



Short Term Medical Coverage

People change, and so does their health insurance. Short Term Medical coverage is a great way for healthy people to find peace of mind as they make transitions in their lives.

Who Needs Short Term Medical Coverage?

Our plans fit all sorts of needs and budgets for people who are:

- Between jobs, on leave from work, or recently laid off
- Just graduating or no longer on their parents' plan
- Temporary or seasonal workers
- Not covered yet at their new jobs

Covered Benefits for All Plans

- Physician office visits
- Urgent care and emergency room
- Durable medical equipment
- Inpatient hospital care
- Outpatient surgery
- Home health care
- Prescription drugs—including our prescription discount program

Which Plan Is Right for Me?

We offer a variety of Short Term Medical plans to meet all needs and budgets. All plans offer a \$1 million lifetime maximum. To select which plan is right for you, consider your options:

Deductible: We offer \$500, \$1,000, \$2,000, and \$2,500 deductible options.

Length of coverage: You can choose to be covered from 30 days to six months (185 days). You may start your policy on any day of the month.

Payment options: You can base your premium payment on a daily rate or on a monthly rate.

- Daily rate policies allow you to choose exactly the number of days you'd like to be covered, and you'll pay the full amount up front.
- Monthly rate policies give you a little leeway when you don't know exactly how many days you'll need coverage. Plus, your premium is automatically withdrawn from your bank account each month so you don't have to make a lump-sum payment up front.

Continued on reverse

For all types of care, you choose your own doctors and hospitals. Plus, we offer a large provider network, meaning greater discounts for you!



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Whether you're waiting for your group coverage to kick in, or you're fresh out of college, Short Term Medical coverage just makes sense.

Benefits at a Glance

Our Short Term Medical coverage is based on a participating provider network. You may seek care from any doctor or hospital you wish; however, you will save a little money by choosing a provider in our PPO network.

The chart to the right shows our **four deductible plan options** and the benefits you can expect when you use providers both in and out of our participating provider network.

	Deductible Option	Out-of-Pocket Maximum	Office Visits	Inpatient Hospital	ER
PPO Network	\$500	\$1,500	80%	80%	80%
Out-of-network	\$1,000	\$3,000	50%	50%	50%
PPO Network	\$1,000	\$2,000	80%	80%	80%
Out-of-network	\$1,500	\$4,000	50%	50%	50%
PPO Network	\$2,000	\$3,000	70%	70%	70%
Out-of-network	\$2,500	\$6,000	50%	50%	50%
PPO Network	\$2,500	\$3,000	70%	70%	70%
Out-of-network	\$3,000	\$6,000	50%	50%	50%

Prescription drug coverage: You are responsible for \$15 or 50%, whichever is greater, on all plans. Out-of-network prescriptions are not covered.

A lifetime maximum benefit of \$1 million applies to all plans.

Eligibility

- Applicants must be at least 30 days old and less than 65 years old while the policy is in effect.
- Applicants must be a resident of the state in which they are applying for coverage.
- Applicants must be a U.S. resident for at least 6 months.
- Applicants may not be covered under any other health benefit plan or be eligible for a federal Medicare program.
- Applicants and their spouses and dependents may not be pregnant or responsible for a current pregnancy.
- Applicants may not be an active member of the Armed Services.

Exclusions

For a complete list of limitations and exclusions, please review your policy. Keeping in mind that Short Term Medical coverage is designed to cover the unexpected, below are some of the services that are excluded from coverage:

- Pre-existing conditions
- Routine physicals/exams
- Well baby care
- Maternity care
- Mental health/chemical dependency treatment
- Allergy services

Once you receive your policy, you have a 10-day free examination period during which you may request a premium refund for this policy if you feel it doesn't meet your needs.

Want More Information?

If you have questions about our Short Term Medical coverage, please contact your insurance agent or a PacificSource Individual Service Representative at (866) 695-8684 or by e-mail at individual@pacificsource.com.

Ready to apply? Get your application online at www.pacificsource.com. Simply click on *Our Plans*, then on *Individual & Family* to get started.



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