

ALLIED™

Temporary Health

Short Term Medical Insurance

Colorado Application

Medical Insurance when you need it most.



between jobs

recently graduated

in your waiting period



**Deductible Waived
For Accidents.**

See inside for details.

Rates Effective 01.01.08

Underwritten by
American Alternative Insurance Corporation
Rated "A" (Excellent) by A.M. Best Company
Administered by Allied National, Inc.

10070s0108

Great Benefits At A Great Price!

- One Million Dollar Maximum Benefit
- Discount Rx Drug Card Included
- Special Accident Protection - Deductible Waived
- No Required PPO Network - Use the Provider of Your Choice

Deductible Waived For Accidents

There is no deductible for accidents! If you have an accident, your deductible will be waived for all covered expenses in connection with your injuries.

Outstanding Benefits

LIFETIME MAXIMUM BENEFIT: The Allied Temporary Health Plan pays a maximum benefit of \$1,000,000 for each insured person while insured.

FREE DISCOUNT DRUG CARD: Outpatient prescription drugs are not covered under this plan. However, your Insurance ID card includes a discount drug card feature that will provide you with insurance company discounts at participating pharmacies nationwide.

DEDUCTIBLE: The Allied Temporary Health Plan offers several deductible options to suit your needs: \$750, \$1,250 or \$2,500 (\$5,000 and \$10,000 options are also available when applying online). This is a one-time deductible during your coverage period. If you are covering dependents there is a maximum aggregate family deductible of three times the individual deductible amount.

COINSURANCE: Following satisfaction of the applicable deductible, the Plan pays 70% of eligible expenses up to a \$3,000 individual out-of-pocket maximum and 100% of eligible expenses thereafter.

If you choose the online \$10,000 deductible option, the plan pays 100% of eligible expenses after the deductible.

What is the Allied™ Temporary Health Plan?

The Allied Temporary Health Plan provides health insurance coverage for non-work related sickness and injury for up to six months. The plan is ideal if you are:

- between jobs.
- waiting for coverage after you've started a new job.
- a recent college graduate, or no longer covered on your parents' plan.
- unable to qualify for or afford individual coverage or COBRA.

Who is Allied?

Allied National, Inc. is an independent administrator and marketer of fully insured group and individual benefit plans. With a long and stable history dating back to 1951, Allied offers flexible plans and benefit designs from highly rated carriers.

Who is American Alternative Insurance Corporation?

American Alternative Insurance Corporation (AAIC) is the insurer for the Allied Temporary Health Plan. AAIC is a subsidiary of Munich Re America Corporation and an affiliate of Munich Reinsurance America, Inc. The company is an admitted insurer in all 50 states and the District of Columbia. AAIC is rated “A” (Excellent) by A.M. Best Company.

Who is eligible?

Anyone under age 65, plus spouses under age 65 and dependent children under age 19 are eligible as long as each person to be insured:

- is a U.S. citizen (or foreign resident living in the United States with at least two (2) years of U.S. residency);
- does not have other medical insurance coverage in force; and
- can answer “no” to all the medical questions on the application.

Dependents age 19 and older must be written under their own separate coverage.

For Child Only coverage: Coverage is available for dependent children only. To apply, complete the top of the application with the information of the parent or guardian and check the box that says “I am applying for child only coverage.” Complete the Yes/No questions on behalf of the child/children applying. For rates, use the Per Child rate for each child applying for coverage.

Apply Online For Immediate Protection

Allied’s online application site allows you immediate access for quick benefit information and rates. Apply online for coverage effective dates as early as the next day with rapid Allied underwriting response. Contact your Allied agent for access to your agent’s personalized online sales web page or call Allied for more information.

How do I pay for the Allied Temporary Health Plan?

The Allied Temporary Health Plan can be paid for by a single lump payment (saving 20%) or billed monthly. The initial payment may be made by check or credit card.

Additional payments may be made by check, automatic withdrawal from checking account or credit card.

The Allied Temporary Health Plan prepay option provides a 20% discount off the monthly billing rate. To qualify, select a coverage period of one to six months and pre-pay the entire amount with the application. **Please note that any premium paid under the prepay plan discount is nonrefundable.**

IMPORTANT NOTE: No employer or business involvement is allowed on the Allied Temporary Health Plan. Company or business checks will not be accepted. **Payment must be made using a personal check or credit card.**

When is coverage effective and for how long?

Coverage is effective for a minimum of one month up to a maximum of six months. There is no need to choose length of coverage when you apply unless applying for the discounted prepay plan. You may request a specific effective date (any day of the month) as long as the application and premium are received by Allied before the requested effective date. Coverage cannot be effective earlier than the day after the post office postmark on the envelope received by Allied or more than 30 days after the application signature date. Envelopes received with no postmark or with only a business meter stamp can be made effective no earlier than the date of receipt by Allied. Incomplete applications or incorrect initial payment could delay the effective date. Premium for additional months will be due on the first day of each month.

Note: When immediate effective dates are required, online application will allow you to select and receive effective dates as early as the next day.

Can coverage be rewritten?

The Allied Temporary Health Plan is a TEMPORARY plan. It is not renewable and not meant to provide long periods of coverage. However, coverage may be rewritten for new and separate coverage periods, not to exceed three (3) coverage periods, as long as you meet the eligibility criteria described here and in the application. There is NO CONTINUOUS COVERAGE if the plan is rewritten. This means that a new application must be submitted, a new effective date is given, a new pre-existing condition period begins and a new deductible and out-of-pocket expense must be met. Any condition which may have occurred under a prior coverage period will be treated as a pre-existing condition under the rewritten coverage. Allied reserves the right to review previously submitted claims and decline coverage on anyone applying for a new coverage period. Rewrites may not be available in all states.

