

EMPLOYEE BENEFITS

SmartConnect™ health insurance solutions for individuals & families

Professional guidance for your unique coverage needs

By working with SmartConnect, you'll have access to licensed agents who specialize in providing healthcare solutions for individuals and families. Whether you are retired, self-employed, a young graduate, or a new U.S. resident, we offer the expert guidance needed to secure the right protection for you and your family.

Who we serve

We assist U.S. residents in all 50 states who do not qualify for Medicare or employer-provided coverage. Common scenarios include:

- **Early retirement:** People who retire and face a gap in coverage until Medicare begins
- **Self-employed or part-time workers:** People who do not qualify for health coverage through an employer
- **Unemployed or career transitions:** Someone who has a gap in coverage while changing jobs
- **Qualifying life events:** Events like moving to a new state, marriage/divorce, or having a child
- **New U.S. residents:** Visa holders, green card recipients, and refugees
- **Medicare exceptions:** Individuals over 65 who do not qualify for premium-free Medicare Part A
- **Almost 65:** Individuals who are becoming Medicare eligible

Contact us today

Ready to explore your options? Our experts can help in all 50 states to find the plan best for your health and financial wellness.

Phone: 877.424.2091

Our product offerings

We offer various plans to ensure you have immediate and reliable access to healthcare:

Affordable Care Act (ACA) marketplace plans

BEST FOR: Long-term coverage, pre-existing conditions, and those who qualify for subsidies

- **Guaranteed issue:** You cannot be denied for pre-existing conditions.
- **Individual guidance:** We help you determine if you qualify for premium tax credits that can significantly lower your monthly costs.
- **Comprehensive care:** Includes "Essential Health Benefits" like maternity, mental health, and prescriptions

Short-term medical (STM) plans

BEST FOR: People in transition, those who missed open enrollment, or those seeking a budget-friendly alternative

- **Immediate coverage:** Often starts as early as the next day
- **Flexibility:** Choose your coverage duration and tailor the plan to your budget
- **Bridge the gap:** Perfect for those between jobs, waiting for employer benefits, or retiring early

IMPORTANT: SmartConnect can help in all 50 states. Even if we cannot enroll in a specific state, we can help determine which plan fits your current needs and situation.

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