

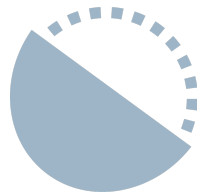


Short Term Medical
*Filling a need for millions of
Americans*

Who is Pivot Health?

- Pivot Health is an insurance product development, management and marketing company providing alternative insurance solutions to the individual healthcare market
- Founded by innovative experienced insurance leadership managing more than \$7 billion of insurance premium
- Backed by Axis Capital (NYSE:AXS) an international financial services company with more than \$6 billion in assets

Large and Growing Market



- A recent Kaiser report found that roughly 27 million people had a gap in their health coverage of 90 days or more
- Over 1,400 counties-nearly 47%- will have one or less ACA plan choice in 2018 (roughly 2.6 M Exchange lives)



Who is Companion Life?

- 40+ year old company
- Underwriter for the Pivot Health STM product and a variety of other product offerings
- A+ rated...15 consecutive years



Cost increases are the headlines

Example* Male, 2-2-1980 DOB, \$50,000 household income

ACA Plan	Deductible	Monthly Premium
Silver	\$5,000	\$299.10
Silver	\$2,000	\$333.34

Short Term Plan	Deductible	Monthly Premium
Pivot Health	\$5,000	\$95.26
Pivot Health	\$2,000	\$186.85

Price Difference

\$5,000 ACA Deductible
vs. STM Annual Cost Difference: \$1,453.58
(Including a Tax Penalty: \$ 992.50)

**Example pricing and penalty calculations obtained from eHealth, Pivot Health and healthinsurance.org. as of 6/1/2017*

Short term medical—The rules

New current rules:

- Up to 90 days of coverage, no renewal, on one insurance certificate or policy

Uniqueness of our STM plan:

- Issue back to back plans up to 4
 - No new medical underwriting for additional certificates
 - No new pre-x waiting periods
 - Can cancel any month
- Optional lower coverage maximums

The image shows a sample of a Short Term Medical insurance policy from Pivot Health's Companion Life line. The document is titled "Short Term Medical" and describes it as "Short term, limited-duration insurance." It lists several insurance benefits highlights: includes doctor visit copays, prescription coverage, and up to \$1 million of maximum coverage. It also lists extra non-insurance benefits: access to telemedicine 24/7 and discounts and lifestyle benefits. The document includes fine print at the bottom regarding the policy form, underwriting by Companion Life Insurance Co., and a disclaimer that this is not a qualified health coverage. It also mentions that plans sold January 1, 2017 or later are limited to a 90-day term or four 90-day certificates of insurance sold at one time, and that coverage duration varies by state. A note at the bottom states that not all benefits are available in all plans and that limitations apply.

PIVOT HEALTH
Companion Life

Short Term Medical
Short term, limited-duration insurance.*

Insurance Benefits Highlights

- Includes doctor visit copays**
- Prescription coverage**
- Up to \$1 million of maximum coverage

Extra Non-Insurance Benefits

- Access to telemedicine 24/7
- Discounts and lifestyle benefits

Short term medical insurance (Policy form no. STM1000) is underwritten by Companion Life Insurance Co. Nonrenewable association membership benefits are provided by Communicating In America, LLC. THIS IS NOT QUALIFIED HEALTH COVERAGE. *MINIMUM ESSENTIAL COVERAGE.† THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PENALTY WITH YOUR TAXES.

* Plans sold January 1, 2017 or later are limited to a 90-day term or four 90-day certificates of insurance sold at one time. Coverage duration varies by state.

**Not available in all plans. Limitations apply.

STM back-to-back—How does it work?

At application/issue:

- 4 applications issued at time of sale, with sequential 90-day delayed effective dates

At time of each new coverage period:

- New certificates and ID cards with new deductibles and coverage maximums, however --
- Pre-x lookback from 1st effective date
- No new medical qualifications; no new pre-x waiting period

Cost savings:

- Rates locked for up to 4 coverage periods
- One enrollment fee for up to 4 coverage periods



PIVOT HEALTH
Companion Life

Short Term Medical

Short term, limited-duration insurance.*

Insurance Benefits Highlights

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- Up to \$1 million of maximum coverage

Extra Non-Insurance Benefits

- Access to telemedicine 24/7
- Discounts and lifestyle benefits

Short-term medical insurance (Policy Form No. STMPS000) is underwritten by Companion Life Insurance Co. (Companion Life). Insurance coverage is provided by Companion Life Insurance Co. (Companion Life). This is NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY WANT AN ADDITIONAL PAYMENT WITH YOUR TAXES.

