

(Company name, address, phone)

**IMPORTANT INFORMATION ABOUT THE LIMITS OF THE
COVERAGE YOU ARE BEING OFFERED**

Save this document! It may be important to you in the future.

Short-Term Limited Duration Insurance Disclosure

CAUTION: This short-term limited duration health insurance plan may not cover pre-existing conditions, including any medical or mental health condition you've been treated for in the past. It is not a replacement for comprehensive health care insurance. This short-term limited duration health insurance plan provides limited benefits and does not include benefits required by the Affordable Care Act. The plan is temporary and may not cover all of your health care costs. Read carefully what the plan does and doesn't cover before you sign up.

Before enrolling, check to see if you can buy an individual comprehensive health plan through the federal Exchange, www.healthcare.gov. You may be eligible for help lowering your premium and your cost share requirements. Open enrollment for individual comprehensive health plans begins November 1 and ends December 15 each year for coverage that begins January 1 of the upcoming year. If you missed the annual open enrollment period, see if you qualify for a special enrollment period here, <https://www.healthcare.gov/screener/>.

This short-term limited duration health insurance plan is not required to comply with certain mandated benefits, including those contained in the Affordable Care Act. To understand what is and isn't covered, please read the plan carefully. The plan will include information about exclusion, limitations, coverage, your rights, and the company's responsibilities.

Below is a summary of the key benefits provided by this short-term limited duration insurance plan:

- How long does coverage last? (Provide the number of days or months of coverage)
- Does this policy cover pre-existing conditions? ["Yes" or "No", the plan limits/excludes coverage for medical or behavioral health conditions for which medical advice, diagnosis, care or treatment was received by or

recommended to you, in the 24 months prior to the date you apply for coverage under the plan. See policy for details."]

- Term of policy, including any extensions: []

If this coverage expires or you lose eligibility for this coverage, you may have to wait until an open enrollment period to get comprehensive health insurance coverage. This short-term limited duration health insurance coverage is not considered comprehensive health care coverage and does not qualify you for a special enrollment period under the Affordable Care Act.