

Assurant Health... the right choice for Short Term Medical!

Not all Short Term Medical insurance plans are the same. That's why it's important to take a close look at the benefits offered. Assurant Health sets the standard for Short Term Medical benefits. Take a look and see why we're **one of the nation's leading providers**.

6 Month Plan*	Competitive Advantages	Short Term Medical Plan Benefits
Length of Coverage Options	Many carriers only offer coverage by the month versus the EXACT number of days coverage is needed.	30 - 185 days (30 - 180 days in MN and OR) Select the exact number of days coverage is needed.
Deductible Options	Offering more options, plus no per cause deductible.	\$250, \$500, \$1,000 and \$2,500
One Family Deductible	Your clients will save money with us! Most other carriers don't offer this option.	If the \$1,000 or \$2,500 deductible is selected, only one deductible needs to be satisfied by all covered family members.
Rate of Payment Options (Coinsurance)	Other competitors don't offer the 100% option.	<ul style="list-style-type: none"> • 100% – available with deductibles of \$1,000 and higher (Also available with \$500 deductible in DC, DE, IA, KY, LA, ME, OK, PA, and RI) • 80% – clients pay 20% of the next \$10,000 up to a maximum of \$2,000 • 50% – clients pay 50% of the next \$10,000 up to a maximum of \$5,000
Lifetime Maximum Benefit	Up to 5 times the coverage of other carriers.	<ul style="list-style-type: none"> • \$2,000,000 • \$5,000,000 – Available via Internet and proposal software only.
Extension of Benefits	Up to 4 times the coverage of other carriers.	Up to 12 months if hospitalized (In FL, up to 12 months if totally disabled)
Additional Benefits (Optional)	Few competitors offer any additional benefits, let alone all three benefits.	<p>All add-on benefits are available for the same duration as the STM policy and cannot be bought as stand-alone benefits. (Available via Internet and proposal software only.)</p> <ul style="list-style-type: none"> • Life Insurance: \$25,000 for insured only or \$25,000 for insured and \$25,000 for spouse. <small>Note: Agents must be licensed and appointed to sell Life insurance to offer this benefit. Available in: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, IA, ID, IL, IN, KY, LA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OK, OR, PA, RI, SC, SD, TN, UT, VA, WA, WI, WV and WY.</small> • Accident Medical Expense (AME): Benefit amount is equal to the Short Term Medical plan deductible. – 6 Month Plan: \$250, \$500, \$1,000, \$2,500 <small>Available in: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV and WY.</small> • Dental-Vision Discount Plan: Provides up to 50% savings on dental care, eyewear and eye care, and the purchase of vitamins and nutritional supplements for the entire family. The Dental-Vision Discount Plan is not insurance. <small>Available in: AL, AZ, CA, CO, CT, DC, FL, IL, IN, LA, MD, NV, OH, OK, PA, TN, TX, UT, and VA.</small>
Payment Options	Offering convenient payment options.	<ul style="list-style-type: none"> • MasterCard or Visa • Auto debit from checking or savings account • Check
Policy Delivery	One of few carriers to offer electronic policy delivery.	<ul style="list-style-type: none"> • Electronic via the Internet • First-Class Mail
Rewrites (Obtaining Additional STM Policies)	Most other carriers have restrictions on the number of rewrites that can be obtained. Some don't even offer this option.	<p>No limits on the number of policies that can be purchased. Available in all states except: CO, ID, ME, MI, MN, NH, and OR. <small>Note: Short Term Medical plans are not renewable and do not cover pre-existing conditions.</small></p>

* Benefits listed are for all states where Short Term Medical plans are sold.

