CITADEL ONE HEALTH

# Short Term Medical
AGENT COMPANION GUIDE

## PLAN OVERVIEW

**Citadel One Health Short Term Medical (STM)** provides temporary medical insurance coverage for individuals experiencing gaps in health insurance, such as between jobs, waiting for employer benefits, or transitioning between plans. Underwritten by Everest Reinsurance Company, STM offers customizable deductibles, coinsurance, and coverage maximums to help balance cost and coverage. Eligible UCA membership plans also include additional insurance benefits, medical savings programs, and lifestyle benefits.

## PLAN OPTIONS

Coverage Maximum: **$250,000 / $750,000 / $1,000,000 / $1,500,000 / $2,000,000**
Deductible: **$0 / $500 / $1,000 / $2,500 / $5,000 / $7,500 / $10,000**
Coinsurance: **50/50 / 70/30 / 80/20 / 100/0**
Out-of-Pocket Maximum: **$2,000 / $3,000 / $4,000 / $5,000**
Physician Office Copay: **$40 or $50**

*Deductibles and copays do not count toward the out-of-pocket maximum.*

## SHORT TERM MEDICAL COVERAGE

| Covered Service | Member Responsibility / Benefit | Limit/Notes |
|---|---|---|
| Doctor Visits | **$40 or $50** copay per visit | Unlimited visits per policy period |
| Annual Wellness Exam | **$40 or $50** copay per visit | 1 exam per policy period |
| Hospital Stays — Room & ICU | **Deductible + Coinsurance** | Standard or ICU room rates |
| Surgery — Inpatient/Outpatient | **Deductible + Coinsurance** | Includes anesthesiology |
| Emergency Room | **$500** deductible per visit | First 3 visits* |
| Urgent Care | **$40 or $50** copay per visit | Unlimited visits per policy period |
| Ambulance Services | **$250** benefit per transport | Covered injury or sickness |
| X-Rays & Labs | **Deductible + Coinsurance** | Advanced diagnostics: $500 deductible per occurrence |
| Mental Health / Substance Use – Inpatient | **$100** per day | Maximum 31 days per policy period |
| Mental Health / Substance Use – Outpatient | **$50** per day | Maximum 10 visits per policy period |

*After the first 3 Emergency Room visits, the plan deductible and coinsurance apply.

**Facility Charges:** Plan pays up to 150% of Medicare allowable charge.

## INCLUDED GROUP ACCIDENT ONLY INSURANCE BENEFITS (UCA MEMBERSHIP)

- **Accident Medical Expense:** Up to $5,000 per covered accident
- **Emergency Room Benefit:** Up to $1,000 per covered accident
- **Accidental Death & Dismemberment:** Up to $5,000

*Underwritten by Guarantee Trust Life Insurance Company (GTL)*
*Residents of South Dakota do not have access to the coverage outlined in this section.*
*The Emergency Room Benefit is subject to the Accident Medical Expense Maximum Benefit per covered accident.*

## ACCIDENTAL DEATH INSURANCE COVERAGE (Included with eligible UCA Membership Plans)

- **Primary Member:** $100,000
- **Spouse/Domestic Partner:** $50,000
- **Dependent Child(ren):** $25,000

*Underwritten by Guarantee Trust Life Insurance Company (GTL)*
*Spouse/Domestic Partner and Dependent Child(ren) benefits apply when the corresponding dependent or family coverage is elected.*

Short Term Medical Insurance provides limited-duration coverage and is not a substitute for comprehensive major medical insurance or ACA-compliant minimum essential coverage. Coverage is subject to policy terms, exclusions, and limitations.

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## INCLUDED SAVINGS AND SERVICE PROGRAMS

Citadel STM plans that include UCA Membership also provide access to the following non-insurance savings and service programs.

- → **Dental & Vision Savings**
- → **Telehealth DoctorNow**
- → **Diabetic Savings**
- → **Prescription Rx Savings**
- → **Unlimited Counseling**
- → **Gastroenterology Assist**
- → **Chiropractic & Holistic Care**
- → **Member Bill Negotiation**
- → **Home Medical Equipment**
- → **Hearing Care**
- → **eDoc Program**
- → **Lifestyle & Everyday Savings**

## QUICK FAQs

**How quickly can coverage begin?**
Coverage may begin as early as the day following enrollment.

**Are pre-existing conditions covered?**
Pre-existing conditions are excluded for the first 12 months of coverage, based on a 60-month lookback period. See the certificate for details.

**Is there a waiting period?**
Yes. A 5-day waiting period applies to sickness, and a 30-day waiting period applies to cancer.

**How long does coverage last?**
Policies are issued for set terms, with renewals varying by state.

**Can members see any doctor?**
Yes. Members may visit any licensed healthcare provider. Using a participating First Health provider may help reduce out-of-pocket costs.

**Are prescription drugs covered?**
Prescription drugs are generally not covered under the STM insurance unless administered in a covered inpatient or outpatient setting. Prescription savings may be available through eligible UCA membership plans.

## QUICK AGENT REFERENCE

**Enrollment Age:** 18–64

**Coverage Effective Date:** As early as the next day after enrollment

**Policy Duration:** Set terms; renewals vary by state

**Pre-Existing Conditions:** 60-month lookback / 12-month exclusion

**Sickness Waiting Period:** 5 days

**Cancer Waiting Period:** 30 days

**Provider Network:** First Health Limited Benefit Plan Network

**One-Time Enrollment Fee:** $99.95, applied to the first month's charge (UCA Membership plans only).

## STATE AVAILABILITY

| STM + UCA Membership | STM Only |
|---|---|
| AZ, FL, GA, IN, MI, MS, NE, OH, SC, TN, TX, WI | KS, KY, LA, MO, NC, ND, NV, OK, SD, WY |

Plan availability and benefits vary by state.

See the full Citadel STM Promo Guide for plan details, limitations, and state availability.

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