



HEALTH™
INSURANCE
INNOVATIONS



HealtheFlex

Underwritten by: HCC Life Insurance Company



HCC Life
Insurance Company

Billing, Fulfillment, and Customer Service provided by: Health Insurance Innovations

A plan
that gets
you where
you want
to go.



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 provides affordable temporary health insurance to protect you and your family. You should consider purchasing HealtheFlex if you are concerned about protecting yourself from the potentially high medical costs associated with an unexpected sickness or injury.

It is ideal for those who are:

- Bridging the open enrollment gap
- Recent graduates
- Part-time or temporary employees
- Without adequate health insurance
- Between jobs or have been laid-off
- Waiting for employer benefits to start

With HealtheFlex 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 makes it quick and easy to apply and get the medical coverage you need. Why Choose HealtheFlex Short-Term Medical?

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

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

Exclusive Features

- 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, \$1000, \$2,500, \$5000
- **Coinsurance:** 80% of the next \$20,000 of eligible medical expenses
- **Additional benefits and discounts** include Teladoc, Scriptal Rx, Kare360, Chiro & Podiatry Plus and Outlook Vision Discount.

Coverage

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.

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 STTMM IND

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore you may be subject to a tax penalty.

***Subject to usual, reasonable, and customary limits**

What do 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 Payment

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, Pick Your 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.

Lastly, Choose Your Coinsurance

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.

*Based on usual and customary charges of the geographical area in which charges are incurred.

HealtheFlex Eligibility

You are eligible to apply for HealtheFlex 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 is not renewable, but if your temporary insurance need continues beyond the coverage period purchased, you may apply for a new policy. Additional purchase may not be available in some states.

Free Look Period

If you are not 100% satisfied with HealtheFlex, 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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What is Covered?

The description of coverage in these pages is for informational purposes only. Actual coverage will vary based on 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 or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence. Please see the policy for detailed information about these and other policy exclusions and limitations. Benefits, provisions, limitations and exclusions may vary by state.

- 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

How HealtheFlexWorks

Most eligible expenses are subject to deductible and coinsurance. After your chosen deductible is satisfied, HealtheFlex 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.

What Isn't Covered?

HealtheFlex 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):

- Total or partial hysterectomy, unless it is medically necessary due to a diagnosis of carcinoma;
- Tonsillectomy;
- Adenoidectomy;
- Repair of deviated nasal septum or any type of surgery involving the sinus;
- Myringotomy;
- Tympanotomy;
- Herniorrhaphy; or
- 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 HealtheFlex 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. Please see the certificate for detailed information about these and other policy exclusions and limitations. Benefits, provisions, limitations and exclusions may vary by state.

A network your customers know and trust.

Part of the First Health Network



First Health Network is one of the nation's largest PPO networks, offering access to **quality, affordable health care.**

First Health Network has access to more than **5,000 hospitals, over 90,000 ancillary facilities** and **over 1 million health care professionals service** locations in the United States, including Puerto Rico.

The network covers over **98%** of the U.S. population.



You customer will also get these great discounts and extra services

*These are not insurance benefits and are not affiliated with HCC Life Insurance Company or the HealtheFlex plan.



ScripPal

There are no fees or charges to enroll, and it never expires.

It's Smart

Save an average of 46%*. You can use this card for the whole family, including pets.

It's Easy

Save at more than 60,000 pharmacies nationwide, including Walmart, Target, Walgreens and more.

Provided by



*Based on 2013 national program savings data on brand name and generic medications.



Customer Care and Pharmacy Locator

1-866-788-6846

PharmLocator.com

Pharmacist Help Desk

1-800-404-1031

Administered by Medical Security Card Company, LLC of Tucson, AZ.

DISCOUNT ONLY. NOT INSURANCE.



OUTLOOK Vision Discounts*

Offers significant savings for the entire family on eye-glasses. 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.

So many reasons to use Teladoc®!

Teladoc gives you 24/7/365 access to a doctor through the convenience of phone or video consults. It's an affordable option for quality medical care.



Talk to a doctor anytime,
anywhere you happen to
be



Receive quality
care via phone or
online video



Prompt treatment,
average call back in
16 min



A network of doctors
that can treat children
of any age



Secure, personal and
portable electronic
health record (EHR)



No limit on
consults, so
take your time

WHEN CAN I USE TELADOC?

- When you need care now
- If your doctor is unavailable
- If you're considering the ER or urgent care center for a non-emergency issue
- On vacation, on a business trip, or away from home
- For short-term prescription refills

GET THE CARE YOU NEED

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Bronchitis
- Skin problems
- Respiratory infection
- Sinus problems
- And more!

SHARE WITH YOUR PCP

With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.

Talk to a doctor anytime for Free

 [Teladoc.com](https://www.teladoc.com)

 [Facebook.com/Teladoc](https://www.facebook.com/Teladoc)

 1-800-Teladoc

 [Teladoc.com/mobile](https://www.teladoc.com/mobile)

Chiro & Podiatry Plus

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 for 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 (DLS) is the leader in direct access laboratory testing. DLS offers a wide variety of important health and wellness blood chemistry tests at discounted prices, saving members 10% to 80% off regular retail pricing at over 3,000 certified labs nationwide. No doctor's visits are required prior to testing. *Not available in HI, MD, NY, NJ, RI or MA. ND, SD, and VT offer Specialty Lab testing only.*

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. *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 a 10% discount 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.

Disclosure:

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 range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at **hiquotecustomers.com**. A written list of participating providers is available upon request. You may 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, AR and TN residents will be refunded processing fee). Discount Medical Plan Organization and administrator: **Careington** International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in Vermont or Washington.



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.

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

