



## Discover Your Potential with Short Term Medical (STM) Insurance

### TARGET MARKETS

Look for prospects like these to maximize your sales and provide clients with much-needed protection in times of transition.



#### ▶ BETWEEN JOBS

These individuals need Short Term Medical insurance while they're searching for that next job. Look for people who are recently unemployed (possibly as an affordable alternative to COBRA), discharged from the military, foreign residents and independent consultants between corporate assignments.



#### ▶ WAITING FOR EMPLOYER BENEFITS

New employers often impose a waiting period for health benefits. Reach out to these companies and their employees to offer Short Term Medical to fill the gap.



#### ▶ TEMPORARY OR SEASONAL EMPLOYEES

During this transitional time, offer Short Term Medical to individuals working at staffing agencies, retail stores, landscaping companies and more.



#### ▶ NEWLY INDEPENDENT

Young adults and recent graduates may no longer be eligible for health insurance through a student plan or their parents' plan. Offer them Short Term Medical insurance until they find that ideal job.

For fast, reliable answers to your questions, contact your Sales Representative or the Short Term Medical Service Desk at 800-800-5453.



## GREAT MARKETING IDEAS

Put commission dollars in your pocket with these proven sales and marketing ideas:

- Include a Short Term Medical **brochure** in all outgoing mail, with all group proposals and administrative kits, and with other client/brokerage mailings.
- Send a **letter** or **visit your group clients** to offer Short Term Medical insurance to newly-hired or terminating employees — as an affordable alternative to COBRA.
- Put Short Term Medical **display stands** in areas like your office, college and job placement offices, temporary agencies, unemployment offices, companies' human resources offices and local gathering places such as churches, coffee shops and restaurants.
- Use the **My Sales Link tool** to create and e-mail your personal sales link to prospects, add it to business and college websites, and even your own website.
- Create your own website using the **My Web Page tool** and sell Short Term Medical online 24/7 or when you need to offer STM as a stand-alone product.
- Read the **newspaper** to learn about local company layoffs and businesses that are closing. Then contact them to offer Short Term Medical insurance to impacted employees.
- Contact local **Chambers of Commerce and associations** for new businesses in the area.
- Offer Short Term Medical to **foreign residents** who are now living in the U.S.
- Regularly review your **existing customer database** for life events that would trigger a need for temporary insurance.

Online sales tools can help you sell 24/7!

## USEFUL SALES TOOLS

You can't be everywhere at once, so why not put these Short Term Medical sales tools to work for you!

- **Short Term Medical Brochure** — this brochure can be personalized with your contact information, then distributed to prospective clients in person, by mail or in display stands.
- **Display Stand** — imprint or stamp the backs of brochures with your agency information, then set up stands in areas like your office, college and job placement offices, temporary agencies, unemployment offices, companies' human resources offices, and local gathering places such as churches, coffee shops and restaurants.
- **Poster** — hang an STM poster in a prominent spot in your office, college and job placement offices, temporary agencies, unemployment offices, and employers' human resources offices to attract key prospects.
- **My Sales Link** — sell online with or without a website by adding a personalized link to your Website and those of colleges and businesses, adding it to electronic communications or by e-mailing it to clients. When clients click on the link, they're sent to a Short Term Medical website personalized with your agent information. They can research and apply for plans online.

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### USEFUL SALES TOOLS *(continued)*

- **My Web Page** — Assurant Health will create a professional-looking Web page for you in minutes and take care of all site maintenance. Simply send clients to your new site to gather information, generate quotes and apply for coverage. You can even create a Web page for targeted marketing partnerships where Short Term Medical is the sole product offered.
- **Report Tool** — use this online tool to identify sales opportunities in your existing STM book of business.
- **Sales Stuffers** — maximize your marketing dollars and efforts by including an STM sales stuffer with bills or information sent to clients.
- **My Book Alerts** — Use this tool to retain existing clients. Resell a STM plan. Win back term clients. Or as a future lead.

All sales tools and forms can be found on [www.assuranthealthsales.com](http://www.assuranthealthsales.com). All promotional materials can be downloaded from this site or ordered through Supply. Customizable mailers can be ordered by clicking the "Order Customized Promotional Materials" link. My Sales Link and My Web Page tools can be found under the "Help Me Sell" section.

### ELIGIBILITY

Short Term Medical insurance is for people who have a temporary health insurance need. It is important you determine if your client's need is actually temporary and if Short Term Medical is the best solution.

If a client needs health insurance for more than 6 months, or needs a plan that covers treatment for an existing medical condition, an Assurant Health individual medical plan or COBRA coverage may be a better option.

#### General Guidelines

All Short Term Medical plans are based on the actual age of the applicant as of the policy effective date. Coverage is available for individuals, spouses and/or dependent children. To be considered a dependent, children must be younger than 19, or 25 if full-time students *(may vary by state)*.

