Short Term Medical

Details by State





STATE	Association or Individual	Policy Duration	T	O	*
AL	Association (R)	12 months	T	O	→
AR	Association (R)	12 months	7	O	*
AZ	Association (R)	12 months	7	O	*
FL	Association (R)	12 months	7	O	*
GA	Association (R)	12 months	7	O	*
KY	Association (R)	12 months	7	O	→
LA	Association (R)	12 months	7	O	→
MI	Association (R)	6 months ¹			
MT	Individual	6 months			
NV	Association (R)	6 months ¹			
ОН	Association (R)	12 months	7	O	
sc	Association (R)	11 months		O	
WI	Individual	12 months ²	7		*

(R) Association Required

- T Coverage is equal to no more than the duration minus one day
- Ability to purchase consecutive plans is available
- → Renewability options available

- Michigan and Nevada Rewrite Limits Limited to 185 days of STM coverage with Us in any 365 day period. 185 days of coverage does not need to be consecutive.
- Wisconsin Rewrite Limits -Aggregate duration may not exceed 18 months. Renewal option 6 months only. Requires 63 day gap in coverage from a National General STM plan in order to obtain another National General STM plan.

ALL DETAILS OF THIS DOCUMENT ARE SUBJECT TO CHANGE.

^{*} The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO Network for Shared Administration.

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