

SHORT TERM MEDICAL (STM) FAQ

Why choose a Short Term Medical Plan?

Short Term Medical may provide a better financial alternative compared to your applicable COBRA coverage. Giving you the flexibility to get the coverage you need, with the options you want, for the time that best suits you. This plan offers access to benefits and options that provide financial protection for the everyday and the unexpected, such as:

- Doctor visits and preventive care
- Emergency room and hospital stays
- Pharmacy benefits and discount options

What are some of the benefits of a Short Term Medical Plan?

- ✓ **Office visits for everyone**
Office visit benefits come standard with all plans and copay options are available
- ✓ **Deductible waived on Urgent Care visits**
You pay a \$50 access fee and the rest applies to coinsurance
- ✓ **Prescription drug options**
Keep your costs low with a pharmacy discount card on all plans, or a \$10 copay on generics with the Copay Enhanced PPO plan
- ✓ **Flexible coverage periods and solutions**
Choose the coverage duration that best suits your needs, whether it's 30 days, 12 months, 1 or even up to 3 years
- ✓ **Next day effective dates**
Get the benefits you need for injuries and preventive care right away, with eligibility for sickness benefits after just 7 days
- ✓ **LIFE Association membership**
This plan is brought to you through LIFE Association, a non-profit, members-only organization that provides you with lifestyle-related perks and discounts on everyday services, as well as additional health programs to help you save

THIS PLAN PROVIDES LIMITED BENEFITS.

How Do I get a quote?

Building a Short Term Medical plan is easy. All you have to do is choose a deductible and select a coinsurance option. Then complete a health questionnaire and you're all set.

Ready to start your quote? Go to keybenefit.com/STM

Are there any Guaranteed Issue Plans with a Short Term Medical Plan?

The Guaranteed Issue PPO1 plan is a great alternative to the Essentials, Enhanced, or Copay Enhanced plans. You are guaranteed eligibility and there is no health questionnaire to fill out.

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Does a Short Term Medical Plan cover pre-existing Conditions?

Short Term Medical plans are medically underwritten and do not cover pre-existing conditions. They are not Minimum Essential Coverage under the Affordable Care Act.

What are the benefits offered through Life Association Membership?

✓ Telemed for LIFE

Telemedicine is an innovative solution for non-emergency illnesses and general care. It allows direct access to consult with state-licensed physicians via phone or video to treat common ailments and offer health care advice. This service comes at no additional cost with unlimited sessions. Available 24 hours a day, 7 days a week for adults and children alike.

✓ Pharmacy Discount Card and Hospital Negotiations¹

Maximize your savings with the pharmacy discount card and save on prescription drugs nationwide. Or, enlist the help of LIFE Association negotiators to help lower the price of non-emergency hospital services and procedures prior to treatment.

✓ Everyday wellness

Keep yourself and your family fit for less! Get access to the lowest rates at over 14,000 high quality fitness facilities through the International Fitness Club Network (IFCN). Free trial certificates, a vast network, and a 24/7 service hotline will help you find the most convenient and affordable fitness center for your healthier lifestyle!

¹ Negotiations are not available for services that have been paid for, are already in collections, have already been negotiated, or are older than 60 days. Other restrictions may apply. Negotiations may not be applicable if services have already been discounted through other networks and benefits provided by this plan.

Is there a Fully Insured Major Medical Plan option available?

If you are looking for affordable traditional major medical coverage for yourself or your family, You have access to a wide range of options to help find the health insurance you need. You can find many of the same plan designs that you would access through your employer and on the healthcare exchange.

To begin the shopping experience, you can access plan options and rates through the link provided below.

ehealthinsurance.com

Have additional Questions?

Please feel free to contact us at

800-886-3744

Monday – Friday / 8am – 5pm EST