



# SHORT TERM MEDICAL 3X4 FULFILLMENT PROCESS

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Dear Marketing Agent,

With the regulatory changes made by the government on all Short-Term Medical policy requirements, the product and systems teams have been working diligently to streamline fulfillment process for both our agents and members can understand. We have outlined what the member can expect; however, some carriers may require additional steps but that will be communicated to you in the product launch email.

## How It Works

When a member enrolls in back-to-back coverage terms, a new certificate of additional coverage will follow each 90-day coverage period. Each certificate will have an effective date that starts the day after your previous coverage expires.

Shortly before the expiration of coverage of your active coverage, members will be notified of a new coverage id card in their online member portal which he/she can print and use for the following period.

## Advantage of Back-To-Back Policies

While the member's deductible and any out-of-pocket responsibilities start over with each subsequent coverage certificate, any medical conditions that arise and were covered by the member's initial Short-Term Medical plan will be covered under their subsequent new certificates, subject to plan limitations. There are no medical questions to qualify or new waiting periods after the member's initial enrollment.

Thanks,  
A1 Healthcare

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