



**HCC LIFE**  
INSURANCE COMPANY



**affordable temporary health**  
*insurance*

**eStudentInsurance**  
an Envisage International Corporation Website

Distributed by:

**eStudent Insurance**

804 Third Street, Suite A

Neptune Beach, FL 32266 USA

Toll Free (877) 758-4941

Int'l +1 (904) 758-4401

Fax +1 (904) 212-0412

[www.estudentinsurance.com](http://www.estudentinsurance.com)



*transitioning  
between jobs*



*college students  
& recent grads*



*new employees*



*waiting for  
medicare coverage*

**shorttermmedical**

# HCC Life Short Term Medical

HCC Life Short Term Medical (STM) provides affordable temporary health insurance to protect you and your family. You should consider purchasing HCC Life STM if you are concerned about protecting yourself from the potentially high medical costs associated with an unexpected sickness or injury.

With HCC Life STM you're in control. You get to choose your deductible, coinsurance, maximum coverage amount, and the exact length of coverage. You also have the freedom to receive treatment from doctors and hospitals of your choice without incurring out-of-network penalties. HCC Life STM gives you peace of mind by relieving some of your financial worry in the event of an unexpected medical condition.



## HCC Life STM is appropriate for:

- **Individuals transitioning between jobs**
- **College students or recent graduates**
- **New employees waiting for group coverage to begin**
- **Individuals not yet eligible for Medicare coverage**
- **Individuals waiting on approval of major medical coverage**
- **Individuals no longer eligible on parents' plan due to age or status**
- **Individuals looking for an affordable substitute for COBRA**



## How HCC Life STM Coverage Works

Policy benefits are subject to the deductible and coinsurance. After you satisfy your deductible, HCC Life STM will begin paying eligible expenses according to the coinsurance you select and up to the coverage period maximum that you choose. Benefits are based on usual and customary charges of the geographical area in which charges are incurred.

### Urgent Care Center

The deductible is waived when you receive care at an urgent care center, and instead you pay a \$50 co-payment, after which coinsurance applies. An urgent care center means a facility separate from a hospital emergency department where patients can be immediately treated for injury or sickness on a walk-in basis without an appointment.

### HCC Life STM covers the following expenses:

- Inpatient and outpatient charges made by a hospital, including inpatient prescription drugs
- Charges incurred at an urgent care center after a \$50 co-pay
- Charges made by a physician, surgeon, radiologist, anesthesiologist, and any other medical specialist to whom the physician has referred the case
- Charges made for dressings, sutures, casts or other supplies prescribed by the attending physician or specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home
- Charges for diagnostic testing using radiology ultrasonographic or laboratory services
- Charges for oxygen and other gases and anesthetics and their administration
- Charges made by a licensed extended care facility upon direct transfer from an acute care hospital
- Emergency local ambulance transport in connection with injury or sickness resulting in inpatient hospitalization
- Expenses related to complications of pregnancy
- Charges for physical therapy that is prescribed in advance by a physician in relation to a covered injury or sickness

*Limits apply to all benefits. Please see the certificate for a complete listing of benefits, limits, and exclusions.*

# Choice of Policy Options

<b>Length of Coverage</b>	Up to 6 or 11 months* Purchase in full or make monthly payments
<b>Deductible</b> - Amount of eligible expenses you must pay before the policy begins to pay	\$250, \$500, \$1,000, \$2,500, \$5,000, or \$7,500 A maximum of 3 deductibles is required per family
<b>Coinsurance</b> - Percentage of eligible expenses the policy pays after the deductible	80% or 50% of the next \$5,000 of eligible expenses
<b>Coverage Period Maximum</b> The maximum amount the policy pays	\$1 million or \$2 million

\*Policies over 6 months not available in all states

## HCC Life STM Eligibility

You are eligible to apply for HCC Life STM if you are age 2 through 64 and you meet the following requirements:

- you are not pregnant, an expectant father, or planning on adopting;
- you will not be covered by other medical insurance at time of requested effective date;
- you are not a member of the armed forces of any country, state or international organization, other than on reserve duty for 30 days or less; and
- you are able to answer “no” to the medical questions on the enrollment form

Your spouse under age 65 and dependents under age 19 are also eligible for coverage, provided they meet the same requirements. Unmarried children under age 25 may also be included as a covered dependent if enrolled full-time in an accredited school or college. Eligibility for children ages 19 through 25 may vary by state. In order to receive coverage, applicant may be required to enroll in the Consumer Benefits of America Association.

## HCC Life STM does not cover

HCC Life STM does not cover: pre-existing conditions\* (including those not inquired about on the enrollment form); preventive or wellness doctor visits; dental or optical treatments; routine physical exams; normal pregnancy or childbirth; well child care; interscholastic and intercollegiate sports injuries; over-the-counter medications and outpatient prescription drugs; and expenses incurred outside the United States, its possessions or territories, or Canada.

