



**SMART**<sup>SM</sup>  
Term Health



**LIFESHIELD**  
NATIONAL INSURANCE CO.

# Short Term Medical

Temporary Insurance for  
Gaps in Health Coverage

- ⊗ Between Jobs
- ⊗ Waiting for  
Employer Benefits
- ⊗ Temporary or  
Seasonal Employees
- ⊗ New Graduates



Coverage for  
**unexpected**  
Sickness  
& Injury

# Consider Short Term Health Insurance

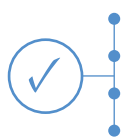
Unexpected illnesses and accidents happen every day, and the resulting medical bills can be disastrous. Short Term Medical Health Insurance helps to protect you from the medical bills that can result from unexpected Injuries and Sickness.

Safeguard your financial future with SMART Term Health temporary insurance. It provides the peace of mind and health care access you need at a price you can afford.

Our Product is backed by LifeShield National Insurance Co. When you need reliable Short Term Medical insurance, you can depend on SMART Term Health.

## GET THE COVERAGE YOU NEED WITH SHORT TERM MEDICAL INSURANCE

You can rely on a SMART Term Health Insurance Plan to provide the insurance coverage you need.



- Plans available up to 90 days
- 5 minute simple application process
- Flexibility to choose your own Physician and hospital
- Next Day Coverage

This is Short Term Medical Insurance that does not qualify as the minimum essential coverage required by the Affordable Care Act (ACA). Unless you purchase a plan that provides minimum essential coverage in accordance with the ACA, you may be subject to a federal tax penalty.

### Why Choose SMART Term?

#### Feel Secure:

Lifeshield has the 5<sup>th</sup> top rating out of 13 categories. Rated a B++ (Good).

#### Feel Confident:

You have access to convenient resources that make Short Term Medical Insurance easier to understand & help you save money.

#### Feel Respected:

No matter your question, concern or request, you can contact us knowing we'll treat you with respect.

# Is Short Term Medical right for you?

## VALUABLE MAJOR MEDICAL COVERAGE FOR TIMES OF TRANSITION

### Between Jobs

If you're between jobs, consider Short Term Medical. For about half the cost of COBRA\*, Short Term Medical offers next-day coverage to help you bridge the insurance gap.

### Temporary or Seasonal Employees

When your employment schedule is unpredictable, it's hard to maintain health coverage. Short Term Medical offers you prescription drug savings and flexible coverage options to suit your situation.

### Waiting for Employer Benefits

Often new employers impose a waiting period before you're eligible for health benefits. With Short Term Medical, you stay insured and can choose your own plan duration.

### New Graduates

If you've just graduated, you're probably no longer eligible for health insurance through a student plan or your parent's plan. Short Term Medical is an affordable way to guard against unexpected medical bills until you secure permanent coverage.

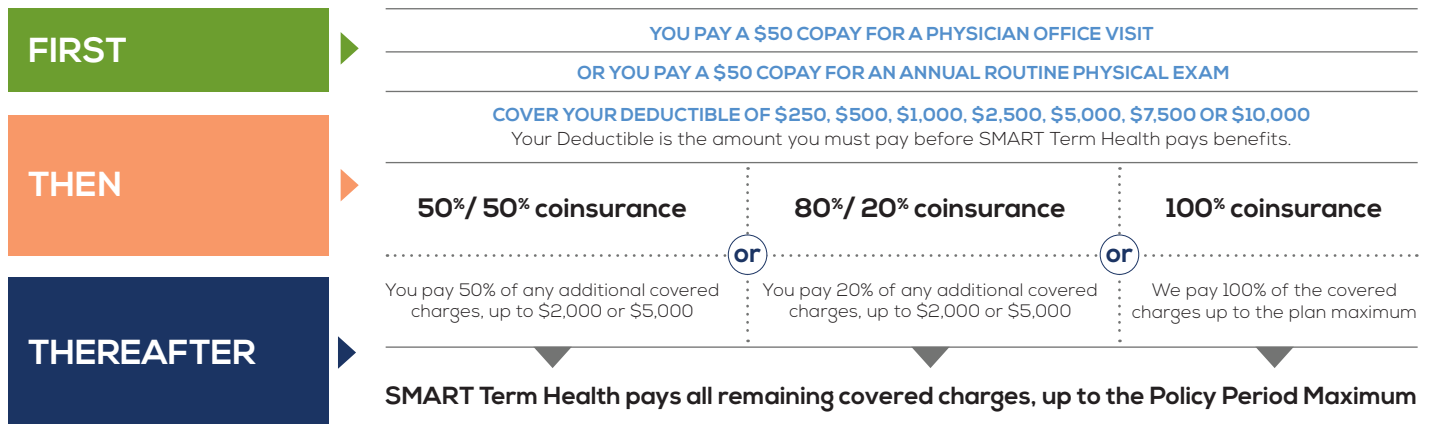
## SUMMARY OF COVERAGE

- WELLNESS
- INPATIENT/OUTPATIENT SURGERY
- HOSPITAL BENEFITS
- EMERGENCY ROOM CARE
- OUTPATIENT SERVICES
- X-RAY AND LABORATORY
- TRANSPLANT BENEFITS
- URGENT CARE
- SICKNESS



Next day coverage available. Don't be without Health Insurance!

