

# Now is THE BEST TIME to SELL Short-Term!! Coverage Up to 36 Months!!!

### **HIGHLIGHTS!**

• Just one quick, simple application and you can protect your clients on a lower cost alternative to an ACA plan. Just one application – with pre-existing carry over from term to term. No more 90-day mandatory maximum time durations – A+ Superior rated company.

(Pre-existing conditions are those which first manifest themselves after the initial effective date of coverage on the first policy term.)

#### Here are the state maximum duration time frames:

12X3 = Three 12-month terms (maximum 36 months) AL-AR-AZ-FL-GA-IA-IN-LA-MS-OK-TX & UT

12x2 = Two 12-month terms. (maximum 24 months) - NE-OH & WY

11X2 = Two 11-month terms (maximum 33 months) - SC

6X2 = Two 6-month terms (maximum 12 months) – MO

12 months = One 12-month term - KS-NC-TN & WI

6 months = ID-IL-MT-ND & NV

3 months = DC & OR

Sale Note: shorter time frames are always available

## **YOUR MARKETS!**

- Cheaper alternative to ObamaCare!
- Cheaper alternative to employer plan or COBRA!
- Perfect for a) missed open enrollments; b) between jobs; c) waiting period for group insurance;
   d) waiting for Medicare eligibility; e) immigrants!!!

Contact marketing for a quote or more information!

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