# Short-term Medical Care Insurance

## Do you and your family need immediate Health Care Insurance, but can't afford the Affordable Care Act rates? We may have a solution for you!!!!

**What is short-term medical insurance?**

**Short-term medical insurance offers a solution to individuals in need of temporary medical coverage. This short-term medical insurance policy protects against unforeseen accidents and sicknesses, appropriate for individuals between jobs, students, new employees waiting for coverage to begin, or any eligible person who is temporarily without health insurance coverage. Coverage is available for periods of up to 6 or 11 months (varies by state).**

**How soon can I start my coverage?**

**Your coverage can start tomorrow! If you submit your application and credit card payment today by Internet, fax or e-mail, coverage will begin tomorrow. Otherwise, your coverage will begin on the day following the date we receive your completed application and payment or on the date you requested on the application, whichever is later.**

**Does short-term medical insurance meet the requirements of the Affordable Care Act?**

**Patient Protection and Affordable Care Act ("PPACA"): This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States PPACA. In no event will HCC Life Insurance Company provide benefits in excess of those specified in the policy documents, and this insurance is not subject to guaranteed issuance or renewal. PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. In certain circumstances penalties may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage. You should consult your attorney or tax professional to determine if PPACA's requirements are applicable to you. The policy contains the plan benefits, including a lifetime maximum that you have selected. Please review your choices to ensure that you have sufficient coverage to meet your medical needs.**

**For more information, and to sign up for short-term medical coverage....type in this link below.**

**https://www.worldtrips.com/quotes/stm/secure/AgentGateway.aspx?agentid=25974**

**HCC Life STM**
**Rates for 6 month plans ($2 million maximum)**
**Valid Beginning 10/08/2014**

HCC Life Insurance Company

Monthly Rates for 1 to 6 months – 80/20 Coinsurance

| | Deductibles | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | $250 | | $500 | | $1,000 | | $2,500 | |
| Age | Male | Female | Male | Female | Male | Female | Male | Female |
| 2-19 | $153.53 | $180.65 | $91.60 | $107.78 | $65.45 | $77.02 | $45.24 | $53.23 |
| 20-24 | $177.02 | $205.35 | $105.61 | $122.52 | $75.47 | $87.55 | $52.16 | $60.51 |
| 25-29 | $158.13 | $191.31 | $94.35 | $114.14 | $67.42 | $81.56 | $46.60 | $56.37 |
| 30-34 | $198.57 | $224.00 | $118.47 | $133.64 | $84.66 | $95.50 | $58.52 | $66.01 |
| 35-39 | $242.16 | $259.60 | $144.48 | $154.88 | $103.24 | $110.67 | $71.36 | $76.50 |
| 40-44 | $294.95 | $316.75 | $175.98 | $188.98 | $125.75 | $135.04 | $86.92 | $93.34 |
| 45-49 | $383.34 | $385.28 | $228.71 | $229.87 | $163.43 | $164.25 | $112.96 | $113.53 |
| 50-54 | $498.12 | $495.94 | $297.20 | $295.90 | $212.36 | $211.44 | $146.79 | $146.15 |
| 55-59 | $655.77 | $608.31 | $391.25 | $362.93 | $279.57 | $259.34 | $193.24 | $179.26 |
| 60-64 | $838.36 | $737.62 | $500.19 | $440.09 | $357.42 | $314.47 | $247.05 | $217.36 |
| Child | $111.15 | $111.15 | $66.32 | $66.32 | $47.39 | $47.39 | $32.75 | $32.75 |

