

The Quality Choice for Short-Term Coverage for Sudden Illness & Injury

QuicChoice offers you peace of mind by giving you short-term coverage in case of major illness or accidents. It's ideal for people between jobs and part-time or seasonal workers. It's also great for new employees waiting for their plan to start and for recent retirees waiting for Medicare benefits to start.

Other Features:

Fast Coverage Sign up online and you may be covered the next day.

Easy to Apply It takes less than 10 minutes to sign up online.

Choice of Coverage Span

Sign up for as few as 20 days or as many as 182. Up to two benefit periods per lifetime.

Range of Plan Options

Choose from deductibles of 250^* , 500 or 1,000 — for yourself, you and your spouse or your whole family.

Full Coverage

We pay 80%, you pay only 20% after your deductible is met**: \$4,000 out-of-pocket maximum per person per benefit period. Urgent healthcare is covered.

Wide Network of Healthcare Providers

It's easy to find a network doctor or hospital. Find a provider online from over 11,000 in Arkansas and nearby states. You're also covered for emergencies when you travel.

PLUS: Save money on generic and brand name prescription drugs with our FREE drug savings card.

Sign up online at QualChoice.com today. To learn more, call 855.268.7404. Ask to speak to a QuicChoice representative.

*\$200 copayment applies. **Pre-existing conditions are not covered. ***See online application for eligibility information.

Who Can Apply?

- Full-time Arkansas residents who are U.S. citizens.
- Those who have not been covered by QuicChoice for more than one prior benefit period.
- People between the ages of 6 months and 65 years.
- Family, individual and spouse, or individual and child(ren), when oldest person signing up is age 19 to 65.
- People who are not on Medicaid, Medicare or any other health plan.
 Review our MediQ65 Medicare
 Supplement plans at QualChoice.com.
- Women who are not pregnant.
- Those who have not consulted a doctor or been treated for certain health issues***.

QualChoice Holdings, Inc. is the parent company of QCA Health Plan, Inc., and QualChoice Life and Health Insurance Company, Inc. (collectively 'QualChoice'). Short-term health insurance plans are offered and underwritten by QCA Health Plan, Inc. Not a Qualified Health Plan as specified by the Affordable Care Act; does not satisfy the law requiring all individuals to carry medical coverage beginning January 1, 2014.





Note: When counting the number of days,

count the first day of coverage and the last

day of coverage. Coverage begins at 12:01

a.m. on the first day and ends at 12:00

midnight on the last day.

Your premium is based on four factors.

Use the rate chart below to figure your daily premium.

- 1. Age of oldest person applying
- 2. Type of Policy (Individual, Individual & Spouse, Individual & Child(ren) or Family)
- 3. Number of days of coverage (20 days minimum/182 days maximum)
- 4. Deductible

QuicChoice[™] Daily Premium Rate Chart

Age of Oldest	Select Deductible Amount				
Applicant	\$250 ¹	\$500	\$1,000		
1. Individual					
6 mos-24 years	1.30	1.26	1.18		
25-29	1.38	1.34	1.26		
30-34	1.82	1.77	1.66		
35-39	2.04	1.98	1.86		
40-44	2.40	2.33	2.20		
45-49	2.98	2.90	2.73		
50-54	3.64	3.53	3.33		
55-59	4.44	4.31	4.06		
60-64	5.53	5.37	5.06		
2. Individual & Spouse					
19-24	2.82	2.75	2.59		
25-29	2.82	2.75	2.59		
30-34	3.49	3.39	3.20		
35-39	3.94	3.83	3.61		
40-44	4.75	4.62	4.36		
45-49	5.79	5.63	5.31		
50-54	7.13	6.93	6.54		
55-59	8.77	8.52	8.04		
60-64	10.84	10.54	9.95		
3.	Individual &	Child(ren)			
19-24	3.21	3.11	2.91		
25-29	3.84	3.72	3.48		
30-34	4.25	4.12	3.86		
35-39	4.47	4.33	4.06		
40-44	4.42	4.29	4.02		
45-49	4.81	4.66	4.37		
50-54	5.46	5.30	4.97		
55-59	5.96	5.78	5.43		
60-64	7.05	6.84	6.43		
	4. Fami	ly			
19-24	5.26	5.10	4.79		
25-29	5.26	5.10	4.79		
30-34	6.29	6.10	5.72		
35-39	6.73	6.54	6.13		
40-44	7.19	6.98	6.56		
45-49	7.92	7.69	7.23		
50-54	9.26	8.99	8.46		
55-59	10.59	10.29	9.69		
60-64	12.67	12.31	11.60		

¹ With \$200 Emergency Room copayment

Step 1: Deductible Amount

On the rate chart at left, look for the column for your chosen deductible: $3250 \pm 500 \pm 1,000$

Step 2: Type of Coverage

Choose the type of coverage you need.

Applicant must be age 19 or older to apply for coverage other than Individual. Each applicant under age 19 who is not an eligible dependent of an adult age 19 or older must complete a separate application for Individual coverage.

1. Individual

2. Individual and Spouse

3. Individual and Child (ren) 4. Family

Step 3: Oldest Person

Find the age of the oldest person to be covered and the daily premium for that age span under the deductible amount chosen in Step 1.

Step 4: Requested Effective Date

Effective date cannot be more than 30 days from the signed date on a paper application or the date you apply online. Your Policy will take effect on the later of: 1) your requested effective date, or 2) the day after the U.S. Postal Service postmark date. If mailed and not postmarked by the U.S. Postal Service, or if the postmark is not readable, the effective date will be the later of: 1) the date you requested, or 2) the date QualChoice received your application.

Write the date you would like your coverage to start (requested effective date):

ММ	DD	YYYY

Step 5: Daily Premium

Write your daily premium here. \$____

Step 6: Amount Due

Multiply your daily premium by the number of days for which you are applying.

	x \$	_= \$
No. of Davs	Dailv Premium	Amount Due

When counting the number of days, count the first day of coverage and the last day of coverage. Coverage begins at 12:01 a.m. on the first day and ends at 12:00 midnight on the last day.

Step 7: Send Application and Payment

Complete online application or send completed paper application with payment to QuicChoice, P.O. Box 26208, Little Rock AR 72221. Your coverage will not begin until payment is processed.