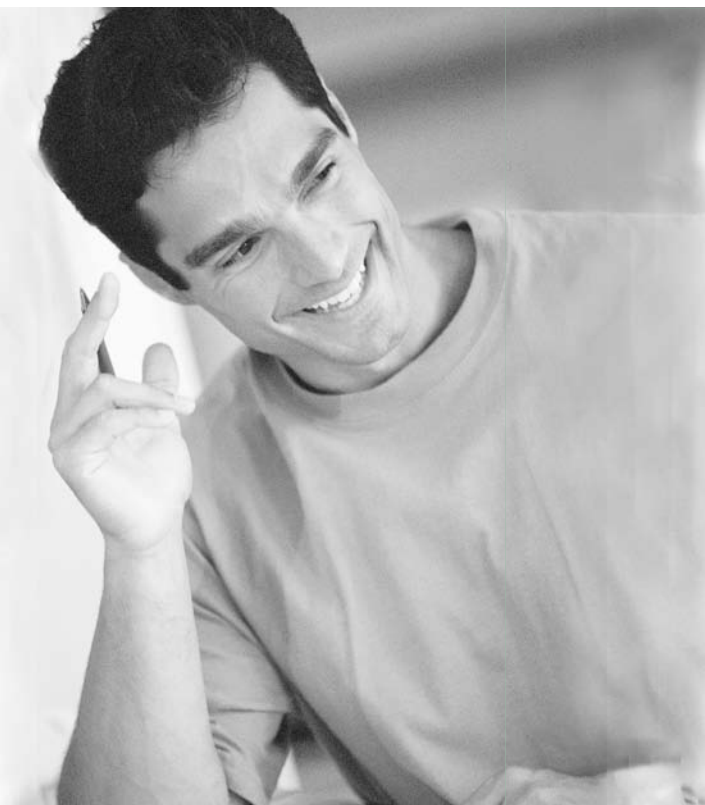


# CareAmerica

Life Insurance Company



## Option Twelve

Short-term health insurance  
for when you're in transition

Monthly payment plan  
for up to twelve months  
of coverage



# Making the Transition

with temporary health coverage

Short-term health insurance from CareAmerica Life Insurance Company (CareAmerica Life) gives you temporary coverage to protect you from the expense of accidents or illness when you're in between permanent plans. It's the perfect solution if you're a student who has just graduated from college or gone on break, a person with a new job waiting for group health insurance to begin, or in between permanent plans and unsure how long you'll need temporary coverage.

When you choose CareAmerica Life Option Twelve, you can take advantage of:

- Month-to-month coverage up to 12 months
- Affordable rates
- An easy application process
- Next day coverage once you're approved

Trust us to get you through life's transitions with confidence and security.

## Option Twelve - monthly payment plan

When you need temporary health coverage for an uncertain time period.

### Plan Overview:

- Continuous coverage from month to month, up to 12 months, with monthly billing
- Coverage may begin the day after your application is submitted (when approved), or a future effective date you specify within 45 days
- Choose the deductible amount you can pay (waived for accidents): \$250, \$500, \$1,000, \$1,500 or \$2,000
- Prescription drug coverage (after your deductible has been met)
- Select physicians and hospitals from the Blue Cross Blue Shield of Arizona Preferred Care Provider Network
- After you meet your deductible, CareAmerica Life pays 80 percent of the allowable amount of the first \$5,000 of covered services, and 100 percent of the allowable amount for covered services in excess of \$5,000 when using Preferred Care Providers
- Maximum benefit of \$2 million per policy term
- \$50,000 accidental death and dismemberment insurance (only for primary applicants age 18 and older)

### Eligibility

- You and your dependents are eligible for coverage if you are under the age of 64 and 6 months
- Your dependent children must be at least 15 days old, but under age 25 (unless disabled), unmarried and rely on you for support and maintenance

- You and your family members must have resided in the U.S. for the past six months and be U.S. residents or must be U.S. citizens
- You and your applying dependents must meet all the eligibility requirements stated in the application

**Important Notice:** Short-term health insurance is considered individual health plan coverage. Enrollment in a short-term health plan will affect any eligibility for a guaranteed issue individual plan under the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA). To retain eligibility for a guaranteed issue plan, your most recent coverage must be under a group health plan (includes accepting and exhausting any available COBRA continuation coverage).

