

Short-Term Medical

Limited duration coverage for those in need of a temporary solution. Consider short-term coverage for self-employed individuals, those between jobs, or recent college graduates.

- 364 day plan durations in select states
- Extended durations 2x180 or 2x364 day plans in select states
- Prescription drug coverage on select plans
- Copays for physician and specialist office visits
- All provider access and PPO network options
- Next day effective dates offered

Supplemental

Latitude plans are designed to provide benefits in the case of an accident or critical illness. These plans can be a good fit for individuals looking out for their health while protecting their assets.

- Includes critical illness, accident, hospital indemnity and AD&D coverage in a single plan
- Cash payment for insured to use as needed for everyday living expenses
- Daily hospital benefits for any covered sickness or injury
- Guaranteed acceptance - no underwriting

Pre-Medicare

Bridge to Medicare™ plans are designed specifically for early retirees and their spouses to bridge the coverage gap to Medicare eligibility.

- For 60-65 year old individuals and couples
- Open network – see any doctor or hospital
- Up to three consecutive 364 day plans with one application
- Prescription drug copays (after set Rx deductible on certain plans)
- Discounts on vision and audiology

Limited Benefit

Predictable easy-to-use cash payments can benefit individuals in search of coverage for unexpected medical costs.

- No deductible or coinsurance
- Doctor office visits for injury or sickness
- Hospital and surgical benefits
- Preventive and wellness benefits
- Access to a national network
- Instant issue - accept or reject with same day approval

Dental / Vision Coverage

Coverage for individuals and families looking for benefits to maintain their overall health.

- Eligibility for ages 18 -100+ (child dependents accepted)
- No waiting periods for any benefits
- Next day coverage available
- Routine cleanings paid at 100%
- Orthodontia option available for children under age 19

Medicare Supplement

Additional coverage to help those age 65+ manage their healthcare costs.

- Roommate premium discounts up to 12%
- Easy online application process
- Convenient e-signature or telephone signature
- Instant issue/decline
- Access to an exclusive HealthValues Saver program