

These final rules also retain the requirement that STLDI issuers display a notice on the first page (in either paper or electronic form, including on a website) of the policy, certificate, or contract of insurance, and in any marketing, application, and enrollment materials (including reenrollment materials) provided to individuals at or before the time an individual has the opportunity to enroll (or reenroll) in the coverage, in at least 14-point font. As finalized in these final rules, STLDI issuers must use the following updated language for the STLDI consumer disclosure notice:

**IMPORTANT:** This is a short-term, limited duration policy,  
**NOT** comprehensive health coverage

This is a temporary limited policy that has fewer benefits and Federal protections than other types of health insurance options, like those on NevadaHealthLink.com.

| <b>This policy</b>  | <b>Insurance on Nevada Health Link</b>   |
|---|--|
| <b>Might not cover you</b> due to preexisting health conditions like diabetes, cancer, stroke, arthritis, heart disease, mental health & substance use disorders            | Can't deny you coverage due to preexisting conditions  |
| <b>Might not cover</b> things like prescription drugs, preventive screenings, maternity care, emergency services, hospitalizations, pediatric care, physical therapy & more | Covers all essential health benefits   |
| Might have <b>no limit on what you pay</b> out-of-pocket for care   | Protects you with limits on what you pay each year out-of-pocket for essential health benefits |
| You <b>won't qualify</b> for Federal financial help to pay premiums & out-of-pocket costs   | Many people qualify for Federal financial help   |
| <b>Doesn't have to meet</b> Federal standards for comprehensive health coverage   | All plans must meet Federal standards  |

**Looking for comprehensive health insurance?**

- **Visit NevadaHealthLink.com** or call **1-800-547-2927** to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

**Questions about this policy?**

For questions or complaints about this policy, contact the Nevada Division of Insurance at doi.nv.gov or 1-888-872-3234.