

BRAND NEW!

"Short-Term Major Medical" Up to 360 Days with Pre-Existing Carryover!

HIGHLIGHTS!

- A 90 day short-term plan that your client can easily buy up to 3 more times –
 thus a total of <u>four</u> 90 day time frames (360 days protection). Each time they
 buy another 90 day term, pre-existing conditions are <u>carried over from policy to
 policy!</u> NO further applications have to be completed & NO medical questions
 answered after the initial enrollment! This is called a 4X3 option.
 - (Pre-existing conditions are those which first manifest themselves after the initial effective date of coverage on the first 90 day policy.)
- Premiums do NOT increase from 90 day term to 90 day term (up to 360 days of coverage)!
- Optional Doctor co-pay benefits!
- Optional RX co-pay benefits!
- Optional Urgent Care co-pay benefits!
- Choice of reduced policy maximums to coincide with shorter 90 day time frame and to reduce premium costs!
- Freedom of choice of any provider!
- A+ AM Best rated company!
- EZ ONE TIME on-line enrollment!

YOUR MARKETS!

- Cheaper alternative to ObamaCare!
- Cheaper alternative to employer plan or COBRA!
- Short up to 90 day duration needs such as a) missed open enrollments; b) between jobs; c) waiting period for group insurance; d) waiting for Medicare eligibility; e) immigrants!!!

State Availability!

Available in AL, AZ*, AR, DE, DC, FL, GA, IL, IN, IA, KY, MI*, MS, NE, OH, OK, PA, TN, TX, VA, WV, WI & (* limited to only two 90 day plans = up to 180 days)

Contact marketing for a quote or more information!

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