WHO ARE THESE PRODUCTS FOR?
USH&C’s health insurance products are great for people who want quality health insurance coverage at an affordable price, which can include individuals and families who fall under one of the following categories:

- No longer covered by an employer
- Missed Open Enrollment period
- Recent college graduates
- Young adults no longer covered by their parents’ plans
- Relatively healthy individuals

WHY CHOOSE USH&C?
You’ll fill out one application and receive one bill for all lines of coverage included in the package of your choice.

Disclaimer: USH&C health insurance protection plans are not ACA-compliant. USH&C health insurance protection plans have exclusions, limitations, and policy maximums.

NEW
Short Term Medical Insurance Packages

Standard • Premier • Elite

Multiple Coverages
One Application
One Bill

Note: Insurance coverages listed in this brochure are issued on policy form series STMM et al, AME et al, DVH et al, and CRITILL et al, by United Security Health and Casualty Company (USH&C). Policies and their features are subject to availability and may vary by state. For complete list of limitations and exclusions, costs and details of coverage and benefits, please refer to your outline of coverage and policy or contact your agent.

USH&C is a regional insurance carrier licensed to sell health insurance products in Arizona, Arkansas, Illinois, Indiana, Missouri, Nebraska, Oklahoma, and Texas. USH&C also offers automobile insurance products in Arkansas, Illinois, and Indiana.

6640 S. Cicero Avenue
Bedford Park, IL 60638
1-800-875-4422
www.USHandC.com

STMPKG MSBRO 11/19
United Security Health and Casualty Insurance Company (USH&C) is excited to introduce three NEW health insurance protection packages. Centered around our Short Term Medical (STM) policy, the Standard, Premier, and Elite packages provide an affordable alternative to costly Affordable Care Act Marketplace or COBRA plans. By bundling Personal Accident Medical Insurance (PAMI), Telemedicine, Dental Plus Vision & Hearing, and Critical Illness coverage together, individuals and families can save money on premiums and deductibles, while still maintaining a sensible level of insurance protection.

1. Short Term Medical insurance provides temporary coverage needed to prevent an unexpected medical emergency from becoming a financially crippling event. A great option for individuals and families looking for alternatives to Marketplace or COBRA plans. USH&C offers 364-day plans available in Arizona, Arkansas, Indiana, and Nebraska, and up to six (6) months in Illinois, and Missouri.

2. Personal Accident Medical Insurance is a guaranteed issued plan that pays cash benefits in the unfortunate event that you or a family member gets injured in an accident, on or off the job. For only a $100 deductible (two must be met for a family plan), USH&C offers Annual Maximum Benefits between $2,500 and $10,000 for a covered accident.

3. Telemedicine provides individuals and families access to U.S.-based physicians (on average in under five minutes) over the phone or by video chat 24 hours a day, 7 days a week, 365 days a year. In partnership with First Stop Health, USH&C offers this plan to you and up to seven additional family members.

4. Dental Plus Vision & Hearing is a guaranteed issued plan with a $50 policy year deductible that provides up to $1,200 of benefits for dental, vision, and hearing services. USH&C’s Dental Plus plan offers competitive premiums and only a 30-day waiting period for preventative dental coverage at 90% coinsurance Dental Plus can be purchased up to and including age 85.

5. Critical Illness insurance coverage pays benefits if a policyholder is diagnosed with any of the following life-altering diseases or major medical events: cancer, heart attack, stroke, kidney failure, and organ transplant. USH&C’s policy pays out the full benefit upon diagnosis with no restrictions as to how the money is spent.