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**Not available on all plans. Limitations apply.

Pivot Health's STM— 3 Benefit Plans

Deductibles:

- Range from \$1,000 to \$10,000

Coinsurance:

- 70% or 80%

Doctor copays:

- \$30 primary, \$60 specialist on Choice & Deluxe plans

Coverage periods:

- 30 days to 90 days, per certificate

ECONOMY

CHOICE

DELUXE

Max benefit per coverage period:

- \$100,000 to \$1,000,000

Rx:

- Coverage with copays after \$500 Rx deductible -- Deluxe

Pivot Health's STM— Other Features

No network requirement:

- Freedom to choose any doctor or facility
- Pays 50% above Medicare for facilities and 25% more than Medicare for physicians / professional services
- Provides a highly trained and professional negotiating staff to handle balance bills for customer if they occur
- Uses Medicare Reference Pricing to maintain lower premium

ECONOMY

CHOICE

DELUXE

Pivot Health's STM— Other Features

ADDITIONAL Association Benefits:

- \$49 doctor telehealth consultations 24/7
- 15-30% savings on vision (eye exams, lenses, frames and contacts)
- Up to 70% savings on prescription drugs at more than 66,000 pharmacies nationwide

ECONOMY

CHOICE

DELUXE

Co-Branded Website



Pivot Agent
800-555-5555
agent@pivotohealth.com

Save Up To 50% On Health Plan Coverage

Enter ZIP code

60601

Find a plan

- ✓ Find affordable insurance
- ✓ See any doctor - no networks
- ✓ Insurance company rated A+ by A.M. Best



Pivot Health's STM—The process

Quoting:

- Agent has a unique URL link for sales

Applying:

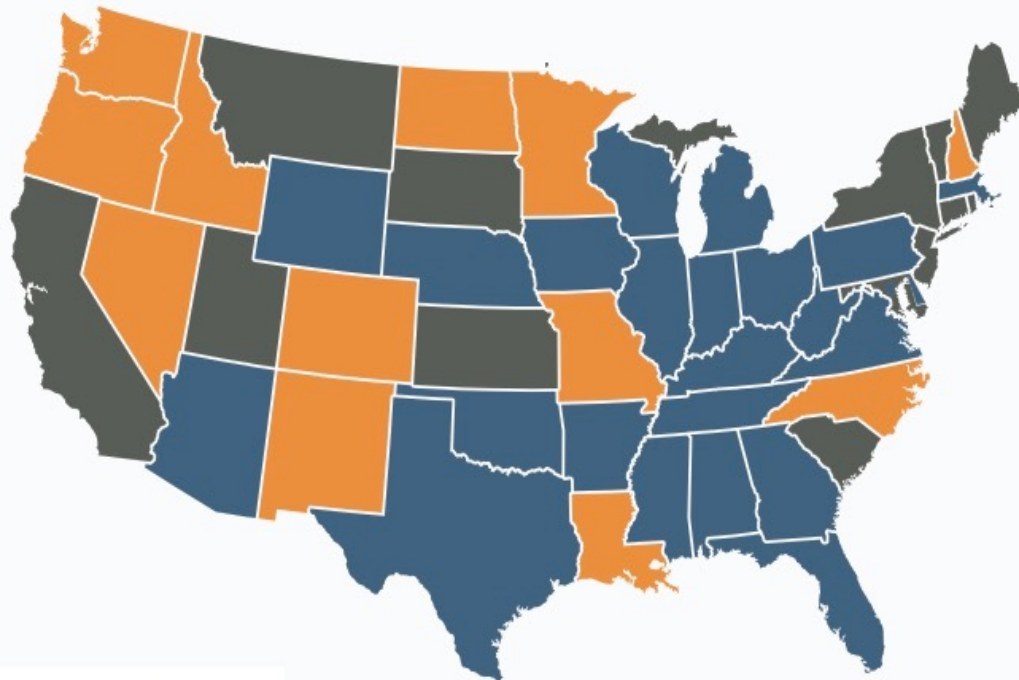
- Simplified underwriting—5 medical questions
- Accept/reject on the spot
- eSignature only for self-service or shared screen
- Immediate issue



Pivot Health STM -- State Availability

PIVOT HEALTH

Pivot Health Short Term Medical Availability



■ Coverage Available Now
■ Future State Coverage Availability
■ Coverage Not Available

STMMAPO817

Alabama	Mississippi
Arizona	Nebraska
Arkansas	Ohio
Delaware	Oklahoma
District of Columbia	Pennsylvania
Florida	Tennessee
Georgia	Texas
Illinois	Virginia
Indiana	West Virginia
Iowa	Wisconsin
Kentucky	Wyoming
Michigan	

PIVOT HEALTH

PIVOTCARE

A New Kind of Health Insurance
*Filling the growing need for affordable
alternatives in the marketplace*

Fixed Indemnity Health Insurance

PivotCare Strategy

- Affordable long term solution
- 1st dollar benefit - coverage that will be utilized
- Strength in benefits
- Critical Illness benefit

Who is Standard Life and Accident?

