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

Tri-Term Medical is short-term limited duration health insurance. However, a Tri-Term Medical insurance plan is more benefit-rich compared to most short-term plans with shorter term lengths. One of the great features of a Tri-Term Medical plan - its term length: nearly 3 years of coverage. Tri-Term Insurance is a medically underwritten and offers additional benefits like preventive care, doctor office visits, urgent care, prescription drug coverage, and more.

Why choose a Tri-Term 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 Tri-Term Medical Insurance?



Pre-existing Conditions

After your first 12 months on the plan, eligible services related to some pre-existing conditions may be covered. **Note:** Some medical conditions make you ineligible for coverage.



Preventative Care

After an initial 6-month waiting-period in the first term, all Tri-Term 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 drugs) have a \$25 copay with no deductible.



Doctor Office Visits

Doctor visits are covered on **all** Tri-Term Medical plans. With copay options prior to meeting your deductible.



Questions & Answers

Can anyone get Tri-Term Medical insurance?

Plans are available for individuals and families; the primary applicant must be between 19 and 63, with coverage ending at age 65. Tri-Term Medical insurance is not guaranteed issue. Several factors including prior applications, and medical history are factors in determining if someone is eligible.

How long can I keep a Tri-Term 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. Because of this rule, Tri-Term 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, Tri-Term 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 are some penalties at the state level, so you should consult your tax advisor.

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

Yes, Tri-Term Medical policies offer a variety of plans and deductible choices to help meet specific budgets and needs. Please consider the plan details carefully before enrolling.

What's the maximum amount the insurance will pay?

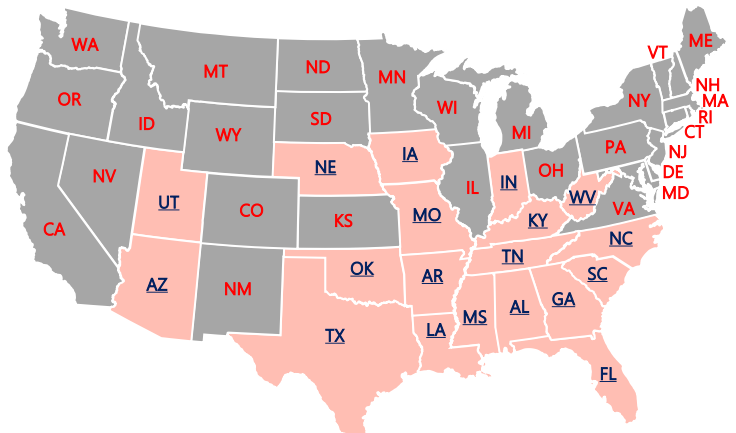
Each covered person has a \$2 million lifetime maximum benefit, on most plans.

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, services related to preexisting conditions can also have waiting periods.

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

Network providers vary by carrier, confirm with your doctor that before enrolling in a plan.



If your state is not colored, Tri-Term 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.



800-936-1405



[Schedule an appointment](#)