## So how does it work?



\*Short Term Medical insurance is often a lower-cost alternative to COBRA. However, if you purchase Short Term Medical rather than maintaining COBRA coverage, you may give up your rights to coverage for pre-existing conditions or guaranteed health insurance in the future.

## Choose your SMART Term Health Insurance Plan

Eligible Expenses are subject to your selected Deductible and Coinsurance.



	Smart Term Lite	Smart Term
Coinsurance	70/30, 80/20 or 100/0	50/50, 80/20 or 100/0
Deductible	\$500, \$1,000, \$2,500, \$5,000, \$7,500, \$10,000	\$250, \$500, \$1,000, \$2,500, \$5,000, \$7,500, \$10,000
Out-Of-Pocket Maximum	\$2,000, \$3,000, \$4,000	\$0, \$2,000, \$5,000
Coverage Period Maximum	\$250,000, \$750,000, \$1,000,000	\$250,000, \$1,000,000

Unless specified otherwise, the following benefits are for Insured and each Covered Dependent subject to the plan Deductible, Coinsurance Percentage, Out-Of-Pocket Maximum and Policy Maximum chosen. Benefits are limited to the Maximum Allowable Expense or each Covered Expense, in addition to any specific limits stated in the policy.

Doctor Office Consultation		
Copay	\$30 Copay, maximum 3	\$50 Copay, maximum 3
Wellness Benefit Copay	\$50 Copay, maximum 1	\$50 Copay, maximum 1
Inpatient Hospital Services		
Average Standard Room Rate	\$1,000 per day	Average Standard Room Rate
Hospital ICU	\$1,250 per day	Average Standard Room Rate
Doctor Visits	\$50 per day, maximum \$500	Subject to Deductible and Coinsurance
Outpatient Services		
Surgical Facility	\$1,250 per day	Subject to Deductible and Coinsurance
Outpatient Surgery Deductible	N/A	N/A
Emergency Room - Deductible	N/A	N/A
Advanced Diagnostic Studies Deductible	N/A	N/A
Ambulance	Injury and Sickness: \$250 per transport	Injury and Sickness: \$250 per transport
Extended Care Facility	\$150 per day, maximum 30 days	\$150 per day, maximum 30 days
Home Health Care	\$50 per visit, maximum 30 days (1 per day)	\$50 per visit, maximum 30 days (1 per day)
Physical, Occupational and Speech Therapy	\$50 per day, maximum 20 visits	\$50 per day, maximum 20 visits
Mental Disorders		
Inpatient	\$100 per day, maximum 31 days	45 day maximum
Outpatient	\$50 per day, maximum 10 visits	60 day maximum
Substance Abuse		
Inpatient	\$100 per day, maximum 31 days	\$100 per day, maximum 31 days
Outpatient	\$50 per day, maximum 10 visits	\$50 per day, maximum 10 visits

This coverage contains a Pre-Existing Condition Limitation. Pre-Existing Condition means a disease or physical condition for which medical advice or treatment was recommended or received by the Covered Person during the 12 months prior to or after the Covered Person's Effective Date of coverage. Policy terms, conditions, exclusions and limitations may vary by state. This product may not be available in all states. Some waiting periods may apply. See Certificate for details.

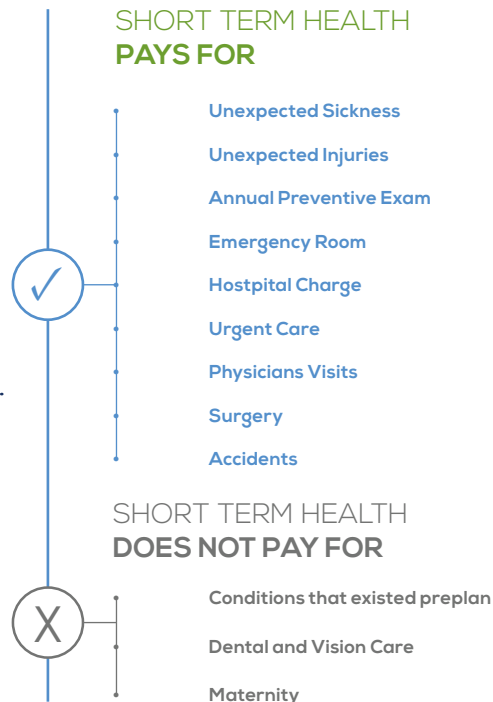
# 3 Quick & Simple Steps to the Short Term Medical Insurance



Coverage can begin as soon as 12:01 a.m. the next day once application is processed and payment is posted.

