



SHORT TERM COMPLETE

"THE LPI BRIDGE PLAN"

PRODUCT PRESENTATION

COVERAGE FOR WHEN YOU NEED IT MOST!

*Become the Advisor your Client needs
Stop being just another salesman*



A Must Have Product

STM Complete!



HCC

Mind over risk


HCC Life Insurance Company





AFFORDABILITY THE ISSUE AT HAND

As you are aware most people have an issue with the current premiums on Health Insurance.



The current market conditions and Healthcare Reform have made things worse and with 2 simple questions you can open the doors to many sales...

- 1. Do you think you are paying too much for your Health Insurance?**
- 2. How would you like to save 40% - 60% on your monthly health insurance premium without sacrificing your current benefits.**



Most people will answer YES to both questions....

The rest is very simple...

Take a look at this presentation ...



HCC

Mind over risk

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How can I trust the company to be there if I need them?

For more than 30 years, HCC Life Insurance Company has been leading the way in medical stop loss insurance for employers who self-fund their employee benefits plans.

HCC Life's products, including medical stop loss, HMO reinsurance, medical excess, group term life insurance and short term medical insurance are backed by the financial stability of its parent company, HCC insurance Holding, Inc. (NYSE: HCC), HCC Life holds a high financial strength ratings as stated below.



**STANDARD
& POOR'S**

AA by Standard & Poor's

**Fitch
Ratings**

AA by Fitch Ratings



The Insurance Information Source

A+ by A.M. Best Company

STM Complete is Ideal For:



Recent Graduates



New Employees



**Waiting for
Medicare Coverage**



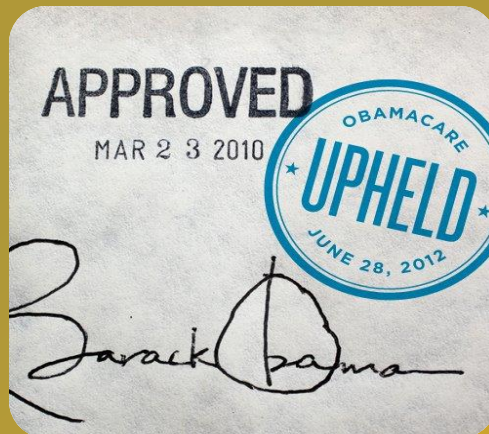
**Transitioning
Between Jobs**



**Recently Naturalized
U.S. Citizens**



**Cobra
Substitute**



With the approval of Healthcare Reform
It is an excellent idea to sit on the sideline
and wait for the final outcome
In the meantime Save 40% - 60% on monthly
premiums without sacrificing the benefits
you currently have.

STM Complete Benefits

Length of Coverage	Up to 6 or 11 months depending on State Requirements. Purchase in full or make monthly payments.
Deductibles	\$250, \$500, \$1,000, \$2,500, \$5,000 or \$7,500 A maximum of 3 deductibles is required per family.
Coinsurance	80% or 50% of the next \$5,000 of eligible medical expenses
Coverage Period Max.	\$2 million

How STM Complete Works

Most eligible expenses are subject to deductible and coinsurance. After your chosen deductible is satisfied, STM will begin paying according to the coinsurance you select and up to the coverage period maximum for all eligible medical expenses. Benefits are based on usual and customary charges of the geographical areas in which charges are incurred.

Urgent Care Center

The deductible is waived for eligible medical expenses when you receive care at an urgent care center, and instead you pay a \$50 co-payment, after which coinsurance applies. An urgent care center means a facility separate from a hospital emergency department where patients can be immediately treated for injury or sickness on a walk-in basis without an appointment

Hospitalization

If a covered illness or injury requires hospitalization, the plan provides coverage for eligible costs associated with hospitalization care, including intensive care and outpatient treatment.

STM Complete Benefits

STM Complete Covers:

- Inpatient and outpatient charges made by a hospital, including inpatient prescription drugs.
- Charges incurred at an urgent care center after a \$50 co-pay
- Eligible charges made by a physician, surgeon, radiologist, anesthesiologist, and any other medical specialist to whom the physician has referred the case.
- Charges made for dressings, sutures, casts or other supplies prescribed by the attending physician or specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home.
- Charges for diagnostic testing using radiology ultrasonographic or laboratory services.
- Charges for oxygen and other gases and anesthetics and their administration.
- Charges made by a licensed extended care facility upon direct transfer from an acute care hospital.
- Emergency local ambulance transport in connection with a covered injury or sickness resulting in inpatient hospitalization.
- Expenses related to complications of pregnancy.
- Charges for physical therapy that is prescribed in advance by a physician in relation to a covered injury of sickness.

(The above description is for informational purposes only. Actual coverage will vary based on the terms and conditions of the policy issued)



FL - Monthly Rates

1 to 6 months – 80/20 Coinsurance

	Deductibles							
	\$250		\$500		\$1,000		\$2,500	
Age	Male	Female	Male	Female	Male	Female	Male	Female
2-19	94.33	125.73	74.95	103.79	59.12	64.63	47.88	54.33
20-24	105.26	137.13	82.65	116.21	64.38	66.61	51.13	57.58
25-29	105.26	137.13	82.65	116.21	64.38	66.61	51.13	57.58
30-34	114.66	190.69	90.79	163.15	720.7	94.81	58.60	67.18
35-39	144.68	209.48	111.79	179.87	85.94	105.06	66.57	77.37
40-44	181.36	238.69	138.12	205.76	103.04	177.82	77.14	143.58
45-49	261.28	281.22	248.08	249.73	227.28	228.82	187.45	189.33
50-54	345.56	343.64	308.22	306.72	285.19	283.70	239.80	238.58
55-59	470.26	436.30	421.89	391.20	393.68	365.53	336.05	311.74
60-64	621.33	546.81	559.88	492.32	526.08	463.21	454.97	400.82
Child	97.31	97.31	81.09	81.09	60.93	60.93	52.61	52.61

Florida Area Factors : 330, 331, 332, 333, 334
 Remainder Zip Codes

Premium Times 1.206
 Premium Times 1.056

(Administrative Fee \$5.00 on each monthly payment after the first payment)





STM Complete Commissions

Commissions 20%

Paid As Earned

Paid Monthly at the end of the month

Contracting

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VICTOR



MIKE

The LPI Companies Marketing Team

Thanks You



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BRENDA