

Plan Limitations

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Short Term Medical insurance is designed to protect you in the event of an unexpected illness or injury. Because of this, coverage for preventive care, physicals immunizations, dental or eye care are not covered.

Plan Exclusions

While policies vary by state, the following general summary outlines expenses that are not covered by this temporary health insurance plan.

- Pre-existing conditions
- Intentionally self inflicted sickness or injury
- Free services provided by a federal, veteran's, state or municipal hospital
- Dental treatment unless a hospital stay is required
- Eyeglasses, contact lenses, eye exams
- Artificial hearing devices
- Preventive treatment including routine physical exams and immunizations
- Normal pregnancy or childbirth
- Routine well-baby care including hospital nursery charges at birth or abortion
- Cosmetic treatment
- Treatment, repair or removal of tonsils or adenoids, except as an emergency
- Treatment or services required due to an injury received while engaging in any hazardous occupation or other hazardous activity
- Treatment or services required due to injury received while engaging in any hazardous occupation or other activity for which compensation is received
- Treatment or services required due to injury sustained while participating in any inter-collegiate sport, contest or competition or while practicing exercising, undergoing conditioning or physical preparation for any such sport, contest or competition
- Treatment or services required for Sickness or Injury resulting from consumption abuse or overdose of alcoholic beverages or any illegal or controlled substance
- Expenses incurred outside of the United States or its possessions or Canada
- Services or supplies for foot care, including care of corns, bunions or calluses

Although the above provides a good description of the important features of the Short Term Medical plan, this is not the insurance contract and only the actual contract defines coverage. Exclusions may vary by state and by the terms of the insurance contract. The policy itself sets forth in detail the rights and obligations of both you and the insurance company.

John Alden Life Insurance Company

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