## Decide if Short Term Medical Insurance is right for you

SMART Term Health Insurance coverage isn't right for everybody. You may want to consider a major medical plan that incorporates full health care reform benefits.



## KNOW WHAT'S NOT COVERED

Knowing exactly what your Short Term Medical Insurance does and does not cover is important. To give you the best possible experience, we offer this summary of what is not covered. Complete details are included in your policy.

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• Treatment of a Pre-Existing condition, including those not inquired about on the enrollment form</li> <li>• Spinal manipulations or adjustments</li> <li>• Illness or injury that is self inflicted or caused while engaged in a felony, under the influence, in military service, in a hazardous</li> </ul> | <ul style="list-style-type: none"> <li>• occupation or activity, or while engaged in intercollegiate sports</li> <li>• Vision or dental treatments, foot care or orthotic</li> <li>• Expenses incurred outside the United States, its possessions Canada</li> <li>• Genetics or fertility treatment or testing</li> </ul> | <ul style="list-style-type: none"> <li>• Custodial care or private duty nursing</li> <li>• Cosmetic, experimental, investigational or non-medically necessary treatment</li> <li>• Hearing examination or hearing aids</li> <li>• Maternity</li> </ul> |
|---|---|--|

Note: Plan limits may vary by state. Please review the SMART Term Health certificate for a full list of state specific exclusions.

## After Your Plan Expires...

This Short Term Medical insurance is nonrenewable, and policy termination is not considered a qualifying life event for purposes of enrolling in a plan. Therefore, depending on your policy's termination date, when your SMART Term Health Insurance expires, you may have a gap in insurance coverage until you can begin coverage with new Short Term Medical Insurance.

## State Rules for Reapplying for a new Plan

- Arizona: 1 reapply of 180 days or less in any 12-month period
- Colorado: Cannot exceed 2 Short Term Medical policies (any carrier) in a 12-month period
- Minnesota: May not have more than 365 days of coverage within 555 days
- Nevada: Total days may not exceed 185 days in any given 365 day period
- Oregon: Must wait 61 days before you can reapply for a new Short Term Medical plan
- West Virginia: Reapplies are not allowed
- All Others: No restrictions

## Payment Options

**Single Payment** - If you know the exact length of time you will need this coverage for and prefer to make one single payment for the entire Policy Period, this payment option is ideal. Simply enter the exact total number of days you need coverage (30 day minimum/90 day maximum).

**Monthly Payment** - If you are unsure how long you will need this coverage or prefer the convenience of making monthly installments, this option is ideal. Each monthly payment is for 30 days of coverage, up to a 90 day maximum Policy Period. If you need this coverage ceased simply stop making payments and your coverage will terminate at the end of the 30 day period.

Payment methods include: automatic bank draft or credit card.

Note: 5 days advance written and signed notice from the Insured Person is required to ensure future premium payments are discontinued.

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This SMART Term Health Insurance Plan does not qualify as the minimum essential coverage required by the Affordable Care Act (ACA). Unless you purchase a plan that provides minimum essential coverage in accordance with the ACA, you may be subject to a federal tax penalty.

Underwritten by the LifeShield National Insurance Co., Oklahoma City, OK 73118. Rated "B++" (Good) by AM Best (2015 Edition). Benefits not available in all states at this time. Members can be enrolled only once. Duplicate or multiple memberships are not allowed. Coverage is not provided for members age 65 or over, coverage will terminate at the end of the month insured turns age 65. Changes to coverage underwritten by LifeShield National Insurance Co. can only be made if the change is the result of a qualifying life event. A qualifying life event means marriage, divorce, the death of your spouse, or the birth or adoption of a child. If coverage is canceled, persons may not re-enroll in coverage with LifeShield National Insurance Co. until six-months after their termination date.

This coverage contains a Pre-Existing Condition Limitation. Pre-Condition Limitation. Pre-Condition means a disease or physical condition for which medical advice or treatment was recommended or received by the Covered Person during [2 years] [6.12] months] prior to the Covered Person's Effective Date of coverage.

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This brochure provides summary information. Please refer to the certificate or ask your agent for a complete listing of benefits, exclusions and terms of coverage.

SMART Term Health Insurance Plan is the brand name for products underwritten by:  
The LifeShield National Insurance Co.

SMART Term Health is administrated by:  
InsuranceTPA.com Administrators

**Marketed by:** \_\_\_\_\_

**Broker:** \_\_\_\_\_

**Website:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