- Founded to provide clients realistic life and health insurance products that solve their needs for financial security
- In business over 60 years



PIVOTCARE *Answering consumer needs.*

PivotCare – A new kind of health insurance.

PivotCare Advantages:

- *Affordable insurance that offers variety of benefits at rates that meet any budget*
- *Includes specific 1st dollar cash payments for both sickness and accidental injuries regardless of other coverage*
- *Benefits do not vary – a fixed dollar amount covers both in-and out-of-network*
- *One of the nation's largest medical provider networks*



PIVOTCARE

A New Kind of Health Insurance

Health care is expensive.
Health insurance doesn't need to be.

Get freedom of choice with PivotCare

- Affordable plans that can fit any budget
- Cash benefits for doctor office visits, hospital stays, lab work and more
- Predictable, easy-to-use benefits for a variety of care
- One of the nation's largest medical provider networks

PivotCare is a medical insurance plan that empowers you to manage and control your health care.

PivotCare is limited benefit health coverage. Benefits are not intended to cover all medical expenses. Plan benefits vary by state. This is not a Medicare supplement policy. Underwritten by Standard Life and Accident Insurance Company.

THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

SHUTTERSTOCK



*A solution for today's
health insurance crisis*

What makes PivotCare unique:

- No deductibles and co-insurance limits to meet
- Includes specific cash payments for both sickness and accidental injury regardless of other coverage
- UP TO \$3,000/\$6,000 A DAY HOSPITALIZATION FOR 365 Days
- Critical illness coverage for invasive cancer, stroke, heart attack and end-stage kidney failure
- Accidental death and common carrier life insurance benefits included
- No Specialist referrals needed
- Fixed reliable benefit amounts for: *Doctor office visits, Hospital stays, Diagnostic lab tests and x-rays, Ambulance services, Childhood immunizations, MRIs*
- Hospitalization coverage: *Daily benefit, ICU benefit, Surgery benefit*
- No Claim forms needed

Specific benefits vary by state.

PIVOTCARE Additional Benefits

Fracture Benefit

Mental Health Benefit

Burn Benefit

Substance Abuse Benefit

Dislocation Benefit

Ambulance Services

Critical Illness Lump-Sum Benefit

Accidental Death Coverage

Discount Prescription Drug Card

Specific benefit amounts may vary by state.

Pivot Health website provides all of this information from the quote page.

Just select "Details" and you'll get the full explanations.



First Health®

First Health is the premier PPO network with superior access in urban, suburban and rural markets throughout the country.

REMEMBER: No requirement to use network. Same fixed dollar benefits in First Health Network or other provider, but lower total cost by using First Health Network.

Cost comparisons with PIVOTCARE

Example* Male, February 2, 1980 DOB, Not subsidy eligible

ACA Plan	Deductible	Monthly Premium
BCBS, Silver	\$5,000	\$381.00
BCBS, Silver	\$3,500	\$486.00
Short Term Plan	Deductible	Monthly Premium
Pivot Health	\$5,000	\$95.26
Pivot Health	\$2,000	\$186.85
Fixed Indemnity	Deductible	Monthly Premium
PivotCare, Plan 1	\$0	\$47.00
PivotCare, Plan 5	\$0	\$178.00

With PivotCare, health insurance can cost
hundreds less every month!

