



SECURE 12x3 STM  
(Generic/Delaware)

STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK  
485 Madison Avenue, New York, NY 10022  
SHORT TERM MEDICAL INSURANCE APPLICATION

COMPLETE THE FOLLOWING INFORMATION ABOUT YOURSELF:

Applicant Name \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Age \_\_\_\_\_ Sex \_\_\_\_\_  
Social Security Number \_\_\_\_\_  
Occupation \_\_\_\_\_ Telephone \_\_\_\_\_  
Street Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Billing Address (if different) \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Email address \_\_\_\_\_

COMPLETE THE FOLLOWING TO INSURE YOUR SPOUSE AND /OR CHILDREN:

Spouse's Name \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Age \_\_\_\_\_ Sex \_\_\_\_\_  
Social Security Number \_\_\_\_\_  
Occupation \_\_\_\_\_  
Child's Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Age \_\_\_\_\_  
Social Security Number \_\_\_\_\_  
Child's Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Age \_\_\_\_\_  
Social Security Number \_\_\_\_\_  
Child's Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Age \_\_\_\_\_  
Social Security Number \_\_\_\_\_  
Child's Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Age \_\_\_\_\_  
Social Security Number \_\_\_\_\_

COMPLETE THE FOLLOWING PLAN CHOICES:

Choose only one for each A, B, C, D and F.

A. Coverage Effective Date:

Day after US Post Office Date Stamp  
 Later Effective Date: \_\_\_\_\_

B. Coverage Length:

Single Payment for 12 Months  Monthly pay for 12 Months

C. Coinsurance:

80/20 of \$10,000  50/50 of \$10,000

D. Deductible:

\$500  \$1,000  \$2,500  \$5,000

E. Payment Method:

Check or Money Order  
 Credit Card (MasterCard, Visa or Discover)  
 Monthly Automatic Bank Withdrawal

F. Supplement Accident Rider:  Yes  No

SSL-STM-1104-APP

ANSWER THE FOLLOWING MEDICAL HISTORY QUESTIONS:

Any material misstatement or omission of information made on this form will be considered a misrepresentation and may be the basis for later rescission of my coverage and that of my dependents. In the event of rescission or termination for any reason, the Insurer shall have the right to deduct any premium due and unpaid from any claims payable to me or my dependents.

1. Will there be any other health insurance in force on the policy date?.....  Yes  No
2. Is the proposed insured, spouse, or any dependent child now pregnant?.....  Yes  No
3. Is any proposed insured currently eligible for Medicaid?.....  Yes  No
4. Within the past 5 years have you or any person proposed for coverage been aware of, diagnosed, treated by a member of the medical profession, or taken medication for cancer or tumor, stroke, heart disease including heart attack, chest pain or had heart surgery, COPD (chronic obstructive pulmonary disease) or emphysema, liver disorder, degenerative disc disease or herniation/bulge, rheumatoid arthritis, degenerative joint disease of the knee, insulin-dependant diabetes (not applicable to DC residents) alcohol abuse or chemical dependency?.....  Yes  No
5. Have you or any person proposed for coverage been diagnosed or treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex, or any other immune system disorder? Answer this question "no" if you have tested positive for HIV but have not developed symptoms of the disease AIDS .....  Yes  No
6. Has any person proposed for coverage not been a legal resident of the United States for the last 12 consecutive months? ...  Yes  No

NOTE: IF "YES" IS ANSWERED ON ANY QUESTION 1 THROUGH 6, COVERAGE CANNOT BE ISSUED.

1) I agree that coverage will not become effective for any person whose medical history changes prior to coverage approval, such that the person's answer would be "yes" to any of the Medical History questions in this application. If such person is the Applicant, coverage is automatically declined for all persons included in this application. 2) I hereby request coverage under the policy issued to the group policyholder by the insurer and understand that if the coverage applied for becomes effective, I agree to all the terms of the group policy. I understand that health insurance benefits are excluded for pre-existing conditions. 3) I understand that the broker who solicited this application was acting as an independent contractor and not as an agent of the Insurance Company. I further acknowledge that the person who solicited this application and upon whose explanation of benefits, limitations or exclusions we relied, was retained by me as my agent, and that such person has no right to bind or approve coverage or alter any of the terms or conditions of the policy. 4) I have read this application and have verified that all of the information provided in it is complete, true and correct, and is all within my personal knowledge. I agree to immediately notify the insurer of any changes in any of the information contained in this form which may occur prior to the approval of coverage. 5) All information provided will be held in strictest confidence. Your personal health information is protected at all times and may only be released with your express written authorization to do so.

I understand that this coverage will not pay benefits for a disease or physical condition that I now have or have had in the past.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Spouse: \_\_\_\_\_ Date: \_\_\_\_\_

**Fraud Warning:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, or conceals information for the purpose of misleading may be guilty of insurance fraud and subject to criminal and/or civil penalties.