Covered Expenses & Benefit Maximums

Most medical services, including physician care, Inpatient and Outpatient hospital services, laboratory testing and surgical services are covered by the Allied Temporary Health Plan. The items listed below and on the following pages are specific exclusions, limitations or benefit maximums. There are additional limitations and exclusions contained in the policy. You will be issued a detailed Certificate of Insurance which you should review thoroughly. Coverage may be cancelled by the insured and premium refunded if requested within 10 days of receiving the Certificate of Insurance.

Eligible Expense is the Maximum Allowable Charge for the following services. Benefits for some covered expenses may vary according to state law and benefit plan selected.

Lifetime Maximum Benefit per Human Organ or Tissue Transplant: \$1,000,000. **Human Organ or Tissue Transplant from a Donor:** \$10,000

Hospice Care (other than inpatient) Maximum Benefit: \$2,000

Coverage Period Home Health Care Maximum Benefit: 40 Visits

Air Ambulance—transportation per trip: Maximum Benefit \$750

Durable Medical Equipment Rental Maximum Benefit: \$250
(not to exceed purchase price)

Coverage Period Maximum Benefit for Intercollegiate Athletic Bodily Injuries for injuries sustained while training, practicing, undergoing conditioning or physically preparing for, or participating in, any school sponsored intercollegiate, interscholastic or other secondary or post-secondary interschool athletic or sports event, contest or competition: \$10,000

In addition to the above limitations, the Certificate of Insurance contains additional exclusions and limitations that should be reviewed upon receipt. In brief, the Plan does not cover pre-existing conditions; work related injuries; pregnancy; injuries due to war, commission of a crime or while intoxicated/taking a controlled substance; cosmetic surgery; elective treatments; treatment of teeth; TMJ; eyesight correction; treatment of obesity; artificial eyes or limbs; preventive services; treatment outside the United States; treatment that is not medically necessary; non-emergency treatment of hernias, tonsils/adenoids or gall bladder; treatment of growth disorders or developmental delay; Kidney or end stage renal disease; injuries sustained while participating in certain sporting or recreation activities; treatment of AIDS or ARC; treatment or diagnosis of allergies and headaches; treatment of Mental, Nervous & Emotional disorders; and certain services related to the treatment of diabetes.

The complete list of Limitations & Exclusions for the plan can be found at www.alliednational.com/temphealth.

Extension of Benefits

If a covered Bodily Injury or Sickness commences while the Policy is in force as to the Insured Person, benefits otherwise payable under the Policy for the Bodily Injury or Sickness causing the total disability will also be paid for any Eligible Expenses incurred after the termination of insurance for an Insured Person if, from the date of such termination to the date such expenses are incurred, the Insured Person is Totally Disabled by reason of such Bodily Injury or Sickness. Such benefits shall be payable only during the continuance of such disability until the earlier of:

the date the Total Disability ends; the date when treatment for the Total Disability is no longer required; the date following a time period equal to the Insured Person's Coverage Period, with a minimum of thirty (30) days and not to exceed a maximum of ninety (90) days; the date the Insured Person becomes eligible for any other group insurance plan providing coverage for the same conditions causing the Total Disability; or the date the Coverage Period Maximum Aggregate Benefit amount has been reached.

See Certificate of Insurance for Complete Details, including the definition of bodily injury/accident. This brochure is only a limited description of the Allied™ Temporary Health Plan. Exact provisions of the Plan are contained in the Policy issued to the policyholder. In addition, each insured member will receive a Certificate of Insurance which contains a more detailed explanation of the provisions of the Plan. Some provisions, benefits, exclusions and limitations listed herein may vary depending on your state of residence.

Applying for Coverage - Paper Application

- 1) Fill out the application completely. Check the boxes for monthly or prepay payment and deductible options. Select an effective date, if desired. For prepay plan only, choose the total number of months (one to six). Agent MUST complete the AGENT INFO section on the reverse of the application. The application MUST be signed by the applicant. Any application not signed will be declined.
- 2) Calculate the monthly premium using the applicant's residence address. Follow the "rate calculator" on the application to calculate the total premium due.
- 3) For the prepay option, payment by check or credit card for the entire duration of coverage must be submitted. For the monthly bill option, the first month's premium can be paid by check or credit card.

For the monthly bill plan, premiums after the first month will be billed to the applicant. Pre-authorized check or credit card payment plans may be elected by filling out the authorization agreement on the application.

For daily rates or partial months, please contact Insurance Services of America at 1-800-647-4589.

IMPORTANT NOTE:

No employer or business involvement is allowed on the Allied Temporary Health Plan. Company or business checks will not be accepted.

Payment must be made using a personal check or credit card.

4) Applications may be mailed or faxed to Allied National. Submit the completed and signed application, total premium due (made payable to Allied National) and a copy of the agent's license to:

Insurance Services of America
1757 E. Baseline Road
Suite #126
Gilbert, AZ 85233

Local Phone: 480-821-9052
Toll Free: 1-800-647-4589
Toll Free Fax: 1-866-793-4779

E-mail:

Graham@ShortTermHealthPlan.com

Website:

www.ShortTermHealthPlan.com