

## Short-Term Medical Duration Rules

For quoting on 03/28/19 with 03/29/19 and after effective dates

State	Policy Duration
Alabama	364 days
Alaska	364 days
Arizona	6 months
Arkansas	364 days
California	
Colorado	
Connecticut	
Delaware	
District of Columbia	
Florida	6 months**
Georgia	364 days
Hawaii	
Idaho	6 months
Illinois	90 days
Indiana	6 months
Iowa	90 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	6 months
Montana	6 months
Nebraska	364 days
Nevada	6 months
New Hampshire	
New Jersey	
New Mexico	
New York	
North Carolina	364 days
North Dakota	
Ohio	364 days
Oklahoma	6 months
Oregon	90 days*
Pennsylvania	90 days*
Rhode Island	
South Carolina	
South Dakota	6 months
Tennessee	364 days
Texas	364 days
Utah	364 days
Vermont	
Virginia	
Washington	
West Virginia	364 days
Wisconsin	364 days
Wyoming	6 months

STM is underwritten by Independence American Insurance Company (IAIC). All STM is administered by The Loomis Company (Loomis).

\*Until new approvals

\*\*6 months for Connect STM and Connect Plus. 364 day durations available for Connect Value.

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