

Short Term Medical Insurance - Plan Comparison Worksheet

SHORT TERM MEDICAL INSURANCE PLAN	DEDUCTIBLE SELECTED	COVERAGE LENGTH	PREMIUM (COST)	NOTES
The Liberty STM Chesapeake Life Insurance Company. AM Best Rating: A- (Excellent)				Coverage: 30 days to 6 months.
American Health Shield STM Chesapeake Life Insurance Company. AM Best Rating: A- (Excellent)				Coverage: 30 days to 6 months.
HPA Health Link / Freedom STM Clarendon National Insurance Company AM Best Rating: A (Excellent)				Coverage: 30 days to 6 or 12 months.
HPA Flex-Term 3 x 12 Clarendon National Insurance Company AM Best Rating: A (Excellent)				Coverage: 30 days to 12 months, renewable up to 36 months.
Celtic Short Term Medical Celtic Insurance Company AM Best Rating: A- (Excellent)				Coverage: 30 days to 6 months. Note: Monthly pay option is NOT available.
Fortis Short Term Medical Fortis Insurance Company AM Best Rating: A- (Excellent)				Request a quote by calling 1-800-544-9505 or by email.

Insurance Definitions

Deductible: The amount of money paid each year by the insured for medical care expenses before an insurance policy starts paying.

Coinsurance: The amount the insured is required to pay for medical care in a plan after the annual deductible has been met. Coinsurance rate is usually expressed as a percentage. For example, the insurance company pays 80% of the covered claim, and the you the insured pays the remaining 20%. This would be called 80/20.

Premium: The payment, or regular periodic payments, that a policyholder makes to own an insurance policy. Healthcare plan premiums are often expressed as a monthly premium payment.



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