12 Month Plan†	Competitive Advantages	Short Term Medical Plan Benefits
Length of Coverage Options	Most other carriers do not offer a 12 Month Plan.	30 - 365 days (continuous coverage for up to 12 months.) Not Available in CO, CT, ID, IN, MI, MN, ND, NH, NV, OH, OR, SD, and VA. Select the exact number of days coverage is needed.
Deductible Options	Offering a wide range of deductible options.	\$500, \$1,000, \$2,500 and \$5,000
One Family Deductible	Your clients will save money with us! Most other carriers don't offer this option.	If the \$2,500 or \$5,000 deductible is selected, only one deductible needs to be satisfied by all covered family members.
Rate of Payment Options (Coinsurance)	Offering a choice of rate of payment options.	<ul style="list-style-type: none"> • 80% – clients pay 20% of the next \$25,000 up to a maximum of \$5,000 • 50% – clients pay 50% of the next \$10,000 up to a maximum of \$5,000 (Copays not included)
Lifetime Maximum Benefit	Offering clients a choice of benefit options.	\$1,000,000 or \$2,000,000
Extension of Benefits	Not always offered by other carriers.	Up to 90 days if hospitalized (In FL, up to 90 days if totally disabled)
Additional Benefits	Few competitors offer any additional benefits, let alone all three benefits.	<p>All add-on benefits are available for the same duration as the STM policy and cannot be bought as stand-alone benefits. (Available via Internet and proposal software only.)</p> <ul style="list-style-type: none"> • Life Insurance: \$25,000 for insured only or \$25,000 for insured and \$25,000 for spouse. <small>Note: Agents must be licensed and appointed to sell Life insurance to offer this benefit. Available in: AK, AL, AR, AZ, CA, DC, DE, FL, IA, IL, KY, LA, MD, ME, MO, MS, MT, NC, NE, NM, PA, RI, SC, TN, UT, WA, WI, WV and WY.</small> • Accident Medical Expense (AME): Benefit amount is equal to the Short Term Medical plan deductible. – 12 Month Plan: \$500, \$1,000, \$2,500, \$5,000 <small>Available in: AK, AL, AR, AZ, CA, DC, DE, FL, GA, IA, IL, KS, KY, LA, MD, ME, MO, MS, MT, NC, NE, NM, OK, PA, RI, SC, TN, TX, UT, WA, WI, WV and WY.</small> • Dental-Vision Discount Plan: Provides up to 50% savings on dental care, eyewear and eye care, and the purchase of vitamins and nutritional supplements for the entire family. The Dental-Vision Discount Plan is not insurance. <small>Available in: AL, AZ, CA, DC, FL, IL, LA, MD, OK, PA, TN, TX and UT.</small>
Payment Options	Offering convenient payment options.	<ul style="list-style-type: none"> • MasterCard or Visa • Auto debit from checking or savings account • Check
Policy Delivery	One of few carriers to offer electronic policy delivery.	<ul style="list-style-type: none"> • Electronic via the Internet • First-Class Mail
Rewrites (Obtaining Additional STM Policies)	Most other carriers have restrictions on the number of rewrites that can be obtained. Some don't even offer this option.	<p>No limits on the number of policies that can be purchased. Available in all states except: CO, ID, ME, MI, MN, NH and OR. <small>Note: Short Term Medical plans are not renewable and do not cover pre-existing conditions.</small></p>
Copays		<ul style="list-style-type: none"> • \$150 per emergency room visit • \$500 per inpatient hospital stay
Waiting Period (Not applicable in CA, KS and MT)		<ul style="list-style-type: none"> • Sickness – up to 3 days if coverage is applied for 3 or fewer days before the Effective Date. • Accident – no waiting period
† Benefits listed are for all states where Short Term Medical plans are sold except: CO, CT, ID, IN, MI, MN, ND, NH, NV, OH, OR, SD and VA.		

6 and 12 Month Plans	Short Term Medical – Important Information
Removal of Policy Date	There is no longer a Policy Date and an Effective Date. All plans only base coverage on Effective Date.
Transplant Benefit	\$100,000 for the 6 Month Plan and \$50,000 for the 12 Month Plan
Eligibility Age for Coverage	30 days to age 64 years, 11 months
Maximum Age for Dependent Coverage	Age 18 if unmarried, age 24 if full-time student. Exceptions: Louisiana is age 20 if unmarried, age 23 if a full-time student. Colorado, New Mexico and Texas are age 24, regardless of student status. North Dakota is age 21 if unmarried, age 26 if a full-time student. South Dakota is age 19 if unmarried, age 24 if a full-time student. Utah is age 25, regardless of student status.
Hazardous Occupations/ Activity Exclusions (excludes ID – see contract for specifics)	<p>Coverage is not available for injuries due to:</p> <ul style="list-style-type: none"> • training and participating in intercollegiate or inter-scholastic sports (intramural sports are covered) • professional or semi-professional contact sports • parachute jumping • hang-gliding • bungee jumping • any flight other than a scheduled commercial airline flight • racing any motorized or non-motorized vehicle • rock or mountain climbing • any occupation where you are paid to participate or paid to be an instructor
Fees	<ul style="list-style-type: none"> • \$10 Administrative Fee (non-refundable) is included in all policy quotes. Clients can receive a \$10 savings by choosing to have their policy delivered electronically via the Internet (not applicable in MS). • \$20 Application Fee (\$6 in MS and \$25 in OR) – non-refundable