

Short-Term Medical Duration Rules

For quoting on 10/25/18 with 10/26/18 and after effective dates

State	Policy Duration	2x3 or 2x6 Available
Alabama	364 days	
Alaska	90 days*	2X3
Arizona	90 days*	
Arkansas	364 days	
California		
Colorado	90 days*	
Connecticut		
Delaware	6 months	
District of Columbia		
Florida	364 days	
Georgia	364 days	
Hawaii		
Idaho	6 months	
Illinois	364 days	
Indiana	6 months	2X6**
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	6 months	
Montana	90 days*	2X3
Nebraska	364 days	
Nevada		
New Hampshire		
New Jersey		
New Mexico		
New York		
North Carolina	364 days	
North Dakota		
Ohio	90 days*	2X3
Oklahoma	6 months	2X6**
Oregon	90 days*	
Pennsylvania	90 days*	2X3
Rhode Island		
South Carolina	90 days*	2X3
South Dakota	6 months	
Tennessee	364 days	
Texas	364 days	
Utah	90 days*	2X3
Vermont		
Virginia	90 days	2X3
Washington		
West Virginia	364 days	
Wisconsin	364 days	
Wyoming	6 months	2X6**

In 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

**As of 1/1/19 effective dates

Chart and rules subject to change. For producer use only. Not for public solicitation or distribution.