

For more information
contact:

LARRY E GUSTAFSON
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480-820-6643
7:30 a.m. - 4:00 p.m.,
Monday - Friday

What's Covered?

Short Term Medical insurance is designed to protect you and your family from the high cost of unexpected illnesses and injuries.

Our temporary medical insurance plans let you choose your own doctors and hospitals and pay for all covered medical expenses once your deductible, coinsurance and, where applicable, co-payment amounts have been met.

Short Term Medical insurance covers major hospital, medical and surgical expenses incurred as a result of medically necessary care for a covered illness or injury* up to a policy maximum of \$2 million.

Covered Medical Services

- Prescription drugs
- Inpatient hospital services
- Outpatient hospital services
- Health care practitioner services, surgical and anesthesia services
- Reconstructive surgery
- Inpatient rehabilitation programs
- Skilled nursing facility care
- Home health care
- Outpatient physical medicine services
- Ambulance services
- X-ray and laboratory services
- Durable medical equipment and supplies
- Blood product transfusions
- Temporomandibular joint (TMJ) or craniomandibular joint dysfunction
- Transplantation benefits

*A covered illness or injury is an expense that is: 1) incurred for services, treatment or supplies prescribed by a physician; 2) incurred by a covered person as the result of illness or injury; 3) incurred for medically necessary care; and 4) incurred while this policy is in force.

Although the above provides a summary of covered medical services, this is not an insurance contract and only the actual contract defines coverage. Benefits 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. Once you receive your Short Term Medical policy, please read it carefully.

John Alden Life Insurance Company

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