### **Maximum Coverage Period**

The Option Twelve short-term health insurance policy is non-renewable and is designed to meet your temporary health insurance needs. If your need for temporary health coverage continues after you terminate your plan, you may re-apply for an Option One plan only. However, if the total days of coverage for all plans combined (Option Twelve and/or Option One), has reached 365 days, there is a mandatory six-month waiting period before you may re-apply for any short-term health insurance plan offered by CareAmerica Life.

**Please Note:** You must meet all eligibility guidelines in order to purchase an additional policy. Purchasing an additional policy does not constitute a continuation of your previous policy.

## Maximum Benefit

You and each of your enrolled family members are covered for a maximum benefit of \$2 million of allowable amounts during the policy term.

## How the Plan Works

You can choose between three types of providers (physicians and hospitals) throughout Arizona: Preferred Care Providers, Participating Providers, and Non-Participating Providers. Your out of pocket expenses vary depending on what type of provider is used. To minimize out-of-pocket expenses, always use a Preferred Care or Participating Provider listed in the directory. To find providers, go to [www.careamerica.com](http://www.careamerica.com) and search for a specific physician or a nearby physician by zip code.

## Preferred Care Providers

Physicians and hospitals across Arizona in the Blue Cross Blue Shield of Arizona Preferred Care Providers network have agreed to accept allowable amounts<sup>1</sup> as payment in full for covered services and file claims directly.

- After the deductible is met, the insured pays 20 percent of the first \$5,000 of allowable amounts for all covered services, plus any amounts in excess of specific benefit maximums.
- CareAmerica Life pays 80 percent of the first \$5,000 of allowable amounts for all covered services and 100 percent of the allowable amount for covered services in excess of \$5,000.
- For certain mental illness benefits, CareAmerica Life pays 50 percent.

<sup>1</sup> Allowable amounts is defined as the amount Blue Cross Blue Shield of Arizona uses to determine reimbursement for covered services.

## Participating Providers

Participating Providers have agreed to accept Blue Cross Blue Shield of Arizona's allowance and to file claims. However, using Participating Providers may result in the insured's portion of the charges—or coinsurance—being higher.

- After meeting the deductible, CareAmerica Life pays 70 percent of the allowance for all covered services and the insured pays 30 percent.
- For certain mental illness benefits, CareAmerica Life pays 50 percent.

## Non-Participating Providers

If Preferred Care or Participating Providers are not used, the out-of-pocket costs may be higher. This is because non-participating providers have not agreed to accept the allowable amount.

- After the deductible is met, the insured pays 30 percent of the first \$5,000 of allowable amounts for all covered services, plus any amounts in excess of specific benefit maximums and any charges over and above the allowable amount covered by CareAmerica Life.
- CareAmerica Life pays 70 percent of the first \$5,000 of the allowed amount for all covered services and 100 percent of the allowable amount for covered services in excess of \$5,000.
- For certain mental illness benefits, CareAmerica Life pays 50 percent.

## Deductibles

### Limits

No additional deductibles will be required after separate deductibles for three covered persons enrolled under the same policy have been paid.

### Emergency room

In addition to the plan deductible, the insured will have to pay an emergency room deductible of \$50 per visit for treatments unrelated to an accident or injury. This deductible is not required if the insured is subsequently admitted to the hospital.

### Deductibles waived for accidents

If an accidental injury occurs while the policy is in force, we will waive the plan deductible and emergency room deductible for covered services.

## CareAmerica Life has Five Deductibles for You to Choose From:

Deductible (toward the allowable amount)	Maximum out-of-pocket expenses* of allowable amount
\$250	\$1,250
\$500	\$1,500
\$1,000	\$2,000
\$1,500	\$2,500
\$2,000	\$3,000

\* When using Preferred Care Providers



## What's Covered

Charges or expenses for covered services when medically necessary due to accident, injury or illness.

- Inpatient and outpatient services provided by a licensed physician
- Semi-private hospital room, intensive care unit, and most hospital charges
- Prescription drugs (once deductible has been met)
- X-rays and laboratory exams for diagnostic purposes
- Durable medical equipment
- The following are subject to a benefit maximum as defined in the policy:
  - Ambulance charges
  - Mental illness, other than severe mental illness and serious emotional disturbances of a child

## What's Not Covered

Because short-term health insurance has been created to protect you against the unexpected during a short period of time, it doesn't cover all preventive and routine care or pre-existing conditions<sup>2</sup>. To offer a reliable plan that's still affordable, we do not cover:

- Pre-existing conditions
- Routine physical exams and checkups
- Pregnancy and childbirth
- Nursing homes, convalescent homes or extended care facilities
- Routine dental and vision care
- Injury or sickness covered by workers' compensation

This is only a summary of covered and non-covered services. Please ask your agent for a more complete listing or review your policy upon receipt.

