

SHORT TERM RECOVERY INSURANCE PLAN CONFIRMATION FORM

For Members of ASIS&T
GUARANTEED ACCEPTANCE¹

AGP-5382

TO APPLY:

Send this completed form to:

ADMINISTRATOR
ASIS&T GROUP INSURANCE PROGRAM
P.O. BOX 10374
Des Moines, IA 50306-0374



Underwritten by:
Hartford Life and Accident Insurance Company
Simsbury, CT 06089

QUESTIONS?

Call: 1-800-424-9883
ASIS@marshpm.com

PLEASE PRINT IN INK OR TYPE. DO NOT USE CORRECTION FLUID OR GEL PENS. INITIAL AND A DATE ANY CHANGES.

AUTHORIZED FOR:

Name: _____
Last First MI
Add 1: _____
Add 2: _____
City, St., Zip: _____

1. Please select who will be covered:

Member Member's Spouse

Note: Member must sign up in order for spouse to be covered

2. Please complete :

Member #: _____ Member's Spouse (if enrolling): _____
Date of Birth: _____ Sex: M F Date of Birth: _____ Sex: M F
Phone Numbers
Work: (_____) _____ Home: (_____) _____

3. Please sign and date:

I hereby confirm enrollment in the ASIS&T-endorsed Short Term Recovery Insurance Plan. Please process my Confirmation Form and send me a Certificate of Insurance for protection under this guaranteed plan immediately.

I understand I must be an ASIS&T member age 65 or older and covered by Medicare to be eligible for coverage. I understand that this plan will not cover Pre-existing Conditions (conditions for which medical advice or treatment was rendered or recommended by a physician for those being enrolled within 6 months of this new coverage) unless 6 months have passed from the effective date of this new coverage or until I have gone treatment-free for the condition for 6 consecutive months, whichever is earlier. I understand that the above coverage will become effective on the first day of the month following receipt of my Confirmation Form and first premium payment.

MEMBER'S SIGNATURE: _____ DATE _____

SEND NO MONEY NOW
You'll be billed later

Mail in the enclosed prepaid envelope or to:
Administrator
ASIS&T Group Insurance Program
P.O. BOX 10374
Des Moines, IA 50306-0374

Policy Form #SRP-1151 A (HLA) (5382)

SY648E 9/09

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company of Hartford Life and Accident Insurance Company.

¹This policy is guaranteed acceptance, but it does contain a pre-existing condition limitation. Please refer to the enclosed brochure for more information on exclusions and limitation, such as pre-existing conditions.

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AUTOMATIC CHECK WITHDRAWAL REQUEST: By selecting Automatic Check Withdrawal, your premium will automatically be withdrawn from your checking account. Please provide the information requested below. **Remember to include your first premium and a blank voided check with your application.**

Bank Name: _____

Bank Address: _____

I request that you pay and charge my account debits drawn from my account by the Plan Administrator to its order. This authorization will stay in effect until I revoke it in writing. Until you receive such notice, I agree that you shall be fully protected in honoring any such debits. I also agree that you may, at any time, end this agreement by giving 30 days advanced written notice to me and to the Plan Administrator. You are to treat such debit as if it were signed by me. If you dishonor such debit with or without cause, I will not hold you liable even if it results in loss of my insurance.

Signature of Premium Payer _____ **Date** _____

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Short Term Recovery Insurance Plan



For Members of the American Society for Information Science and Technology

Facts About the

SHORT TERM RECOVERY INSURANCE PLAN FOR ASIS&T MEMBERS

All about your special benefit

As you probably know, Medicare is generous in what it pays for. But, it was never designed to cover everything. Home recovery care, including home nursing service, physical and occupation therapy, speech therapy, companion care, home health care, and homemaker services, are frequently not fully covered by Medicare. That's why ASIS&T negotiated this new benefit for you.

How your Recovery Plan works

The ASIS&T Short Term Recovery Plan (Recovery Plan) has two parts — a Hospital Income/Skilled Nursing Benefit and a separate Home Recovery Care Benefit.

Cash benefits up to \$1,200.00

With the Recovery Plan Hospital Benefit, you'll collect \$500.00 once you're admitted to a Hospital or a Skilled Nursing Facility for at least one day—at any time and for any reason—regardless if you need home recovery care.

And, if you find you need longer care, you'll collect an additional \$500.00 after 14 days staying in a Hospital or Skilled Nursing Facility. Another \$200.00 after 30 days in the hospital! That's up to \$1,200.00 in cash benefits you could get paid to use toward your recovery care. Benefits are paid directly to you or to anyone you designate.

Up to \$6,000.00 in cash benefits*

The ASIS&T Home Recovery Care Benefit pays you \$150.00 in cash benefits for each day (from the very first day) you incur a covered home recovery care expense. Benefits are paid up to 40 days per year (maximum 20 days per occurrence). That's up to \$6,000.00 in lump sum cash benefits paid directly to you — or you may assign benefits to be paid directly to the hospital or any other health care facility in which you received care.

And this benefit will be paid in addition to any other insurance coverage you have.

When your Home Recovery benefits kick in

You'll get paid cash benefits when your doctor says you need care in your home after a hospital stay, and Medicare approves the home recovery care your doctor recommends. That's all there is to it.

