



# 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 never expected. Metal Gap 2 provides you with additional financial protection you need while recovering, and your acceptance is guaranteed!**

# Metal Gap 2 Plans

Benefits	MG35	MG65	MG35S	MG65S
Accident Medical Expense	\$3,500	\$6,500	\$3,500	\$6,500
Accidental Death and Dismemberment	\$3,500	\$6,500	\$3,500	\$6,500
Critical Illness	\$7,500	\$7,500	\$7,500	\$7,500
Inpatient Surgery			\$1,000	
Outpatient Surgery			\$750	\$1,250

**Accident Medical 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. In addition to the standard plan benefit, a critical illness benefit of \$2,500 is available for each covered dependent child.

**Inpatient and Outpatient Surgical:** The benefit is paid for a covered inpatient or outpatient surgical procedure to repair damage, control a disease or certify a diagnosis. One inpatient and one outpatient benefit are available per calendar year.

## 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 the Metal Gap 2 plans. **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.

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

**Inpatient and Outpatient Surgery:** In addition to the exclusions and limitations above, the following treatment or services are NOT covered by the Inpatient or Outpatient Surgical 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 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 Standard Security Life Insurance Company of New York**

Standard Security Life was founded in 1958, and is domiciled in the State of New York and 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).



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# Metal Gap 2 Plans

Benefits	VIP4	VIP5
Accident Medical Expense	\$5,000	\$7,500
Accidental Death and Dismemberment	\$5,000	\$7,500
Critical Illness	\$5,000	\$7,500
Accident Disability Income	\$1,000 per month	\$2,000 per month
First-Day Hospital Confinement	\$1,000	\$1,000
Daily Hospital Confinement 1-10 Days (in addition to the First Day benefit)	\$1,000	\$1,000
Inpatient Surgery		\$1,000
Outpatient Surgery		\$500
Outpatient Physician Office Visit	\$50	\$100

**Accident Medical 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. In addition to the standard plan benefit, a critical illness benefit of \$2,500 is available for each covered dependent child.

**Accident Disability Income:** The monthly benefit is available when a covered accident results in total disability. Benefits are payable for up to 12 months, after a 90-day waiting period.

**First-day Hospital Confinement:** The first-day hospital admission benefit is available when admitted as an inpatient due to a covered accident or sickness.

**Hospital Confinement:** The daily hospital confinement benefit is paid for up to 10 days of a covered inpatient hospital stay. The first-day confinement benefit is available once per calendar year, and the daily confinement benefit is available for up to 10 days per calendar year.

**Inpatient and Outpatient Surgical:** The benefit is paid for a covered inpatient or outpatient surgical procedure to repair damage, control a disease or certify a diagnosis. One inpatient and one outpatient benefit are available per calendar year.

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

## Eligibility

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## Exclusions and Limitations

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**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.

**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 during the first 30 days after the Covered Person's 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. Only those conditions listed in the Benefit Rider will be covered.

**Accident Disability Income Insurance:** The benefit is payable when the covered person was employed full-time when the accident that resulted in total disability took place. Total disability must be certified by a doctor and means that the covered person cannot engage in any employment or occupation for which he or she is qualified by reason of education, training, or experience, and is not engaged in any occupation for wage or profit.

**Hospital Confinement, Inpatient and Outpatient Surgery and Physician Office Visit:** In addition to the exclusions and limitations above, the following treatment or services are NOT covered by the Hospital Confinement, Inpatient or Outpatient Surgical and 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.

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### **About The IHC Group**

Independence Holding Company (NYSE: IHC) is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual disability, specialty and supplemental health, pet, and life insurance through its subsidiaries since 1980. The IHC Group owns three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company) and IHC Specialty Benefits, Inc., which is a technology-driven insurance sales and marketing company that creates value for insurance producers, carriers and consumers (both individuals and small businesses) through a suite of proprietary tools and products (including ACA plans and small group medical stop-loss). All products are placed with highly rated carriers.

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