## Accidental Death and Dismemberment

Your plan also includes CareAmerica Life \$50,000 accidental death and dismemberment insurance benefit. This benefit is only available to the primary insured applicant age 18 and older.

This is an overview of the benefits offered through the Option Twelve short-term health insurance policy CAM-5284-AZ underwritten by CareAmerica Life, and is intended to be used for summary purposes only. The policy is available upon request.

---

<sup>2</sup> Pre-existing Condition – A medical condition that within a six month period immediately preceding the effective date of coverage by this policy, medical advice, diagnosis, care or treatment, including the use of prescription drugs, was recommended to or received by a covered person from a licensed health practitioner.

If an insured has prior creditable coverage from previous health insurance, credit will be given toward any imposed pre-existing condition exclusion period for the time during which the insured was covered, as long as there is no more than a 63 day break in coverage prior to the effective date of the policy. The exclusion period will be for 12 months for all policies. See policy for "Creditable Coverage" definition.

# Apply Now for Option Twelve

Coverage may begin the day after your application is submitted (upon approval), or on a future effective date you specify.

- If we approve your application, coverage begins at 12:01 a.m. on the date following the U.S. postmark stamped on the envelope to CareAmerica Life containing your application; if faxed, the day following the date the faxed application is received by CareAmerica Life; or if specified, a future effective date, within 45 days.
- Once we approve your application and issue a policy, your premium will not be refunded beyond the 10-day free look. In addition, this policy is non-renewable, although you may be eligible to apply for a new policy. Coverage is not continuous from one policy to another.

## To apply for Option Twelve coverage:

1. Find your rate based on:
  - The deductible selected
  - The age of each applicant on the policy effective date.
2. Calculate your total premium due for the first month.
3. Complete the attached application.
4. Mail or fax the application along with a check or American Express/Visa/Mastercard authorization for the first month's premium. You will be billed monthly. Subsequent monthly premiums must be paid by check only. If you are faxing the application, payment must be by credit card.

**Important:** Payment by check or credit card authorization must accompany application and will be held while this application is evaluated. If the application is denied, we will issue you a refund of your payment.

\$250 DEDUCTIBLE	AGE**	RATE
	29 & Under	\$84
	30-39	109
	40-49	150
	50-59	234
	60-64	327
	Children**	84

\$500 DEDUCTIBLE	AGE**	RATE
	29 & Under	\$63
	30-39	82
	40-49	112
	50-59	175
	60-64	244
	Children**	63

\$1,000 DEDUCTIBLE	AGE**	RATE
	29 & Under	\$50
	30-39	65
	40-49	90
	50-59	140
	60-64	197
	Children**	50

\$1,500 DEDUCTIBLE	AGE**	RATE
	29 & Under	\$46
	30-39	59
	40-49	83
	50-59	128
	60-64	179
	Children**	46

\$2,000 DEDUCTIBLE	AGE**	RATE
	29 & Under	\$43
	30-39	56
	40-49	77
	50-59	120
	60-64	168
	Children**	43

\* Age: Rates are per adult insured based on the age on the policy effective date.

\*\* Children:

- A single rate is charged for all children insured under your policy.
- Application for child alone is rated on age 29 and under and a separate application for each child is required.
- Newborn children under 15 days of age are not eligible for coverage.

## For More Information

For more information about CareAmerica Life's short-term health insurance, please contact us at:

CareAmerica Life Administration

P.O. Box 750309

Petaluma, CA 94975

**(800) 443-8284**

**Fax: (707) 778-0425**

**E-mail: [shorttermhealth@CareAmericaLife.com](mailto:shorttermhealth@CareAmericaLife.com)**

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

For information about claims or Blue Cross Blue Shield of Arizona provider access network, please contact us at:

CareAmerica Life Claims

P.O. Box 9000

London, KY 40742

**(866) 510-8779**

**Detailed information is available upon request.**

**Marketed in Arizona by:**

**CSA General Insurance Agency, Inc.**

**8155 N. 24th Avenue**

**Suite F**

**Phoenix, AZ 85021**

**(877) 277-0788**