

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**.

| Short Term Medical | 6 Month Plan Benefits | 12 Month Plan Benefits |
|--|--|--|
| Length of Coverage Options | 30 - 185 days (30 - 180 days in MN and OR) Select the exact number of days coverage is needed. | 30 - 365 days (continuous coverage for up to 12 months.) Select the exact number of days coverage is needed. Not Available in CO, CT, ID, IN, MI, MN, ND, NH, NV, OH, OR, SD, and VA. |
| Deductible Options | \$250, \$500, \$1,000 and \$2,500 | \$500, \$1,000, \$2,500 and \$5,000 |
| One Family Deductible | If the \$1,000 or \$2,500 deductible is selected, only one deductible needs to be satisfied by all covered family members. | If the \$1,000, \$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) | <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 | <ul style="list-style-type: none"> • 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 |
| Extension of Benefits | Up to 12 months if hospitalized (In FL, up to 12 months if totally disabled) | Up to 90 days if hospitalized (In FL, up to 90 days if totally disabled) |
| Lifetime Maximum Benefit | <ul style="list-style-type: none"> • \$2,000,000 | |
| Payment Options | <ul style="list-style-type: none"> • MasterCard or Visa • Auto debit from checking or savings account • Check | |
| Policy Delivery | <ul style="list-style-type: none"> • Electronic via the Internet • First-Class Mail | |
| Rewrites (Purchasing Additional STM Policies) | No limits on the number of policies that can be purchased. Available in all states except: CO, ID, ME, MI, MN, NH, and OR. Note: Short Term Medical plans are not renewable and do not cover pre-existing conditions. | |
| Transplant Benefit | \$100,000 | |
| 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. | |
| Fees | <ul style="list-style-type: none"> • \$20 Application Fee (\$6 in MS and \$25 in OR) – non-refundable | |