

**Yikes – Our Newest!**  
**Unlimited Doctor Visits!!**  
***"Short-Term Major Medical"***

(New Agents: A \$50.00 BONUS upon issue of your first sale within 90 days of being contracted)

**FACT:** We've been marketing nationwide short-term medical insurance since 1990. During all this time, we've never had a short-term plan which provides *unlimited* Physician visits (only a \$35 or \$50 co-pay per visit). Plus, our new "Simple Term" STM is just that – simple to understand and simple to write. *Graham Bates, President*

***No ACA penalties – EZ Underwriting – Quick issue!***  
***Now's a great time to sell short-term!!!***

- Unlimited Doctor Co-Pay Visits!
- \$50 Co-Pay at any Urgent Care Facility!
- In & Out of Hospital!
- Emergency Room Care!
- Outpatient Services!
- "MD Live" 24/7 Doctor Consultations!
- X-Ray & Lab...plus more!
- A (Excellent) AM Best Rated Company!

**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 & Coverage Durations!**

12-month states – AL, AR, GA, IA, MS, MT, NC, NE, TX, WI, & WV

11-month state - SC

6-month states – AZ, MI, NV, ND, OK & WY (note some 6-month duration states will be expanded soon upon approval)

3-month states – DE, KS, IL, IN, LA, OH & PA (note some 3-month duration states will be expanded soon upon approval)

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