

If you are a new hire at Nova Southeastern University, you have options to keep, or enroll in, temporary medical coverage until your medical benefits begin at NSU.

Options include the following:

- **COBRA** – You may be able to continue your benefits with your prior employer through COBRA until your benefits with NSU begin.
- **Marketplace ACA Coverage & Medicare** – Please contact our Marketplace/Medicare representatives below:



Sandra Rodriguez or Fernando Rodriguez or their team at: (800) 619-8959 or (352) 433-8403. They will be most happy to help guide you to the best health option available for the best price possible.

- **Short-Term Medical (Non-ACA)** – Another option for you.

**Benefits of Short-Term Medical:**



**Timely advantages –**

- Apply for coverage anytime
- Next day coverage available <sup>1</sup>
- Back-to-back plans offer in most areas



**Quality and convenience –**

- Access to UnitedHealthcare national network
- Simplified underwriting
- Budget-friendly premiums
- Coverage lengths of just under a year in most states.



**Familiar Options –**

- Multiple plan types with optional add-on benefits <sup>2</sup>
- Different deductible amounts
- No primary care providers or referrals needed.



**You may contact Joe Evans at (954) 560-6000 or email him at: [Joe@FLinsurance.Org](mailto:Joe@FLinsurance.Org)**

Group Health – Life – Disability & more.

Keep in mind, Short Term Medical is not considered a minimum essential plan. It does not cover preexisting conditions or people planning on becoming pregnant. This coverage is not required to comply with certain federal market requirements for health insurance, principally those contained in the Affordable Care Act. Be sure to check your policy carefully to make sure you are aware of any exclusions or limitations regarding coverage of preexisting conditions or health benefits (such as hospitalization, emergency services, maternity care, preventive care, prescription drugs & mental health & substance use disorder services). Your policy might also have lifetime and/or annual dollar limits on health benefits. If this coverage expires or you lose eligibility for this coverage, you might have to wait until an open enrollment period to get other health insurance coverage.

\* Short Term Medical is subject to medical underwriting and does not cover preexisting conditions nor meet the minimum essential coverage requirements of the Affordable Care Act (ACA), meaning signing up for this coverage may result in a tax penalty in some states.

<sup>1</sup>Available to those who qualify.

At an additional cost.

Golden Rule Insurance Company is the underwriter and administrator of these plans.