

With our STMx4 package, NatGen helps you lock in the Short Term Medical coverage your customers want, for the length of time they need

## **One app — four plans.** Add flexibility to your portfolio with our STMx4 package today

For January 1, 2018 and later effective dates, you can offer your customers access to the flexible coverage options of NatGen Short Term Medical with the comfort of knowing they'll have the coverage they need for the period of time they choose. Customers can apply once for our Standard Issue Short Term Medical and are guaranteed eligibility for three more consecutive plans.

## **It's that easy. Submit one application for four plans** — your customers get access to longer coverage periods, and their pre-existing condition look-back period will remain based on the first policy's effective date.

- Customers must meet all eligibility criteria, for each policy, at time of application
- Deductibles and out-of-pocket maximums are reset with each policy
- If your clients no longer need the coverage, they can cancel at any time

## Watch your email inbox for more details to come.

## Contact me to learn more:

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, which means customers may still be subject to a tax penalty. Pre-existing conditions that occurred during the look-back period will be excluded.



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

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