The following conditions are also excluded: varicose veins, substance abuse and alcoholism, chronic fatigue or pain disorders, and allergies, except for emergency treatment of allergic reactions. Expenses during the first 6 months after the effective date are excluded for (subject to all other coverage provisions, including the pre-existing condition limitation):

- Total or partial hysterectomy, unless it is medically necessary due to a diagnosis of carcinoma;
- Tonsillectomy;
- Adenoidectomy;
- Repair of deviated nasal septum or any type of surgery involving the sinus;
- Myringotomy;
- Tympanotomy;
- Herniorrhaphy; or
- Cholecystectomy.

\*Pre-existing conditions refers to conditions for which you received medical treatment, diagnosis, care, or advice within a specific number of months immediately preceding your effective date. The “pre-ex” period will vary depending on the state in which HCC Life STM is purchased. This exclusion does not apply to a newborn or newly adopted child who is added to coverage.

This is a partial list of exclusions and limitations. Please see the certificate for detailed information about these and other policy exclusions and limitations. Benefits, provisions, limitations and exclusions may vary by state.

## Coverage Effective Date

For enrollment forms received online, by e-mail, or by fax, your coverage becomes effective at 12:01am\* on the date following the date we receive your completed enrollment form provided payment has been received. For enrollment forms submitted by mail, your effective date is 12:01am\* on the postmark date of your completed enrollment form or 12:01am\* on the requested effective date, whichever is later, provided payment has been received. Your requested effective date must be within 45 days from the date you signed the enrollment form.

\*Times expressed are based on the geographical area where the certificate holder resides.

## Waiting Period

When coverage is purchased within 3 days of the effective date, you will only be entitled to receive benefits for sicknesses that begin, by occurrence of symptoms and/or receipt of treatment, at least 72 hours following the effective date. This waiting period does not affect benefits for injuries.

## Free Look Period

If you are not 100% satisfied with HCC Life STM, return the certificate along with a written request for cancellation to HCC Life within 10 days of receipt. Coverage will be cancelled as of the effective date. No questions asked! After the 10 day free look, the premiums will not be refunded. The administrative fee is non-refundable.

## Consumer Benefits of America

In most states, HCC Life STM is available only to members of the Consumer Benefits of America Association. Membership in the association will entitle you to discounts of up to 40% off regular retail prices on many short-term and long-term prescription drugs. Discounts are available from over 59,000 participating pharmacy providers nationwide or by mail service. When membership is required, association fees are assessed at the time of application; enrollment in the association is automatic upon payment of the correct premium and all applicable fees. New members will receive details about membership benefits with their HCC Life STM insurance documents.

En caso de requerirse, este folleto está disponible también en español.



## About the Insurer

HCC Life STM is underwritten and administered by HCC Life Insurance Company (HCC Life), which has been an industry leader in medical stop loss and excess lines coverage for more than 30 years. HCC Life, an Indiana domiciled insurer, has offices in Atlanta, Boston, Dallas, Indianapolis & Minneapolis and writes over \$750 million dollars in premium annually. HCC Life Insurance Company is rated 'A+' (Superior) for financial strength by A.M. Best Company ratings services. All HCC Life products are backed by the financial stability of our parent company, HCC Insurance Holdings, Inc. (NYSE: HCC).

HCC Life Insurance Company  
P.O. Box 863 / Indianapolis, Indiana 46206  
866-400-7102 or 317-221-8095

## Privacy Policy

HCC Life Insurance Company respects individual privacy and values the confidence of its customers, employees, consumers, business associates, and others. Please contact us or visit our website to obtain a full version of our Privacy Policy.

For more information or to apply online, please contact:



**eStudent Insurance**  
804 Third Street, Suite A  
Neptune Beach, FL 32266 USA  
Toll Free (877) 758-4941  
Int'l +1 (904) 758-4401  
Fax +1 (904) 212-0412  
[www.eStudentInsurance.com](http://www.eStudentInsurance.com)

## Purchasing HCC Life STM

HCC Life STM is offered through a nationwide network of independent insurance agents contracted with HCC Medical Insurance Services (HCCMIS). To purchase HCC Life STM, an enrollment form must be completed. Enrollment forms may be submitted via mail, fax or online. Contact eStudent Insurance for additional details.

If you apply online, your initial payment must be made by credit card (Visa, American Express, Discover or MasterCard). If enrollment is by mail, you may submit premium via personal check or credit card. Payment options include single up-front or monthly payments. If you choose to pay monthly, a small administrative fee will apply to each payment; monthly premium payments are payable by credit card only.

## Purchasing an Additional Policy

HCC Life STM is not renewable, but if your temporary insurance need continues beyond the coverage period purchased, you may apply for a new policy as long as you have not had more than two HCC Life STM policies during the past 12 months. Additional purchase may not be available in some states.

## How does HCC Life STM Work?

- 1 You pay the deductible**
- 2 Coinsurance 80/20**  
You pay 20% of the next \$5,000 of eligible expenses  
or  
**2 Coinsurance 50/50**  
You pay 50% of the next \$5,000 of eligible expenses
- 3 We pay 100% of remaining eligible expenses up to the coverage period maximum**