



# Link Short Term Medical plans to keep your clients covered through the end of the year

## Provide the option your clients want with **two, back-to-back Short Term Medical (STM) plans**

Now, you can provide your clients with the option to get coverage through the end of the year and beyond with two, 3-month STM plans in one application.

### **Important details for back-to-back STM sales:**

- Deductibles and out-of-pocket maximums are reset with each policy
- Coverage period maximums are reset — your client is still eligible for the \$250,000 or \$1,000,000 coverage period maximums with each policy term
- The pre-existing condition lookback period will be based upon the first policy's effective date
- The plan designs must be the same for all policies
- Applicants must be eligible for both policy terms

If your clients no longer need the coverage, they can cancel at any time.

Remember — Short Term Medical plans offer affordable medical coverage but are medically underwritten. They do not provide Minimum Essential Coverage as mandated by the Affordable Care Act.

Pre-existing conditions that occurred during the look-back period will be excluded.

**Contact IMC** to learn more:

\* This option is not available in: CO, CT, ID, KS, MD, MO, NM, ND, OR, SD, TN, WI  
SHORT TERM MEDICAL PLANS PROVIDE LIMITED BENEFITS.

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