



TRANSITIONING BETWEEN JOBS



NEW EMPLOYEES



WAITING FOR MEDICARE COVERAGE



RECENT GRADUATES

Why Choose STM Complete?

There are transitional periods in life that can leave you without medical coverage for a brief time. We understand your need for peace of mind about health insurance coverage during uncertain times. STM Complete (underwritten by HCC Life Insurance Company) provides affordable temporary health insurance to protect you and your family. 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
- Individuals between Open Enrollment periods for marketplace plans
- Those in the waiting period after purchasing a marketplace plan

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.

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 is backed by the financial stability of its parent company, Tokio Marine HCC. Tokio Marine HCC holds a financial strength rating of AA- (Very Strong) by Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M Best Company.

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

STM Complete Eligibility**

1. You are eligible to apply for STM Complete if you are age 2* through 64 and you meet the following requirements:
 2. 1. You are not pregnant, an expectant father, or planning on adopting.
 3. 2. You will not be covered by other medical insurance at time of requested effective date.
 4. 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; and
 5. 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.

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.

Eligibility and Enrollment for STM Complete

Length of Coverage	Up to 6 or 11 months depending on state requirements. 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

Free Look Period

If you are not 100% satisfied with STM Complete, send a request for cancellation to orders@hccmis.com 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.

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.

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

STM Complete Exclusions:

- STM Complete does not meet the minimum essential requirements of the Affordable Care Act. You may be subject to a tax penalty if you do not have a qualifying health plan.
- Expenses related to pre-existing conditions are not covered under STM Complete.
- Wellness visits and immunizations are not included.
- For most states, illnesses within the first 72 hours of the policy effective date are not covered.

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 or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

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