



TOKIO MARINE
HCC



National Marketing Office

Insurance Services of America

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STM CompleteSM

There are transitional periods in life that can leave you without medical coverage for a brief time. Tokio Marine HCC - MIS Group understands your need for peace of mind about health insurance coverage during uncertain times. STM CompleteSM provides affordable temporary health insurance to protect you and your family.

Why Choose STM Complete?

With STM Complete you are in control. You have the freedom to receive treatment from doctors and hospitals of your choice without incurring out of network penalties. From quote to fulfillment, STM Complete makes it quick and easy to apply and get the medical coverage you need. STM Complete gives you peace of mind.

Is STM Complete right for me?

You should consider purchasing STM Complete if you are concerned about protecting yourself from the potentially high medical costs associated with an unexpected sickness or injury. STM Complete is ideal for:

- Individuals between jobs
- New hires
- Early retirees
- Recently naturalized citizens
- Recent college graduates

After purchasing coverage, how can I trust the company to be there if I need them?

For more than 30 years, HCC Life Insurance Company has been leading the way in medical stop loss insurance for



employers who self-fund their employee benefit plans. HCC Life's products, including medical stop loss, HMO reinsurance, medical excess, group term life insurance and short term medical insurance are backed by the financial stability of its parent company, Tokio Marine HCC. Tokio Marine HCC holds a financial strength rating of AA- for Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

For more information about STM Complete, please visit hccmis.com

How STM Complete Works

Most eligible expenses are subject to deductible and coinsurance. After your chosen deductible is satisfied, STM Complete will begin paying according to the coinsurance you select and up to the coverage period maximum for all eligible medical expenses. Benefits are based

on usual and customary charges of the geographical area in which charges are incurred.

Hospitalization

If a covered illness or injury requires hospitalization, the plan provides coverage for eligible costs associated with hospitalization care, including intensive care, and outpatient treatment.

Urgent Care Center

The deductible is waived for eligible medical expenses 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.

Benefits of STM Complete

BENEFIT	LIMIT
Length of Coverage	Up to 6 or 11 months. Purchase in full or make monthly payments.
Deductibles	\$500, \$1,000, \$2,500, \$5,000, or \$7,500. A maximum of 3 deductibles is required per family
Coinsurance	80% or 50% of the next \$5,000 of eligible medical expenses
Coverage Period Maximum	\$2 million

STM Complete Covers:

- Inpatient and outpatient charges made by a hospital, including inpatient prescription drugs
- Charges incurred at an urgent care center after a \$50 co-pay
- Eligible 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 a covered 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

The description of coverage in these pages is for informational purposes only. Actual coverage will vary based on the terms and conditions of the policy issued. The information described herein does not amend or otherwise affect the terms and conditions of any insurance policy issued by HCC Life Insurance Company or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence. Please see the policy for detailed information about these and other policy exclusions and limitations. Benefits, provisions, limitations and exclusions may vary by state.

STM Complete Exclusions and Limitations*

- Coverage is not renewable.
- Coverage for immunizations and routine physicals and examinations are excluded except as provided under the policy
- Pre-existing conditions are excluded
- Outpatient prescription drugs are excluded
- Waiting period applies to sickness if coverage is purchased within 3 days of effective date. Waiting period does not apply to covered injuries occurring after the effective date.
- Expenses during the first 6 months for the following (subject to all other coverage provisions, including but not limited to the pre-existing condition exclusion):
 - o Total or partial hysterectomy, unless it is medically necessary due to diagnosis of carcinoma



- o Tonsillectomy
- o Adenoidectomy
- o Repair of deviated nasal septum or any type of surgery involving the sinus
- o Myringotomy
- o Tympanotomy
- o Herniorrhaphy
- o Cholecystectomy
- Coverage does not provide minimum essential benefits as required under the Affordable Care Act and may be subject to a tax penalty. Consult your tax advisor for penalty fee information.

*This is not a complete list of limitations and exclusions, which vary by state. Please read your policy carefully for all applicable limitations and exclusions.



Eligibility & Enrollment

Coverage Effective Date

In most states, your policy can become effective the day after you purchase it through our online quoting system. For applications submitted by mail, your effective date* is either the postmark date or 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 application form. In the following states, your effective date may be no earlier than 72 hours after your online purchase or mail service postmark date: CA, CT, GA, ID, MD, MT, and WA.

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

STM Complete Eligibility**

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

1. You are not pregnant, an expectant father, or planning on adopting.
2. You will not be covered by other medical insurance at time of requested effective date.
3. 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.
4. You are able to answer "no" to the medical questions on the application form.

*Delaware applicants must be 19 years or older to be eligible to apply for STM Complete.

**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 eligible for coverage depending on the State.

Purchasing STM Complete

STM Complete is offered through a nationwide network of independent insurance agents contracted with Tokio Marine HCC - MIS Group. To purchase STM Complete, an application form must be completed. Application forms may be submitted via mail, fax or online.

If you apply online, your initial payment must be made by credit card (Visa, American Express, Discover or MasterCard). If application is by mail, you

may submit premium via personal check or credit card. Payment options include single up-front or monthly payments.

Purchasing an Additional Policy

STM Complete 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 STM Complete policies during the past 12 months. Additional purchase may not be available in some states.

Free Look Period

If you are not 100% satisfied with STM Complete, 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 and your premium will be returned. No questions asked!

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.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for informational purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect the terms and conditions of any insurance policy issued by HCC Life Insurance Company.

Contact us

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A member of the Tokio Marine HCC group of companies

To Be a **Good Company**