Why you need this coverage

When you recover from an accident, surgery or illness, you'll want to stay independent and in control of your care. But without a backup plan like the Recovery Plan, you may not be able to afford the type of care you want. Or you may have to rely on assistance from your kids, other family members, or your retirement savings for support.

The Association Recovery Plan helps put you in charge of your care. And with this plan, you'll have the added peace-of-mind knowing you have protection to help you stay independent and confidently make the home recovery care choices you want.

Affordable group rates

ASIS&T created this plan carefully so you'd get benefits for what you need ... and not pay a dime extra for what you don't need. Affordable monthly rates start at \$19.95. That's less than a dollar a day. Check out how affordable your rate is:

Age	Member	Member & Spouse
65-69	\$19.95	\$39.90
70-74	\$27.95	\$55.90
75-84	\$39.95	\$79.90
85+	\$47.95	\$95.90

For your convenience, you'll be billed quarterly. You cannot be singled out for a rate increase. Your rates will not be increased or decreased unless they are for everyone in your age group. Rates are based on your attained age and increase as you enter a new age category.

*To keep your rates affordable, at age 80 the home recovery care benefit will reduce to an annual maximum of 20 days or \$3,000.00 for covered services. The Hospital Income/Skilled Nursing Benefit remains the same and remains unlimited, regardless of how many times you're admitted to a hospital or Skilled Nursing Facility.

EXCLUSIVELY available to ASIS&T members age 65 +

This new benefit is not available to the general public. You'd be hard pressed to find it on your own in the general marketplace. This plan was specifically developed for retired ASIS&T members and their spouses age 65 and over enrolled in Medicare to help pay for home recovery expenses Medicare doesn't fully cover.

Keep your coverage as long as you want

Your protection starts as soon as the first day of the month after we receive your Confirmation Form and first premium payment. Then, you can keep your Recovery Plan as long as you want. Your coverage won't end due to age, unlike many other insurance plans on the market. Your spouse's coverage ends when your coverage terminates or the date you and your spouse are legally

separated or divorced from one another. As long as the Master Group Policy remains in force, you only need to pay your premiums when due and remain an ASIS&T member to keep your protection.

Satisfaction Guaranteed

We'll send you an official Recovery Plan Certificate of Insurance confirming your enrollment. Take up to 30 days to decide if the plan is right for you. If you like what you see, pay your premium. If not, let us know and we'll cancel your coverage. No questions asked.

Pre-Existing Conditions Limitations

A Pre-Existing Condition means any injury or sickness, diagnosed or undiagnosed, for which medical care is received by a covered person within the 6-month period prior to the covered person's effective date of insurance. For the purposes of this limitation, we will consider: a) Medical care received when a physician is consulted or medical service is given; or treatment is recommended or prescribed by, or received from a physician; b) Treatment to include but not be limited to, any medical examination, test, attendance or observation; medical services, supplies or equipment, including their prescription or use; or prescribed drugs or medicines, including their prescription or use; c) All manifestations, symptoms, or findings which result from the same or related accident or sickness; or from any aggravations of accident or sickness; are considered to be the same accident or sickness for the purpose of determining a Pre-Existing Condition. Conditions Prior to Effective Date: During the first 6 months of a covered person's insurance, losses incurred for Pre-Existing Conditions are not covered. This will not apply to loss that the covered person incurs after being free of medical care for the condition for a 6-month period (ending any time on or after his or her effective date).

Exclusions

This Plan does not cover intentionally self-inflicted injuries, suicide or attempted suicide, whether sane or insane (while sane in Missouri and Colorado); any loss caused or contributed to by war or act of war, whether the war is declared or not, or pregnancy or child birth, except Complication of Pregnancy.

Definitions

Confined or Confinement means being an inpatient in a hospital due to sickness or injury.

Skilled Nursing Facility and Hospital do not mean any institution or part thereof used primarily as: a rest home or convalescent home; a home for the aged or a place for rest or custodial care; a clinic; or a place for the care of drug addicts, alcoholics, or the mentally ill.

Periods of confinement in a hospital separated less than 90 days are due to the same or related causes are considered part of the same period of confinement.

This Plan Is Underwritten By:



**THE
HARTFORD**

Hartford Life and Accident Insurance Company
Simsbury, CT 06089

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company of Hartford Life and Accident Insurance Company.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the Master Policy AGP-5382 as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company details, exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

Policy Form #SRP-1151 A (HLA) (5382)

This Plan Is Administered By:

MARSH

MMC MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

ASIS&T Group Insurance Program
P.O. BOX 10374
Des Moines, IA 50306-0374
Telephone Toll-Free: 1-800-424-9883
www.insurancetrustsite.com/ASIST

AR Ins. Lic. #245544
CA License #0633005
d/b/a in CA Seabury & Smith Insurance Program
Management

SY648P 9/09



Important Notice to Persons on Medicare This Insurance Duplicates Some Medicare Benefits

This is not Medicare Supplement Insurance

This insurance pays limited reimbursement for expenses if you meet the conditions listed in the policy. It also pays a fixed amount, regardless of your expenses, if you meet other policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement Insurance.

This insurance duplicates Medicare benefits when:

- any expenses or services covered by the policy are also covered by Medicare.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- physician services
- hospice care
- other approved items and services.

BEFORE YOU BUY THIS INSURANCE

- √ Check the coverage in **all** health insurance policies you already have.
- √ For more information about Medicare and Medicare Supplement Insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- √ For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling program.

Form PA-9055
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