



A United Group Programs, Inc. Brand

Temporary health care coverage for you and your family

OptiMed **Short Term Medical** insurance provides the financial protection you need from unexpected medical bills and other health care expenses, including:

- Doctor visits and some preventive care
- Emergency room and ambulance coverage
- Urgent care benefits, and more

Any amount of time without health insurance is too long. Our Short Term Medical insurance includes flexible plan designs and options to help you find the plan that fits your needs and budget.

HIGHLIGHTS

- 1 Find the right doctor through the large, national Aetna Open Choice PPO Network
- 2 Get coverage as soon as the next day, including office visits and some preventive care benefits
- 3 Receive benefits that help you get the health care you need, including doctor visits, urgent care, emergency room visits and more



FEATURES

- ✓ Choose from a variety of deductible and coinsurance options designed to help you find a plan that meets your needs and budget
- ✓ \$250,000 to \$1,000,000 in health care coverage benefits available per coverage term
- ✓ Includes membership with L.I.F.E. Association,* which provides access to member-exclusive benefits, discounts and services

This plan does not cover medical expenses resulting from pre-existing conditions

THIS PLAN PROVIDES LIMITED BENEFITS

* Not available in all states. L.I.F.E. Association is a membership organization that provides lifestyle-related benefits to its members. Membership in the Association is required in order to be eligible for this insurance coverage. The membership fee is billed separately from this health insurance plan. Short Term Medical plans offer affordable medical coverage but are medically underwritten. They do not provide Minimum Essential Coverage as described by the Affordable Care Act. National General Accident and Health markets products underwritten and issued by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation. NGAH-STMFLYER (01/2017) © 2017 National Health Insurance Company. All rights reserved.

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SHORT TERM MEDICAL