

**Short-Term Comparison Spreadsheet**

LAST UPDATED 01.20.2011

Number	CARRIER	PRODUCT NAME	UNDERWRITING	MIN/MAX ISSUE AGE	RENEWABLE?	COVERAGE LENGTH	LIFETIME	NETWORK	PRE-X CLAUSE	ADVANTAGES	DISADVANTAGES
							MAXIMUM				
1	CSA	SECURE SAVER (100% CO-INS)	YES	2 - 64	NO - REAPPLY	30 DAYS - 12 MOS	\$2 MILL	ACS & MULTI-PLAN	5 YEARS	MAX DEDUCT = \$1,000	DAILY DEDUCTIBLE
	CSA	SECURE STM (80% / 50% CO-INS)	YES	2 - 64	NO - REAPPLY	30 DAYS - 12 MOS	\$2 MILL	ACS & MULTI-PLAN	5 YEARS	DEDUCT TO \$5,000	MOST EXPENSIVE OF 3
	CSA	SECURE LITE (LIMITED) (80% / 50% CO-INS)	YES	2 - 64	NO - REAPPLY	30 DAYS - 12 MOS	\$750K	ACS & MULTI-PLAN	5 YEARS	MOST AFFORDABLE / UNLIMITED RE-APPLY	VERY LIMITED BENEFITS
2	HEALTH INS INNOVATIONS	ESSENTIAL PLUS STM	YES	2 - 64	NO - REAPPLY	30 DAYS - 6 MOS	\$2 MILL	NONE - UCR	5 YEARS	DR & URG CARE \$50 COPAY RX & VISION DISCOUNTS	NO NETWORK
3	ASSURANT HEALTH	ASSURANT S-T	YES	30 DAYS - 64	NO - REAPPLY	30 DAYS - 6 MOS	\$2 MILL	NONE - UCR	5 YEARS	OPT DEN/VIS. ACC. TERM LIFE NO "PRIOR DECLINE" QUESTION	NO NETWORK MOST EXPENSIVE
4	HCC / ISA	AMIGO STM	YES	2 - 64	NO - REAPPLY	30 DAYS - 11 MOS	\$1 OR \$2 MILL	NONE - UCR	6 MONTHS	\$50 URGENT CARE COPAY NO "PRIOR DECLINE" QUESTION	NO NETWORK
5	GOLDEN RULE / UH1	STM COPAY	YES	30 DAYS - 64	NO - REAPPLY	30 DAYS - 6 MOS	\$1 MILL	UHC CHOICE PLUS	2 YEARS	\$35 IN-NETWRK DR COPAY / UP TO \$10K DED F.A.C.T. MEMBERSHIP / RX COPAYS / OPT SUPP ACC	