

# Short Term Medical

Plan info and resources to help secure your sale.

quote now



Short Term Medical (STM) offers an affordable option for those who need coverage during a waiting period, are aging out of a family plan, or simply missed Open Enrollment. Plans can be sold all year long without a qualifying event and offer flexible coverage periods. Plus, customers get next-day effective dates for injuries and preventive care, and are eligible for sickness benefits after just seven days.<sup>1</sup>

## Highlights

- Eligible clients qualify for discounts of as much as 20% through our Preferred and Standard Rate program.<sup>2</sup>
- Access to two national networks, so clients can find the providers they want close to home.
- Office visit benefits included in all plans; copay options available.<sup>3</sup>
- Prescription drug coverage options. (These vary by state and plan.)
- Unlimited urgent care benefits with a \$50 access fee. (Deductible waived. Access fees do not apply to out-of-pocket maximum.)

## Plan features

- Single payment discounts or monthly payment options.
- Deductibles ranging from \$2,500 to \$25,000.
- Coverage period maximums ranging from \$250,000 to \$5 million.
- Available in some states through a membership in LIFE Association, a not-for-profit organization that provides health, lifestyle, and educational resources and discounts.<sup>4</sup>
- Year-round this plan can be sold stand alone or to compliment other insurance.<sup>5</sup>

## Eligibility

- Child-only policies are available.
- No Social Security Number required.
- U.S. residency required.
- [Availability varies by state.](#)

## Quoting and enrolling

Log in to [Agent Back Office](#) to start your quoting process. If you are unable to quote online, call your sales team for assistance.

## More resources

product brochures

agent sales guide

1. The 7-day wait on sickness benefits is waived if the application date is more than 7 days from effective date. | 2. Availability varies by state. | 3. Office visits are subject to deductible and coinsurance; copay plan availability varies by state. | 4. LIFE Association not available for purchase in: IA, KS, MT, UT, and WI. | 5. During the annual Open Enrollment period, STM plans in VA are not available for sale. Short Term Medical plans do not cover pre-existing conditions.

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