The following individuals who can answer "No" to all questions asked on the application are eligible for Short Term Medical insurance:

- Healthy individuals between the ages of 30 days and 64 years, 11 months
- Persons who are currently not pregnant and their immediate family members
- Persons who do not engage in hazardous activities or occupations on a regular basis
- Persons not seeking coverage specifically for sporting activities, such as skiing, football, etc.
- Persons not seeking coverage while traveling outside the U.S.

Other qualifying criteria may exist. See state-specific application for more information or download the Short Term Medical Agent Guide from [www.assuranthealthsales.com](http://www.assuranthealthsales.com).

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## SUBMITTING BUSINESS

### Application Options

Clients can apply for Short Term Medical via:

- **Paper applications** — all brochures are state specific, can be personalized with your information, and can be ordered from Supply or downloaded from [www.assuranthealthsales.com](http://www.assuranthealthsales.com).
  - Supply: applications offer simplified quoting options
  - Internet: applications offer all quoting options
- **Internet** — sell Short Term Medical online easily through these free online sales tools — My Sales Link, My Web Page and the Assurant Health sales site. Information on how to sell online through My Sales Link and My Web Page can be found on pages 2 and 3 in the "Useful Sales Tools" section of this document. For face-to-face interactions, go to [www.assuranthealthsales.com](http://www.assuranthealthsales.com) and once logged in, select the "Create a Quote" link for Short Term Medical. Follow the steps all the way through to application and submission. All options give clients the ability to get a quote, apply and even submit their application online. If approved for coverage, a policy and ID card can be e-mailed within a matter of hours.

### Policy Issuance

Issuing a policy from a paper application can be done by:

- Faxing the paper application to Assurant Health at 414-299-1137. You will receive a fax confirmation within one business day that locks in an effective date. If payment is being made via check, please attach the check to the fax confirmation page and mail it to: P.O. Box 3175, Milwaukee, WI 53201-3175.
- Mailing the paper application (paid by check, credit card or auto bank debit) to: P.O. Box 3175, Milwaukee, WI 53201-3175.
- Using the "Field Issue Paper Application" link on [www.assuranthealthsales.com](http://www.assuranthealthsales.com). The signed paper application must still be sent to the home office via fax or U.S. Postal Service if paid by check or auto bank debit.

For all options, Assurant Health will either e-mail or mail the policy to the insured, depending on the option selected on the application.

Coverage is available as early as the next day!



For more information, download the Short Term Medical Agent Guide from [www.assuranthealthsales.com](http://www.assuranthealthsales.com).

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## PAYMENT METHODS

Customers can pay for their Short Term Medical coverage by **check, credit card** (Visa or MasterCard) or **auto bank debit** (checking or savings).

## PAYMENT OPTIONS

**Two payment options are available. While either payment option can be selected, it is up to your clients to determine which options best fits in with their budget.**

- **Single Payment** — if the client knows how long coverage is needed, a single, up-front payment may be ideal — as it provides a **premium savings of 20%**. The minimum amount of coverage that can be purchased is one month (30 days) and the maximum is 6 months (180 days). Refunds are not available after the 10-day free look with this option.
- **Monthly Payments** — this option is ideal if the client is unsure how long coverage is needed or wants the flexibility to pay premiums "as you go." The client pays each month for as long as the plan is needed — up to 6 months (180 days). If coverage is no longer needed, the client can simply contact us to stop future monthly payments. **Note:** Since the plan is paid for one month at a time, coverage may not end the day the call is made. Coverage will remain in effect until the next monthly billing cycle (*may vary by state*).

## PREMIUM REFUNDS

### We stand behind our products!

If a client isn't completely satisfied with the Short Term Medical plan, the policy and identification cards may be returned within 10 days of delivery to receive a premium refund, no questions asked. The one-time application fee is not refundable. **After 10 days, premiums are not refundable.** Refund requests should be put in writing and can be sent via:

- E-mail: [specialty.administration@assurant.com](mailto:specialty.administration@assurant.com)
- Fax: 414-299-6217
- Mail: Assurant Health, P.O. Box 3175, Milwaukee, WI 53201-3175

## APPLYING FOR ANOTHER STM PLAN

When your client's plan expires, he or she may be eligible for another plan depending on how long he or she has been covered by Short Term Medical plans. Short Term Medical is temporary coverage, so plans cannot be renewed like permanent insurance. However, when your client's plan expires, he or she may apply for another plan if he or she has not had a total of more than **730 days of short-term coverage without a 64-day coverage gap**. Certain state limitations also may apply. If your client is issued a new Short Term Medical plan, the new plan will not provide benefits for any conditions or symptoms that existed during the previous plan.

Keep in mind that short-term plans are not meant to be a substitute for permanent health insurance coverage. An Assurant Health Individual Medical plan may be a better option.

