

Short-Term Medical Duration Rules

For quoting on 9/28/18 with 10/2/18 and after effective dates

State	Policy Duration	2x3 Available
Alabama	364 days	
Alaska	90 days*	X
Arizona	90 days*	
Arkansas	364 days	
California		
Colorado	90 days*	
Connecticut		
Delaware	6 months	
District of Columbia	90 days	X
Florida	90 days**	X
Georgia	90 days**	X
Hawaii	90 days	X
Idaho	6 months	
Illinois	90 days*	X
Indiana	6 months	
Iowa	364 days	
Kansas	6 months	
Kentucky	364 days	
Louisiana	6 months	
Maine	364 days	
Maryland	90 days	
Massachusetts		
Michigan	6 months	
Minnesota	6 months	
Mississippi	364 days	
Missouri	90 days***	X
Montana	90 days*	X
Nebraska	364 days	
Nevada	90 days*	X
New Hampshire		
New Jersey		
New Mexico		
New York		
North Carolina	364 days	
North Dakota		
Ohio	90 days*	X
Oklahoma	6 months	
Oregon	90 days	
Pennsylvania	90 days*	X
Rhode Island		
South Carolina	90 days*	X
South Dakota	6 months	
Tennessee	364 days	
Texas	364 days	
Utah	90 days	X
Vermont		
Virginia	90 days	X
Washington		
West Virginia	364 days	
Wisconsin	364 days	
Wyoming	6 months	

In AZ, DC, FL, GA, MO, UT and VA, STM is underwritten by Standard Security Life Insurance Company of New York (SSL). In all other states, STM is underwritten by Independence American Insurance Company (IAIC). All STM is administered by The Loomis Company (Loomis).

*Until new approvals

**364 days available for quoting 10/26

***6 months available for quoting 10/26

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