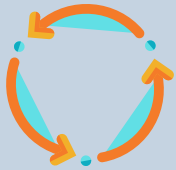


## What's the difference between TriTerm Medical and a more traditional short-term health insurance plan?

TriTerm Medical is short term limited duration health insurance. However, a TriTerm Medical insurance plan is more benefit-rich compared to most other short term plans with shorter term lengths. That is one of the great features of a TriTerm Medical plan - its term length is nearly 3 years of coverage. TriTerm Medical is a medically underwritten plan that offers the benefits you are likely looking for: preventive care, doctor office visits, urgent care, prescription drug coverage and more.

## Why choose a TriTerm Medical insurance plan?



**Other products you looked at didn't last long enough or had benefits that didn't fit your needs.**

These plans provide coverage just under 3 years and benefits that may work for you and your family.

**You're not thrilled with health insurance alternatives.**

Some of those plans, for example, may be within your monthly budget, but you want a plan backed by consumer protections and regulations.

## What are some of the added benefits offered by TriTerm Medical Insurance?

### Pre-existing Conditions



After your first 12 months on the plan, eligible services related to some preexisting conditions may be covered. Please note that there are some medical conditions that would make you ineligible for coverage.

### Preventative Care



After an initial 6-month waiting period in the first term, all TriTerm Medical plans include a \$200 benefit per person, per term, for preventive care wellness checks.

### Prescription Drugs



There is a \$5,000 max benefit per person, per term for outpatient prescriptions. Some plans have tiered pricing where many common prescriptions (tier 1) are \$25 copay with no deductible.

### Doctor Office Visits



Doctor visits are covered on all TriTerm Medical plans. With copay options prior to meeting your deductible.



**Can anyone get TriTerm Medical insurance?**

Plans are available for individuals and families; the primary applicant must be between 19 and 63, with coverage ending at age 65. TriTerm Medical insurance is not guaranteed issue. Several factors including prior applications, and medical history come into play when deciding if someone is eligible.

**How long can I keep a TriTerm Medical plan?**

Federal regulations state that a short term health insurance plan's initial term must be less than 12 months and that the plan cannot be extended to total more than 36 months.<sup>3</sup> Because of this rule, TriTerm Medical plans are 3 terms that add up to 1 day less than 3 years.

**Is there an open enrollment period when I need to apply?**

No. TriTerm Medical plans are available year-round, and your coverage can begin as early as 5 days after your application is received.

**Could enrolling in a TriTerm Medical plan affect my taxes?**

There is no longer a federal tax penalty for not having ACA insurance. However, there may still be penalties at the state level, so you should consult your tax advisor for more information.

**Is there flexibility to pick the coverage options that are right for me?**

Yes. TriTerm Medical policies offer a variety of plans and deductible choices to help meet your specific budget and needs. Please consider the plan details carefully before deciding.

**What's the maximum amount the insurance will pay?**

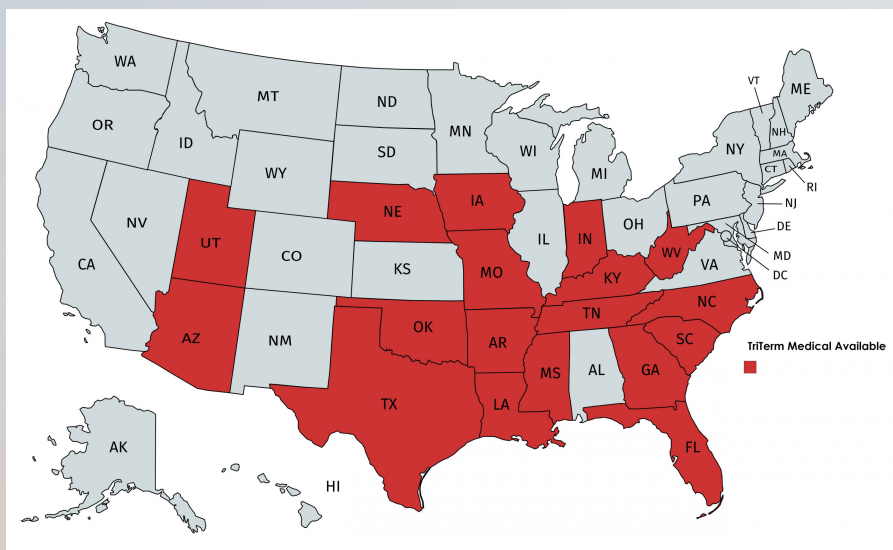
Each covered person has a \$2 million lifetime maximum benefit, on most plans.

**Can I start using the benefits right away after my plan starts?**

There can be a 6-month waiting period for preventive care benefits during the first year of the plan, and eligible services related to preexisting conditions can have waiting periods as well.

**Can I continue to see the doctor I've been using?**

Network providers vary by carrier, be sure to confirm that before selecting a plan.



If you would like to speak with us about carrier options in the highlighted states, we are available to assist you with TriTerm Medical Insurance options.

If your state is not colored red, TriTerm Medical Insurance options are not available to you.

We can discuss other alternatives available in your state.

We look forward to speaking with you soon.