

UHOne What are Tri-Term Medical Plans Descriptive Transcript

[Video For Reference](#)

Transcript

(Upbeat acoustic guitar tune plays. The UnitedHealthcare logo shows next to the words “UnitedHealthcare”, “Golden Rule Insurance Co.” and “TriTerm Medical Plans”.)

A young woman’s bright voice comes in: Every once in a while, you may travel the unfamiliar road of shopping for new health insurance.

A graphic of a car on a road shows, and as the camera zooms out, the end of the road becomes a stethoscope.

Voiceover: It's likely you've considered various long-term health insurance options.

The car accelerates forward and passes a sign next to the road that says “Short Term” with an arrow pointing in the direction the car is traveling (to the right).

VO: You may have also heard about limited duration short term insurance, but the idea of a plan covering a short amount of time and limited benefits isn’t something you’re sure about.

The camera zooms in on the car as it continues to travel down the road, and speech bubble graphics appear above the car, one of them containing a question mark.

VO: Good news. Now there’s another option with UnitedHealthcare branded TriTerm Medical Insurance plans, underwritten by Golden Rule Insurance Company.

A road sign with the text “Short Term” with an arrow to the left, and “TriTerm” with an arrow to the right appears.

VO: TriTerm medical plans offer coverage over three terms, for nearly thirty six months of total coverage in most states, and you only need to apply once.

An animated graphic of three calendars appears, and the camera zooms in on the middle one, revealing a grid of the 12 months of the year.

VO: No need to worry about open enrollment restrictions, because TriTerm Medical plans are available all year long. If you qualify, your effective date can begin as early as five days after applying.

An animated graphic with a series of boxes signaling ‘5 days’ appears, with a check mark to begin the 5 days and a medical plus sign icon to end them.

VO: And one important point to remember. UnitedHealthcare branded TriTerm Medical plans are a type of short term health insurance.

The words “Important!” and “UnitedHealthcare branded TriTerm Medical plans are a type of short term health insurance” appear on screen.

VO: The difference?

The words “The difference?” appear on screen.

VO: Our plan designs offer longer durations and better overall coverage than our traditional short term medical plans.

The screen is separated into two halves graphically. The right half contains the word “TriTerm” and then three clock icons above the word “Duration” and three umbrella icons above the word “Coverage”. The left half contains the word “Short Term” and then one clock icon above the word “Duration” and one umbrella icon above the word “Coverage”.

VO: Most TriTerm Medical plans cover preventive care, prescription drugs, and doctor office visits.

The words “Preventive care”, “Prescription drugs”, and “Doctor office visits” appear on screen as they are mentioned with corresponding animated graphics of an apple, pills in a bottle and an arm with a blood pressure cuff. In the bottom right corner is a disclaimer that reads: “*Exclusions, limitations, and waiting periods may apply.”

VO: Some budget-friendly TriTerm Medical plans may offer fewer benefits, so check the brochure for all your options.

The blood pressure graphic for “Doctors office visits” remains on screen and the words “Check the brochure for all your options” appear.

VO: And after your first twelve months on the plan, eligible services related to some preexisting conditions may be covered.

The blood pressure graphic transitions and connects to an animated graphic of a computer with a heart on it, and the words “Preexisting conditions” appear.

VO: TriTerm Medical plans also include benefits for costs related to hospitalization, surgery and medical emergencies.

The words “Benefits for costs related to” appear above icons corresponding to the words “Hospitalization”, “Surgery”, and “Emergencies” as they’re mentioned.

VO: And you can also choose lower cost three-year options like TriTerm Medical Value, without coverage for prescriptions and preventive care,

The words “TriTerm Medical Value plans” appear over three red ‘x’ icons that appear over the words “Preventive care” and “Prescription drugs”. A blue check mark icon appears over the words “Doctor office visits”.

VO: or TriTerm Medical Hospital Surgical if you're just looking for help when you're hospitalized.

The words “TriTerm Medical Hospital Surgical plans” appear over three red ‘x’ icons that appear over the words “Preventive care”, “Prescription drugs” and “Doctor office visits”. A blue check mark icon appears over the word “Hospitalization”.

VO: With all of these plans, you'll have access to the UnitedHealthcare nationwide network of providers,

An animated graphic of a health network appears with various connected icons relating to health.

VO: which includes 1.5 million physicians and health care professionals

A physician icon is pulled out of the network of icons next to the words “1.5 million physicians and health care professionals*” (a disclaimer appears underneath that reads: “*UnitedHealthcare Group Annual Form 10-K for year ended 12/31/21.”

VO: and more than 7,000 hospitals and other facilities.

A hospital icon is pulled out of the network of icons next to the words “7,000 hospitals*” (a disclaimer appears underneath that reads: “*UnitedHealthcare Group Annual Form 10-K for year ended 12/31/21.”

VO: Another thing to remember.

The words “Another thing to remember” appear on screen.

VO: While anyone within the eligible age limits may apply for a TriTerm medical plan,

An animated graphic of a series of raised hands rises up from the bottom of the screen.

VO: they are medically underwritten, so factors like height, weight and medical history are considered when determining eligibility.

Icons corresponding to the words “height”, “weight”, and “medical history” appear as they are mentioned. Icons include a person being measured, a scale and a clipboard chart.

VO: Designed to help keep you and your family on the road to good health, UnitedHealthcare branded TriTerm Medical plans offer nearly three years of continuous coverage and benefits.

The animated car appears again, with a stethoscope on the left end of the road, and a location pin icon on the right end of the road.

VO: Questions? Call your local health insurance broker or visit u-h-one.com.

(A final title screen appears with the words “UnitedHealthcare” and “Golden Rule Insurance Co.” next to the UnitedHealthcare logo in the upper left corner. The words “Questions?” and “Call your local health insurance broker or visit uhone.com” appear in the middle of the screen, to the left of two colorful chat icons. The following words are in fine print at the bottom of the screen: “Underwritten by Golden Rule Insurance Company, a UnitedHealthcare Company. This policy has exclusions, limitation, and reduction of benefits, terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. The TriTerm Medical coverage term is one day less than 3 years. In SC, plans are three 11-month terms. In IN and OK, plans are three 364-day terms, 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, and mental health and 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. Product design and availability varies by state.

No benefits will be paid during the first 12 months for a preexisting condition. Preventive care has a 6-month waiting period. This plan is medically underwritten. Premium rates are estimated and subject to change based on underwriting results and health status. TriTerm Medical premiums are expected to change for the second and third policy/certificate terms. 48508-G-0522”