

**Subject:** Short Term Medical Update - BIG NEWS!  
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# MARKETING BULLETIN

## Important Business Updates

05/22/2017

### Short Term Medical Update - BIG NEWS!

Lock-in STM coverage thru 2017 with one pre-ex date!!



With government regulation limiting short-term medical insurance to a 3 month term, there has been great concern about lingering or catastrophic health issues that occur during the policy, but with symptoms and treatments that extend beyond the policy's limited term. Previously, when reapplying for STM coverage, this condition would be considered pre-existing on all subsequent policies, but not anymore... Petersen International Underwriters (PIU) has created an elegant solution to remove pre-ex between multiple policies.

PIU has now established a retro or pre-ex date that will remain constant through 3 consecutive policy terms, allowing up to 9 months of coverage before the pre-ex resets. Now, there are no longer concerns about securing temporary coverage for your clients through the end of the year.

This added benefit is currently available with the Short Term Medical plan at no added cost and requires no special enrollment. A further complement is that PIU will automatically apply this benefit to existing 3 month policies when the client reappplies for a second term.

We are very pleased with this big development and the continued importance and viability of the Short Term Medical plan as the best temporary medical solution on the market.

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