



# Option Twelve Monthly Payment Plan

Short-Term Health Insurance

Arizona



## Making the Transition

Short-term health insurance from CPIC *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 kick in, or a traveler who wants health coverage security abroad.

When you choose CPIC *Life* Option Twelve, you can take advantage of month-to-month coverage up to 12 months, affordable rates, an easy application process and immediate 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.
- Your choice of deductibles (waived for accidents): \$250, \$500, \$1,000, \$1,500 or \$2,000.
- Prescription drug coverage and choice of physicians.
- Worldwide protection.
- After you meet your deductible, CPIC *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).

### **CPIC *Life* also offers Option One, a single payment plan.**

If you know how long you will need temporary health coverage, ask about Option One, our single payment plan. With Option One, you can choose any coverage period, from 30 to 185 days, and make a single payment.

## 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.
- You and your applying dependents must meet all the eligibility requirements stated in the application.

## 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 CPIC *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

Your clients 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.cpiclife.com](http://www.cpiclife.com) and search for a specific physician, a nearby physician by zip code, or call (800) 537-0666.

### Preferred Care Providers

We contract with physicians and hospitals across Arizona through the BlueCross BlueShield of Arizona Preferred Care Providers network who have agreed to accept allowable amounts<sup>1</sup> as payment in full for their 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.
- CPIC *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, CPIC *Life* pays 50 percent.

<sup>1</sup> Allowable amounts is defined as the amount BlueCross BlueShield of Arizona uses to determine reimbursement for covered expenses.

### Participating Providers

Participating Providers have agreed to accept BlueCross BlueShield of Arizona's allowance and to file claims. However, using Participating Providers

may result in the insured's portion of the charges—or copayment—being higher.

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

### Accident waivers

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

#### CPIC 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.
- 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
  - Outpatient physical medicine
  - Mental illness, other than severe mental illness and serious emotional disturbances of a child.

### **What's Not Covered**

- Pre-existing conditions<sup>2</sup>.
- Routine physical exams and check ups.
- 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 CPIC *Life's* \$50,000 Accidental Death and Dismemberment Insurance Benefit. This benefit is only available to the primary insured applicant age 18 and older.

2 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 was covered by a creditable coverage, credit will be given toward the pre-existing condition exclusion period for the time during which the insured was covered, as long as the creditable coverage did not terminate more than 63 days 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.

# Option Twelve Rates

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 containing your application; if faxed, the day following the date the faxed application is submitted either to CPIC *Life* or to your agent; or if specified, a future effective date.
- Once we approve your application and issue a policy, your premium will not be refunded. 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 if paying with a credit card) 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.

**Important:** Payment by check or credit card authorization must accompany application and will be held in trust while this application is evaluated. If the application is approved and the policy is issued, no refund is permitted.

**\$250 DEDUCTIBLE**

Age*	Rate
29 & Under	\$75
30-39	97
40-49	134
50-59	209
60-64	292
Children**	75

**\$500 DEDUCTIBLE**

Age*	Rate
29 & Under	\$56
30-39	73
40-49	100
50-59	156
60-64	218
Children**	56

**\$1,000 DEDUCTIBLE**

Age*	Rate
29 & Under	\$45
30-39	58
40-49	80
50-59	125
60-64	176
Children**	45

**\$1,500 DEDUCTIBLE**

Age*	Rate
29 & Under	\$41
30-39	53
40-49	74
50-59	114
60-64	160
Children**	41

**\$2,000 DEDUCTIBLE**

Age*	Rate
29 & Under	\$38
30-39	50
40-49	69
50-59	107
60-64	150
Children**	38

\* 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 CPIC *Life's* short-term health insurance, please contact us at:

CPIC *Life* Administration  
P.O. Box 750309  
Petaluma, CA 94975  
(800) 443-8284  
Fax: (707) 778-0425  
E-mail: [shorttermhealth@cpiclifec.com](mailto:shorttermhealth@cpiclifec.com)  
[www.cpiclifec.com](http://www.cpiclifec.com)

For information about claims or BlueCross BlueShield of Arizona provider access, please contact us at:

CPIC *Life* Claims  
P.O. Box 3007  
Lodi, CA 95241  
(800) 537-0666

This is an overview of the benefits offered through the Option Twelve Short-Term Health Insurance policy CP-5284-AZ underwritten by CPIC *Life*.

Detailed information is available upon request.

Marketed in Arizona by:  
CSA Marketing Resources, Inc.  
645 E. Missouri; Suite 117  
Phoenix, AZ 85012  
(602) 277-0788  
[www.csa-marketing.com](http://www.csa-marketing.com)