



Now Available!!!!
"Short-Term Major Medical"
Up to 364 Days!!!!

HIGHLIGHTS!

- Now your clients can purchase a full 364-day short-term plan. No more 90-day maximum time durations – see state listing below for exceptions!
- However, our Pivot also gives them other payment options including our *lower cost* 4X3 option where they get four 90-day sequential policies at the initial one-time enrollment – thus a total of four 90-day time frames (360 days protection). Each time they buy another 90-day term, pre-existing conditions are carried over from policy to policy! NO further applications must be completed & NO medical questions answered after the initial enrollment! This is called a 4X3 option. Premiums do NOT increase from 90-day term to 90-day term.

(Pre-existing conditions are those which first manifest themselves after the initial effective date of coverage on the first 90 day policy.)

Plus.....

- Optional Doctor co-pay benefits!
- Optional RX co-pay benefits!
- Optional Urgent Care co-pay benefits!
- 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!
- Perfect for a) missed open enrollments; b) between jobs; c) waiting period for group insurance; d) waiting for Medicare eligibility; e) immigrants!!!

State Availability!

364 Days or 4X3 Available in AL,AR,DC,FL,GA,ID,KY,MS,NC,NE,OH,PA,TN,TX,VA,WI,WV & WY
4X3 Option (up to 360 days – not 364 Day option) Available in AZ, IN, LA, MO & OK
IL, MI & NV= 180 days / IA & OR = 90 days

Contact marketing for a quote or more information!

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