The Credit Card / Automatic Bank Withdrawal request forms and rate calculation instructions are on the reverse side. (Secure 12x3 DE STM 1/06) rev. 11/07

PAYMENT AUTHORIZATION:

If you selected payment by credit card or monthly bank draft, please complete the applicable request form below:

CREDIT CARD PAYMENT REQUEST:

I authorize Health Plan Administrators, Inc. to charge my credit card premium and fees once for Single Pay Option; or the 1st month and each month thereafter for the Monthly Pay Option.

VISA  MASTER CARD  DISCOVER CARD

Account Number \_\_\_\_\_ / / \_\_\_\_\_  
Expiration Date

Print Accountholders Name (As it appears on the card.) \_\_\_\_\_

Signature of Cardholder \_\_\_\_\_ / / \_\_\_\_\_  
Date

AUTOMATIC CHECK WITHDRAWAL REQUEST:

Attach a voided check and a check for the first month of premium and fees.

Your Standard Security Life Insurance Company of New York monthly premium and fees will automatically be withdrawn from your checking account until the term of insurance expires.

Print Name of Bank or Institution \_\_\_\_\_

Address of Bank or Institution \_\_\_\_\_

I request that you pay and charge my account debits drawn from my account by Health Plan Administrators, Inc. to its order. This authorization will stay in effect until I revoke it in writing. Until you receive such notice, I agree that you shall be fully protected in honoring any such debits. I also agree that you may at any time end this agreement by giving 30 days advanced written notice to me. You are to treat such debit as if it were signed by me. If you dishonor such debit with or without cause, I will not hold you liable even if it results in loss of my insurance.

Signature of Premium Payer \_\_\_\_\_ / / \_\_\_\_\_  
Date

See reverse side for rates and calculation instructions.  
SSL Secure 12x3 STM App and Rates DE 1-08 rev. 11-6-07



**Secure 12x3 STM Rates (Delaware)**  
 Underwritten by Standard Security Life Insurance Company of New York  
 80% of \$10,000 Co-insurance Rates for Effective Dates January 1, 2008 - June 30, 2008

\$5,000 Deductible				\$2,500 Deductible			
Age/Area	SEX	E	F	E	F		
2-19	M	58.58	60.86	67.01	69.72		
20-24	M	67.01	69.72	76.75	79.93		
25-29	M	61.82	64.27	70.26	73.12		
30-34	M	80.35	83.35	90.74	94.24		
35-39	M	90.74	94.24	104.37	108.55		
40-44	M	105.66	109.91	121.24	126.26		
45-49	M	129.68	135.11	149.79	156.23		
50-54	M	160.18	167.13	185.49	193.69		
55-59	M	203.01	212.08	237.40	248.18		
60-64	M	254.28	265.89	295.81	309.49		
2-19	F	64.42	66.99	73.50	76.53		
20-24	F	71.56	74.48	82.59	86.06		
25-29	F	67.66	70.40	78.05	81.30		
30-34	F	83.60	86.75	95.28	99.01		
35-39	F	93.33	96.97	105.66	109.91		
40-44	F	107.61	111.95	123.83	128.98		
45-49	F	125.13	130.35	143.95	150.10		
50-54	F	153.04	159.64	177.05	184.84		
55-59	F	182.24	190.29	212.09	221.62		
60-64	F	215.99	225.71	251.68	263.17		
Per Child		45.23	46.97	51.79	53.87		

  

\$1,000 Deductible				\$500 Deductible			
Age/Area	SEX	E	F	E	F		
2-19	M	92.32	96.28	124.12	129.66		
20-24	M	105.95	110.59	143.59	150.09		
25-29	M	97.51	101.73	131.91	137.83		
30-34	M	123.19	128.30	164.72	171.90		
35-39	M	142.65	148.74	193.27	201.87		
40-44	M	168.61	175.98	228.32	238.65		
45-49	M	208.85	218.21	286.73	299.95		
50-54	M	262.71	274.75	360.71	377.60		
55-59	M	337.34	353.08	466.49	488.63		
60-64	M	424.31	444.35	588.49	616.68		
2-19	F	101.41	105.82	138.40	144.64		
20-24	F	115.69	120.80	157.87	165.08		
25-29	F	107.90	112.63	146.84	153.50		
30-34	F	130.97	136.48	175.75	183.48		
35-39	F	145.90	152.14	196.52	205.27		
40-44	F	171.86	179.39	232.86	243.42		
45-49	F	201.06	210.04	275.04	287.69		
50-54	F	249.73	261.13	343.19	359.21		
55-59	F	300.35	314.26	414.57	434.14		
60-64	F	358.11	374.88	496.34	519.96		
Per Child		70.30	73.29	95.38	99.61		

These rates and zip areas apply to new coverage effective dates 1/1/08 through 6/30/08. Please call Insurance Services of America at 1-800-647-4589 for the rates effective 7/1/08. Standard Security Life Insurance Company reserves the right to decline applications received using outdated rates and zip code areas.

