

Short Term plans can be the right fit for some of your clients — find out who

Having options for coverage is more important than ever. UnitedHealthcare Short Term Medical plans, underwritten by Golden Rule Insurance Company, are an ideal solution* to help fill gaps in coverage. Take a second look at who might be right for Short Term Health Insurance.

Consider Short Term Medical for clients going through transition



Retirees with part-time jobs

Still working some and not quite ready for Medicare, these ambitious older adults are likely sensitive to how they spend their dollars on insurance premiums.



Changing jobs

It's a new economy where job fluidity is more common than ever; temporary health insurance may be a good fit.



Graduating or coming off parent's plan

Is age 26 the new "adulthood"? This group is commonly faced with learning how to secure their own health insurance, often while job hunting.



Seasonal workers

The flexibility of temporary health insurance allows them to focus on their work without worrying about gaps in their health coverage during the off season or any season.

Notable niches

Short Term Medical Insurance may meet the needs of more people than you think, like:

- Generally healthy individuals
- Need nationwide network access
- No qualifying life event (QLE) outside of ACA Open Enrollment Period (OEP)

UnitedHealthcare®
Golden Rule Insurance Co.

Benefits of Short Term Medical

Timely advantages

- Apply for coverage anytime
- Next day coverage available[1]
- Quote up to 90 days in advance of effective date



Quality and convenience

- Access to UnitedHealthcare nationwide network
- Premium options to help fit budget needs

Familiar options

- Multiple plan types with optional add-on benefits[2]
- A range of deductible amounts
- No primary care providers or referrals required

Keep in mind, Short Term Medical is not considered a minimum essential plan. It does not cover preexisting conditions or people planning on becoming pregnant.

Not contracted?

Get contracted and appointed with Golden Rule Insurance Company, an affiliate of UnitedHealthcare. Visit **uhone.com/broker/getappointed** to get started.

Ready to start quoting?

E-Store is your one-stop shop to quote a robust portfolio of insurance products designed for individuals and families. Run a quote through e-Store at **uhone.com/broker**.

*Short Term Medical is subject to medical underwriting and does not cover preexisting conditions nor meet the minimum essential coverage requirements of the Affordable Care Act (ACA), meaning signing up for this coverage may result in a tax penalty in some states. [1] Available to those who qualify. [2] At an additional cost.

Golden Rule Insurance Company is the underwriter and administrator of these plans.

NOT FOR CONSUMER USE | 51552-X-0924

© 2024 United HealthCare Services, Inc. All Rights Reserved.

UnitedHealthcare®
Golden Rule Insurance Co.