



Preferred Rates Qualification Questions

Through many Preferred and Standard Rate Programs, new clients may be eligible to save on their New Enhanced Short Term Medical PPO premiums with a preferred rate ⁽¹⁾. Qualification is contingent upon answering the following questions ⁽²⁾:

1. Has any adult applicant used tobacco or nicotine products at any time in the last 12 months? (If you used a tobacco or nicotine product in the last 12 months, meaning you use tobacco more than four times per year, you must select “Yes” and enter the last date you used tobacco products.)
2. Have all adult applicants had other major medical health insurance (including Short Term) for at least 9 months within the last 12 months?
3. Does any adult applicant lease/own a motorcycle?
4. Has any adult applicant had any citations for DUI/DWI or more than 1 moving violation including speeding ticket(s) within the past 2 years?
5. Within the last 5 years, has any applicant received medical treatment or has medication been prescribed or recommended for the following:
 - a. High Blood Pressure or High Cholesterol
 - b. Anxiety or Depression

Note: Applicants must also meet the following build requirements to qualify for preferred rating: Males must be equal to or less than 240 pounds. Females must be equal to or less than 190 pounds.

1. Dependents or child-only applicants are not eligible for preferred rates. | 2. Questions may vary by state.