurance services.

1-800-277-3323

www.hpa-inc.com

This brochure provides a brief description of the benefits, exclusions and other provisions of the policy Form SSL-STMP-1104. For complete listing, see the Policy/Certificate of Insurance. Benefits may vary by state. Secure STM is not available in all states. Association membership may be required in some jurisdictions.

©2005 HPA, Inc. All rights reserved.
SecureSTM2 8/05



The Competitor

Secure STM

Short Term Major Medical Insurance

THE PERFECT SOLUTION FOR THOSE

- Between health insurance plans
- In a waiting period before other coverage becomes effective
- Recent student and college graduates
- Part-time and temporarily employed
- Unemployed or laid off

CONVENIENT FEATURES

- Coverage for 1-6 or 12 months
- Single payment discount for 30-180 days
- Unlimited re-applies
- Freedom to choose any doctor or hospital
- \$2,000,000 lifetime maximum per covered person

Insured by: Standard Security Life Insurance Company of New York
Rated A (Excellent) by A.M. Best Reports

Administered by: Health Plan Administrators, Inc. (HPA)

Marketed by:

What medical expenses are covered?

After satisfying the deductible amount you've selected, Secure STM will pay the coinsurance you selected for covered expenses, up to a lifetime maximum of \$2 million per insured person per coverage period.*

Benefits are limited to the usual, reasonable and customary charge for a covered expense in addition to any specific limits.

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

Outpatient Hospital or Ambulatory Surgical Center charges

Physician Services for treatment and diagnosis

Surgeon Services in the hospital or Ambulatory Surgical Center

Assistant Surgeon Services: Up to 20% of the surgeons benefit

Anesthesia Services: Up to 20% of the surgeons benefits

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

X-Ray Exams, Laboratory tests and analysis

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 derivatives and their administration

Ambulance Services: \$250 per emergency

Organ Transplants: \$150,000 lifetime maximum

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

Mammography, pap smear and screens

**Benefits for gallbladder surgery are limited to a \$2,500 lifetime maximum per insured person. Benefits for injury or disorders of the knees are limited to a \$2,500 lifetime maximum per insured person. Benefits may vary by state.*

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%.

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 as determined by us.

What are my payment options?

Choose from two convenient payment options.

- You can pay for coverage in **Monthly** payments for up to **6 or 12 months at a time***. We accept monthly payments by check, money order, credit card or automatic bank withdrawal. If you select the Monthly pay option, and your need for insurance ends before your coverage period ends, you can cancel at any time with prior written notification to our Policy Service Department.

- The **Single** payment option is ideal if you know the exact number of day's coverage is needed because this option has a **special reduced rate** and you only pay for the coverage you need in one **Single** payment. You can pay in full for any number of days, from a minimum of 30 days to a maximum of 180 days of coverage, by check, money order or credit card.

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 Secure STM coverage last?

HPA's Secure 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, Secure STM offers coverage for one to 6 months or even 12 months.*

Can I continue coverage?

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

When does coverage terminate?

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 elected coverage period expires; Standard Security Life Insurance Company determines fraud or misrepresentation has been made in filing a claim for benefits; or a dependent ceases to be eligible; **you cease to be a member of the association or the group master policy terminates.

**The 12 month Coverage Option is not available in all states.*

***This applies to states where association membership is required.*

What services are not covered?

The following is a partial list of services or charges not covered by Secure STM:

- Any services that are not medically necessary
- Eye exams, eyeglasses, hearing aids and surgery
- Dental or orthodontic services
- Treatment of foot conditions
- Conditions resulting from an act of war
- Maternity and newborn treatment prior to discharge, any infertility treatments or sterilization treatments
- Spinal manipulation or adjustment
- Services performed by family members or for which a charge would otherwise not be incurred
- Medical care received outside of the United States
- Services payable by Medicare or Worker's Compensation coverage
- Cosmetic surgery, treatment for acne, hair loss or varicose veins
- Transplant services to the transplant donor
- Routine physical exams and tests, preventive care and immunizations
- Experimental or investigational services
- Learning disorders, attention deficit disorder, hyperactivity or autism
- Mental or nervous disorders, depression or suicide attempt
- Alcohol or drug dependency and disorders
- Obesity treatments
- Sleep disorders
- Over-the-counter medications and prescription drugs
- Participation in school or organized competitive sports or any high risk sport
- Certain surgeries during the first six months

The limitations and exclusions may vary by state. Please see the Policy/Certificate of Insurance for detailed information about these and other plan limitations and exclusions.

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 Secure STM effective date.

The pre-existing condition limitation may vary by state.

Is there a free look period?

If you are not completely satisfied with this coverage, and you have not filed a claim, you may return the Policy/Certificate of Insurance within 10 days and receive a premium refund.