Client's  
can save 20%  
by making  
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### PLAN FEATURES

**Short Term Medical insurance provides valuable major medical coverage for people in times of transition.** It is designed to provide coverage for unexpected illnesses and accidents and does not include coverage for preventive care or pre-existing conditions. **Coverage can start as early as the next day!**

*Plan features may vary by state.*

<b>Length of Coverage</b>	<ul style="list-style-type: none"> <li>One month (30 days) up to 6 months (180 days)</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>\$1,000, \$2,500, \$3,500* or \$5,000</li> <li>Only one deductible needs to be satisfied for all covered family members</li> </ul>
<b>Coinsurance</b>	<ul style="list-style-type: none"> <li>50%/50%, 80%/20% or 100%/0%</li> </ul>
<b>Lifetime Maximum</b>	<ul style="list-style-type: none"> <li>\$2 million</li> </ul>
<b>Doctor Visits</b>	<ul style="list-style-type: none"> <li>Covered for unexpected illness and injury <i>(subject to deductible and coinsurance)</i></li> <li>Any doctor can be seen</li> <li>Discounts for using network doctors — on average 20-35% savings</li> <li>Access to doctors 24/7/365 by phone</li> </ul>
<b>Hospital Benefits</b>	<ul style="list-style-type: none"> <li>Inpatient and outpatient services are covered <i>(subject to deductible and coinsurance)</i></li> <li>Discounts for using network facilities — on average 20-35% savings</li> </ul>
<b>Emergency Room Care</b>	<ul style="list-style-type: none"> <li>Covered <i>(subject to deductible and coinsurance)</i></li> </ul>
<b>Ambulance</b>	<ul style="list-style-type: none"> <li>Service to nearest hospital able to treat condition</li> </ul>
<b>Outpatient Services</b>	<ul style="list-style-type: none"> <li>Covered up to \$2 million <i>(subject to deductible and coinsurance)</i></li> </ul>
<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>Covered <i>(subject to deductible and coinsurance)</i></li> </ul>
<b>X-ray and Laboratory</b>	<ul style="list-style-type: none"> <li>Covered <i>(subject to deductible and coinsurance)</i></li> </ul>
<b>Transplant Benefits</b>	<ul style="list-style-type: none"> <li>\$100,000 including up to \$10,000 in donor expenses</li> </ul>
<b>Extension of Benefits</b>	<ul style="list-style-type: none"> <li>12-month extension of benefits if hospitalized <i>(varies by state)</i></li> <li>\$1,000 benefit for non-disabling condition — for up to 60 days</li> </ul>
<b>Teladoc™ Medical Services</b> <i>Not available in Oklahoma.</i>	<ul style="list-style-type: none"> <li>Medical consultations by phone 24 hours a day, 365 days a year</li> <li>\$35 per consultation <i>(subject to deductible and coinsurance)</i>†</li> <li>National network of state-licensed, board-certified primary care physicians</li> <li>www.teladoc.com or 800-TELADOC</li> </ul>
<b>Optional Benefits</b> <i>Availability varies by state.</i>	<ul style="list-style-type: none"> <li>Dental-Vision Discount Plan <i>(this is not insurance)</i></li> <li>Accident Medical Expense (AME)</li> <li>Life Insurance</li> </ul>

\* Not available in Washington.

† While clients may use Teladoc services to treat a host of routine conditions, Teladoc charges apply to their Short Term Medical deductible and coinsurance only when those conditions are covered by the Short Term Medical plan. All charges are subject to pre-existing condition review to determine if an exclusion applies.

**Health care reform** - Remind your clients that short-term limited duration coverage, such as our Short Term Medical plans, are not subject to certain provisions of federal health care reform, including provisions related to lifetime limits, dependent coverage, preventive care and pre-existing conditions. The pre-existing condition exclusion for these plans applies to all customers, including those under the age of 19.

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**WHAT'S NOT COVERED:**

- Treatment of a pre-existing condition,\* including those not inquired about on the enrollment form
- Routine care, examinations or immunizations
- Illness or injury that is self-inflicted or caused while engaged in a felony, under the influence of an illegal substance, driving under the influence, in military service, in a hazardous occupation or activity for which compensation is received, Intercollegiate sports
- Vision or dental treatments, foot care or orthotics
- Maternity, genetics, or fertility treatment or testing
- Custodial care or private nursing
- Cosmetic, experimental, investigational or not medically necessary treatment
- Treatment of mental illness or substance abuse
- Expenses incurred outside the United States, its possessions, and Canada

\* A pre-existing condition is a medical condition due to sickness or injury for which medical treatment or advice was received during the five-year period immediately prior to the Short Term Medical effective date, regardless of whether the condition was diagnosed or not; or that produced signs or symptoms within the five-year period immediately prior to the Short Term Medical effective date. The signs or symptoms either must have allowed one knowledgeable in medicine to diagnose the disorder or would have compelled a reasonable person to seek diagnosis or treatment. This definition varies by state. See the appropriate state-specific mailer brochure or contract for state-specific definitions.

Pre-existing  
conditions  
are not  
covered.

**See the insurance contract for a complete listing of plan benefits and exclusions.  
A sample can be found on Find a Form at [www.assuranthealthsales.com](http://www.assuranthealthsales.com).**

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