

# Short Term Medical<sup>SM</sup> **PLUS**



## Affordable Short Term Medical Insurance **Plus** Free Money Savings Programs

### **ABC Discount Card Membership**

Save money on Rx Drugs, Dental, Vision and Hearing  
[www.theabccard.com](http://www.theabccard.com)

## **Texas Application**

Rates Effective 10-1-2011  
Underwritten by  
American Alternative  
Insurance Corporation  
Rated "A+" by A.M. Best Company  
Administered by Allied National, Inc.



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# *Allied Short Term Medical PLUS*

Affordable major medical insurance protection that's there when you need it most PLUS tools to stretch your health care dollar including the ABC discount card.

## **Great Benefits At A Great Price!**

- \$1,000,000 Maximum Benefit
- No Provider Restrictions
- FREE: ABC Card for discounts on Rx Drugs, Dental, Vision and Hearing

## **What is Allied™ Short Term Medical PLUS?**

The Short Term Medical PLUS plan provides health insurance coverage for non-work related sickness and injury for up to six months. Designed for healthy individuals seeking true insurance protection for the unexpected, Short Term Medical PLUS provides you with affordable premiums and benefits that are there when you need them most. With additional benefits to help you stretch your health care dollar, it is the perfect choice 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



## Your Benefits:

You Pay:	The Deductible. Your choice of \$500, \$1,000, \$1,500 or \$2,500 (\$5,000, \$7,500 and \$10,000 available online)
Plan Pays:	After the Deductible - 80% for covered expenses. After your \$2,000 out-of-pocket maximum, the plan pays 100% to the lifetime benefit.
Lifetime Benefit:	\$1,000,000 per insured
Accident Protection Option:	100% of the first \$500 of covered expenses due to an accident

## Special Member Benefit:

**The ABC Card** - You receive access to the ABC Card plan to provide you discounts on services not covered by your insurance plan. Keep your ABC card benefits **AFTER** your insurance coverage has ended!

- Rx Drugs - average savings of 20% through the CVS Caremark network of 59,000 pharmacies
- Dental - average savings from 20% to 40% from one of the nation's largest provider networks
- Vision - From 10% to 30% average savings. Save 40% to 50% off the national average on Lasik procedures.
- Hearing - average savings of 35 to 65% on name brand hearing aids and products that protect and improve hearing

## 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 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 with their own application.

**For Child Only coverage:** Coverage is available for dependent children only. To apply, complete Section Two 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 (Section Four) on behalf of the child(ren) applying. For rates, use the Per Child rate for each child applying for coverage.

## 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 Short Term Medical PLUS 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+” (Superior) by A.M. Best Company.

## How do I pay for Allied Short Term Medical PLUS?

Allied Short Term Medical PLUS can be paid for by a single lump payment (at a 25 percent savings) or billed monthly. The initial payment may be made by check or credit card.

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

The Allied Short Term Medical PLUS prepay option provides a 25 percent discount off the monthly billing rate. To qualify, select a coverage period of one to six months and prepay the entire amount when you submit the application. **Please note that any premium paid under the prepay plan discount is non-refundable.**

**IMPORTANT NOTE:** No employer or business involvement is allowed on Allied Short Term Medical PLUS. Company or business checks will not be accepted. **Payment must be made using a personal check or credit card.**

### 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 go directly to [www.alliednational.com/sales](http://www.alliednational.com/sales).

## 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 you are 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, the online application option will allow you to select and receive effective dates as early as the next day.**

### Can coverage be rewritten?

Allied Short Term Medical PLUS is a SHORT TERM 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 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 level 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 Short Term Medical PLUS. 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, Allied Short Term Medical PLUS 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/shortterm](http://www.alliednational.com/shortterm)

## 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 30 days and not to exceed a maximum of 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 Allied Short Term Medical PLUS. 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 Allied Short Term Medical PLUS. 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 Allied Sales Support at 888-767-7133.

**IMPORTANT NOTE:** No employer or business involvement is allowed on Allied Short Term Medical PLUS. 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:

Allied National  
Underwriting Department  
P. O. Box 29187  
Shawnee Mission, KS 66201-9187



**800-825-7531**

*[www.alliednational.com](http://www.alliednational.com)*