Monthly Rates for 1 to 6 months – 50/50 Coinsurance

| | Deductibles | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | $250 | | $500 | | $1,000 | | $2,500 | |
| Age | Male | Female | Male | Female | Male | Female | Male | Female |
| 2-19 | $130.81 | $153.91 | $79.23 | $93.23 | $57.08 | $67.16 | $40.49 | $47.64 |
| 20-24 | $150.82 | $174.96 | $91.36 | $105.98 | $65.81 | $76.34 | $46.69 | $54.16 |
| 25-29 | $134.73 | $162.99 | $81.61 | $98.73 | $58.79 | $71.12 | $41.71 | $50.46 |
| 30-34 | $169.18 | $190.85 | $102.48 | $115.60 | $73.82 | $83.27 | $52.37 | $59.08 |
| 35-39 | $206.32 | $221.18 | $124.98 | $133.97 | $90.03 | $96.51 | $63.87 | $68.47 |
| 40-44 | $251.30 | $269.87 | $152.22 | $163.47 | $109.65 | $117.75 | $77.79 | $83.54 |
| 45-49 | $326.61 | $328.26 | $197.84 | $198.84 | $142.51 | $143.23 | $101.10 | $101.61 |
| 50-54 | $424.40 | $422.54 | $257.07 | $255.95 | $185.18 | $184.37 | $131.37 | $130.80 |
| 55-59 | $558.72 | $518.28 | $338.43 | $313.94 | $243.79 | $226.14 | $172.95 | $160.43 |
| 60-64 | $714.28 | $628.45 | $432.66 | $380.67 | $311.67 | $274.22 | $221.11 | $194.54 |
| Child | $94.70 | $94.70 | $57.36 | $57.36 | $41.32 | $41.32 | $29.32 | $29.32 |

Daily Rates for 30 to 180 days – 80/20 Coinsurance

| | Deductibles | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | $250 | | $500 | | $1,000 | | $2,500 | |
| Age | Male | Female | Male | Female | Male | Female | Male | Female |
| 2-19 | $3.82 | $4.26 | $2.24 | $2.64 | $1.60 | $1.89 | $1.10 | $1.30 |
| 20-24 | $4.17 | $4.84 | $2.59 | $3.00 | $1.85 | $2.15 | $1.27 | $1.48 |
| 25-29 | $3.73 | $4.51 | $2.31 | $2.80 | $1.65 | $2.00 | $1.14 | $1.37 |
| 30-34 | $4.68 | $5.28 | $2.90 | $3.27 | $2.07 | $2.34 | $1.43 | $1.61 |
| 35-39 | $5.71 | $6.12 | $3.54 | $3.79 | $2.53 | $2.71 | $1.74 | $1.87 |
| 40-44 | $6.95 | $7.47 | $4.31 | $4.63 | $3.08 | $3.31 | $2.12 | $2.28 |
| 45-49 | $9.04 | $9.08 | $5.60 | $5.63 | $4.00 | $4.03 | $2.75 | $2.77 |
| 50-54 | $11.75 | $11.69 | $7.28 | $7.25 | $5.20 | $5.18 | $3.58 | $3.56 |
| 55-59 | $15.46 | $14.34 | $9.59 | $8.89 | $6.85 | $6.36 | $4.71 | $4.37 |
| 60-64 | $19.77 | $17.39 | $12.26 | $10.78 | $8.75 | $7.71 | $6.02 | $5.30 |
| Child | $2.62 | $2.62 | $1.62 | $1.62 | $1.16 | $1.16 | $0.80 | $0.80 |

Daily Rates for 30 to 180 days – 50/50 Coinsurance

| | Deductibles | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | $250 | | $500 | | $1,000 | | $2,500 | |
| Age | Male | Female | Male | Female | Male | Female | Male | Female |
| 2-19 | $3.08 | $3.63 | $1.94 | $2.28 | $1.40 | $1.65 | $0.99 | $1.16 |
| 20-24 | $3.56 | $4.13 | $2.24 | $2.60 | $1.61 | $1.87 | $1.14 | $1.32 |
| 25-29 | $3.18 | $3.84 | $2.00 | $2.42 | $1.44 | $1.74 | $1.02 | $1.23 |
| 30-34 | $3.99 | $4.50 | $2.51 | $2.83 | $1.81 | $2.04 | $1.28 | $1.44 |
| 35-39 | $4.86 | $5.22 | $3.06 | $3.28 | $2.21 | $2.37 | $1.56 | $1.67 |
| 40-44 | $5.93 | $6.36 | $3.73 | $4.01 | $2.69 | $2.89 | $1.90 | $2.04 |
| 45-49 | $7.70 | $7.74 | $4.85 | $4.87 | $3.49 | $3.51 | $2.47 | $2.48 |
| 50-54 | $10.01 | $9.96 | $6.30 | $6.27 | $4.54 | $4.52 | $3.20 | $3.19 |
| 55-59 | $13.17 | $12.22 | $8.29 | $7.69 | $5.97 | $5.54 | $4.22 | $3.91 |
| 60-64 | $16.84 | $14.82 | $10.60 | $9.33 | $7.64 | $6.72 | $5.39 | $4.74 |
| Child | $2.23 | $2.23 | $1.41 | $1.41 | $1.01 | $1.01 | $0.71 | $0.71 |