\*The monthly rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$10 per dependent child; \$12.50 per person in age bands 2-29; and \$20 per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

\*\* Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance

### How to Calculate Your Rates

The Secure 12x3 rate chart contains rates for Coverage Effective Dates from 1/1/08 through 6/30/08.\*

Referring to the applicable rate chart, you must locate each of the following:

1. Your Deductible choice
2. Age for each to be insured

Simply follow the steps listed on the Short Term Medical Rate Calculation Instructions to calculate your cost. \*The 50/50 Coinsurance Option rates are not contained in this rate chart. Please check online at [www.hpa-inc.com](http://www.hpa-inc.com) for a quote.

#### Delaware Zip Area Rate Classifications

Zip Prefix	Area Letter
199	E
197-198	F

#### How to Apply for Child Only Coverage

The minimum age is 2 years for child only coverage. Use the 2-19 rate for either the male or female, based on the gender of the youngest child; then use the per child rate for each of the other siblings to be insured. **The parent or legal guardian must print their name as applicant and complete the remainder of the application on behalf of the child(ren). The parent or legal guardian must sign and date the application.**

#### How to Apply for Dependent Children Coverage

Your dependent children must be unmarried and under age 19 (or under age 25 and a full time student). List all of your eligible dependent children to be insured on the application for insurance. You only pay for a maximum of up to three dependent children, regardless of the number of eligible dependent children to be insured.

#### About Communicating for America, Inc. (CA)

Communicating for America, Inc.\* (CA) provides many benefits and discounts to its members. Your enrollment as a member of CA is completed upon receipt of the association annual dues. Your membership information will be mailed shortly thereafter.

*\*CA is not affiliated with Standard Security Life Insurance Company of New York, nor is it a part of the insurance coverage. CA is a 501c5 non-profit association headquartered in Fergus Falls, Minn., providing members valued benefits and savings since 1972. CA membership does not apply to residents of the following states: ID, KS, LA, ME, MD, MN, MT, ND, NH, NV or SD.*

#### About the STM Enhancement Series

Included with your coverage is Communicating for America\*\* (CA) Healthy Lifestyle Advocates, which provides discounts for the following services and or purchases: • Vitamins, herbs and nutritional supplements – 10-30% off already low prices • Nurse-on-call access to a registered nurse 24 hours a day, seven days a week • Chiropractic services – 10%-30% off at more than 28,000 private chiropractors and alternative health services • Prescription drugs – up to 15-60% off on generic or name-brand drugs at over 45,000 pharmacies nationwide • Vision eyewear care - up to 15%-45% off eyeglasses, contact lenses and non-prescription sunglasses through a network of more than 40,000 retail optical locations, including Pearle Vision, Target Optical, Sears Optical and LensCrafters • Dental services – 20%-60% on dental expenses from 34,000 dentists in CAREINGTON International.

*\*\*The Communicating for America (CA) Healthy Lifestyle Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Insurance Company of New York or is a part of the STM insurance plan. CA provides access to discount services administered by CAREINGTON International. Enhancement series benefits may vary by state.*

**Make personal check or money order payable to:  
 Health Plan Administrators, Inc.  
 Mail your application and initial payment to:  
 Insurance Services of America  
 1757 E. Baseline Rd. Ste # 126  
 Gilbert AZ 85233**

**Save time and postage. If you pay by credit card, fax both sides of the application to: 1-480-821-9297**

### STM RATE CALCULATION INSTRUCTIONS

Complete the calculations based on the coverage options you selected on the application. Note, after the 10 day free look period, premiums are not refundable.		SINGLE PAY	MONTHLY PAY
1. Applicant:		\$	\$
2. Spouse:		\$	\$
3. Child:	Multiply (x) by # ____ of children (Pay for a maximum of 3)	\$	\$
4. Subtotal:	Add lines 1, 2 and 3	\$	\$
5. Single Payment:	Multiply (x) daily rate by # ____ of Days (Minimum of 30 days and maximum of 180)	\$	NA
6. Add Monthly Administration Fee:		\$15.00	\$15.00
7. Add One Time Enrollment Fee:		\$10.00	\$10.00
8. Final Total:		\$	\$

**Note:** These rates and zip areas apply to new coverage effective dates 1/1/08 through 6/30/08 for the 80% Coinsurance Option. This plan is available in other states. Please call Insurance Services of America at 1-800-647-4589 for rates effective 7/1/08 and STM state availability.

#### FOR AGENTS USE ONLY:

Include a current copy of your license and the completed HPA STM License Request Form with your 1st application.

Agent's Full Name _____			
HPA # _____			
Address _____	City _____	State _____	Zip _____
Phone # _____	Fax # _____	Email _____	
GA Name _____		HPA # _____	
Address _____	City _____	State _____	Zip _____
Phone # _____	Fax # _____	Email _____	
MGA Name _____	HPA Code # _____	Phone # _____	
Address _____	City _____	State _____	Zip _____