

Health

Legal entitlement to payment or reimbursement for your health care costs, generally under a contract with a health insurance company, a group health plan offered in connection with employment, or a government program like Medicare, Medicaid, or the Children's Health Insurance Program (CHIP).

Dental

Benefits that help pay for the cost of visits to a dentist for basic or preventive services, like teeth cleaning, X-rays, and fillings. In the Marketplace, dental coverage is available either as part of a comprehensive medical plan, or by itself through a "stand-alone" dental plan.

Vision

A health benefit that at least partially covers vision care, like eye exams and glasses. All plans in the Health Insurance Marketplace include vision coverage for children. Only some plans include vision coverage for adults.

If adult vision coverage is important to you, check the details of any plan you're considering.

If your plan doesn't include adult vision coverage, you can buy a "stand-alone" vision plan to reduce your vision care expenses. The Marketplace doesn't offer stand-alone vision plans. To shop for stand-alone vision plans, contact an insurance agent or broker, or search for plans online. You can also contact your state's Department of Insurance.

Short Term Medical

Short term health insurance plans last from one month to a year and cannot be renewed or extended. The majority of short-term plans will not cover pre-existing conditions and may exclude preventative care like routine medical visits. Plans are designed to cover only major medical events and will not provide treatment for mental illness or substance abuse. If consumers need to purchase a second short-term plan after the first has expired, the new plan may not cover pre-existing conditions that developed during the first plan's term.

Life -

Term - life insurance that pays a benefit in the event of the death of the insured during a specified term.

Whole - life insurance that pays a benefit on the death of the insured and also accumulates a cash value.

Universal - Universal life insurance is type of flexible permanent life insurance offering the low-cost protection of term life insurance as well as a savings element (like whole life insurance), which is invested to provide a cash value buildup.

Disability

A limit in a range of major life activities. This includes activities like seeing, hearing, walking and tasks like thinking and working. Because different programs may have different disability standards, please check the program you're interested in for its disability standards.

Long Term Care

Services that include medical and non-medical care provided to people who are unable to perform basic activities of daily living such as dressing or bathing. Long-term supports and services can be provided at home, in the community, in assisted living or in nursing homes. Individuals may need long-term supports and services at any age. Medicare and most health insurance plans don't pay for long-term care.

Foreign & Travel Medical

Travel insurance is insurance that is intended to cover medical expenses, trip cancellation, lost luggage, flight accident and other losses incurred while traveling, either internationally or within one's own country.

Home

Homeowners insurance is a form of property insurance designed to protect an individual's home against damages to the house itself, or to possessions in the home. Homeowners insurance also provides liability coverage against accidents in the home or on the property.

Auto

You agree to pay the premium and the insurance company agrees to pay your losses as defined in your policy. Auto insurance provides property, liability and medical coverage: Property coverage pays for damage to or theft of your car.

Commercial

Commercial health insurance is a type of health insurance that covers medical expenses and disability income for the insured. Commercial health insurance can be categorized according to its renewal provisions and type of medical benefits provided. Commercial policies can be sold individually or as part of a group plan.

Liability

Liability insurance is a part of the general insurance system of risk financing to protect the purchaser (the insured) from the risks of liabilities imposed by lawsuits and similar claims. It protects the insured in the event he or she is sued for claims that come within the coverage of the insurance policy.