



# METAL GAP

Underwritten by Standard Security Life Insurance Company of New York. Standard Security Life is a member of The IHC Group, an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop-loss insurance solutions for over 30 years. For information on The IHC Group, visit [www.ihcgroup.com](http://www.ihcgroup.com).





**Your major medical plan could leave you responsible for deductible and coinsurance expenses in the case of a serious accident or illness. Metal Gap 2 offers options to complement your health plan in the event of a covered illness or accident.**

Accident and critical illness benefits allow you to focus on your number one priority: getting better. Metal Gap 2 provides benefits for covered accidents up to the selected maximum amount, or the actual expense you incur, whichever is less. Critical illness benefits provide a lump sum payment that is sent directly to you and can be used for anything you choose, including:

- Out-of-pocket expenses
- Prescriptions
- Experimental procedures
- Living expenses
- Lost wages

Critical illnesses and serious accidents are frightening enough before they leave you with the financial fallout of reaching your major medical deductible or the cost of treatments your medical policy doesn't cover.

**You still have to pay your bills, even if you are unable to work due to a serious illness or accident. Metal Gap 2 provides you with the financial protection you need while recovering, and your acceptance is guaranteed!**

# Metal Gap 2 Plans

Benefits	Economy	Value	Superior
Accident Medial Expense	\$3,500	\$7,000	\$7,000
Accidental Death and Dismemberment	\$3,500	\$7,000	\$7,000
Critical Illness	\$7,000	\$7,000	\$7,000
Outpatient Physician Office Visit			\$50

**Accident Medial Expense:** Benefits are payable for medical expenses incurred as the result of each covered accident up to the select maximum benefit amount, or the actual expense you incur, whichever is less.

**Accidental Death and Dismemberment:** The benefit is paid when an accident results in death or a covered loss or dismemberment. The amount paid will vary based on the nature of the loss. This benefit is available once during the coverage period.

**Critical Illness:** Covered critical illnesses include life-threatening cancer; heart attack; kidney failure; stroke; coma; coronary artery bypass; loss of sight; speech or hearing; major organ transplant; paralysis and severe burn. (Covered illnesses may vary by state.) The percentage of the benefit paid varies based on the illness diagnosed. A critical illness benefit of \$2,500 is available for each covered dependent child.

**Outpatient Physician Office Visit:** Available four times per calendar year, the outpatient physician office visit benefit is paid when the consultation is for an accident or sickness.

## Important Information

### Eligibility

Metal Gap 2 is available to the primary applicant up to age 64, his or her spouse age 18 to 64 and dependent children under the age of 26. A child-only plan is available for children age 2, up to age 18.

### Exclusions and Limitations

The following services are NOT covered by Metal Gap 2. **All benefits terminate when the covered person has attained age 70.**

**Treatment which is:** not medically necessary; experimental/investigational; not prescribed by a physician; received without charge; received from any family member; not rendered in accordance with generally accepted standards of medical practice; or not specifically listed in the Policy as a covered charge or covered loss.

**Injury received as a result of:** suicide or attempted suicide; declared or undeclared war; voluntary participation in a riot or insurrection; engaging in an illegal act; traveling or flying by air, except as a fare-paying passenger; participating in a rodeo; participating in or practicing for any collegiate or professional sports; flying in an ultra-light aircraft, hang gliding, parachuting or bungee-cord jumping, or by flight in a space craft; as well as work-related injury covered under workers' compensation or incurred while on active duty in the armed forces; or injury incurred while intoxicated or under the influence of alcohol.

Expenses incurred outside the United States, unless such expenses are incurred while traveling less than 90 days.

This is a partial list of exclusions. Refer to the Policy and Benefit Riders for a complete list of exclusions and limitations.

## Critical Illness Insurance

Refer to the Critical Illness Indemnity Benefit Rider for complete details on each covered critical illness. In the event that a critical illness is diagnosed before 30 days from the effective date of coverage, the benefit will be limited to the lesser of \$500 or 10 percent of the total amount that would have been paid had the condition been diagnosed after 30 days of the effective date of coverage. The amount payable will be reduced by 50 percent if the covered person is age 65 or older on the date the benefit becomes payable.

Only those conditions listed in the Benefit Rider will be covered.

## Physician Office Visit

In addition to the exclusions and limitations above, the following treatment or services are NOT covered by the Physician Office Visit benefits:

**Benefits will not be payable for:** a weekend confinement unless medically necessary; cosmetic or plastic surgery; treatment, services or supplies for breast augmentation or removal of breast implants; surgery to correct refractive errors; fertility or sterility; impregnation techniques; abortion; sexual reassignments or sexual dysfunctions; obesity or weight reduction; temporomandibular joint (TMJ) dysfunction; pregnancy; outpatient minor surgical procedures performed in a physician's office or clinic; or a pre-existing condition. A pre-existing condition is defined as a sickness, disease or injury for which medical advice, diagnosis, care or treatment was recommended or received from a physician, or symptoms that would have caused an ordinarily prudent person to seek care, during the 12 months immediately preceding the covered person's effective date.

This is a partial list of exclusions. Refer to the Hospital/Surgical/Physician Office Visit Benefit Rider for a complete list of exclusions and limitations.

## Disclosures

**This product is not considered to be Minimal Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA). Enrolling in and maintaining a Metal Gap 2 plan will not exempt you from the Shared Responsibility Payment (tax) that may apply if you do not have a plan with ACA-compliant coverage. Certain Metal Gap 2 plan selections are only available with an existing major medical ACA-compliant plan. An attestation may be required indicating all family members applying for the Metal Gap 2 plan have ACA coverage.**

Not all plans or combinations of benefits are available in all states.

This brochure provides a very brief description of the important features of Metal Gap 2. This brochure is not the insurance Policy, and only the actual Policy provisions will control. The Policy itself sets forth, in detail, the rights and obligations of both the policyholder and the insurance company. It is, therefore, important that you READ THE POLICY CAREFULLY. For complete details, refer to the Accident Medical Expense and Accidental Death and Dismemberment Insurance Policy (SSL ANC POL 0115), the Critical Illness Indemnity Benefit Rider (SSL ANC CIBR 0115) and the Hospital/Surgical/Physician Office Visit Benefit Rider (SSL ANC HSPBR 0115).

## About Us

### About Standard Security Life Insurance Company of New York

Standard Security Life was founded in 1958 is domiciled in the State of New York and is headquartered in New York City. It is licensed in all 50 states, the District of Columbia, the Virgin Islands, and Puerto Rico. Standard Security Life provides various lines of life, health and disability insurance, including: employer medical stop-loss, disability benefit law (DBL), short-term medical, group major medical, individual and group dental and vision, individual accident and health insurance, group term life, specialty programs designed for volunteer emergency service personnel including group life insurance and service awards programs. Standard Security Life is rated A- (Excellent) by A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

### About The IHC Group

The IHC Group is an organization of insurance carriers and marketing and administrative affiliates that has been providing life, health, disability, medical stop-loss and specialty insurance solutions to groups and individuals for over 30 years. Members of The IHC Group include Independence Holding Company (NYSE:IHC), American Independence Corp. (NASDAQ: AMIC), Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company. Each insurance carrier in The IHC Group has a financial strength rating of A- (Excellent) from A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations. (An A++ rating from A.M. Best is its highest rating.) Collectively, the companies in The IHC Group provide insurance coverage to more than one million individuals and groups. For more information about The IHC Group, visit [www.ihcgroup.com](http://www.ihcgroup.com).