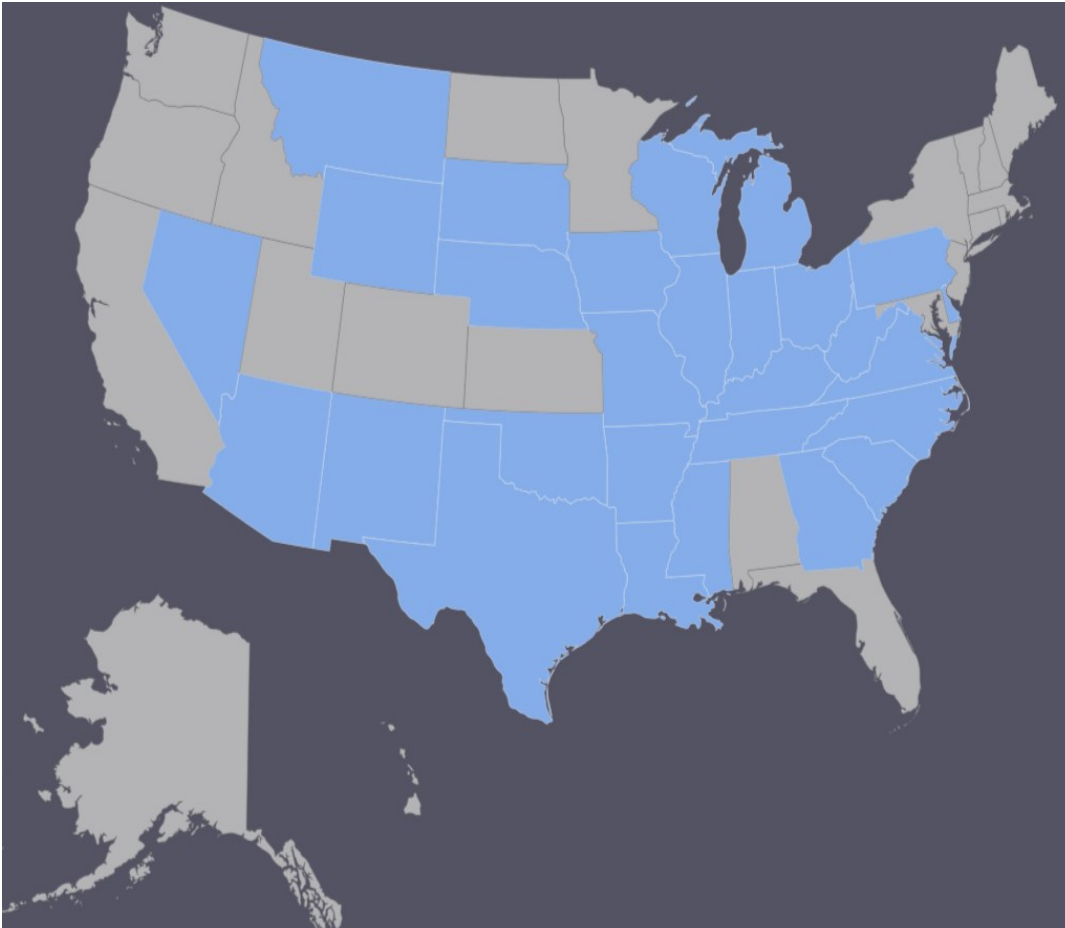
No deductibles, no coinsurance.

**Example pricing obtained from HealthCare.com and Pivot Health.*

PIVOTCARE mple v. Major Med:

Expense related to car accident: contusions and leg fracture	Average Costs	Pivot Care (Plan 3) Reimbursement <i>Use any doctor/hospital!</i>	Standard Major Medical Plan pays: \$5,000 Deductible & 80/20 Coinsurance
Hospital Confinement (3 days @ \$2,296/day)	\$6,888.00	\$9,000.00	\$1,510.40
Surgery (on leg fracture)	\$5,978.00	\$1,000.00	\$4,782.40
Anesthesia	\$2,460.00	\$200.00	\$1,968.00
ER Admission	\$2,168.00	\$200.00	\$1,734.40
	Fracture benefit of plan	\$2,500.00	N/A
TOTAL	\$17,494.00		
	Plan Pays	\$12,900.00	\$9,995.20
	Deductible & Coinsurance paid by insured	N/A	\$5,000 Deductible \$2,498.80 Coinsurance
	Total to be paid by insured	\$4,594	\$7,498.80


**Example is for illustration purposes only. Specific benefits vary by plan and may vary by state.*




Arizona	Nevada
Arkansas	New Mexico
Delaware	North Carolina
Georgia	Ohio
Illinois	Oklahoma
Indiana	Pennsylvania
Iowa	South Carolina
Kentucky	South Dakota
Louisiana	Tennessee
Michigan	Texas
Mississippi	Virginia
Missouri	West Virginia
Montana	Wisconsin
Nebraska	Wyoming

Quote & Apply

1. Provide your client with the Pivot Health website url:
-



Agent Name
Agent contact info



A NEW KIND OF HEALTH INSURANCE

Health care is expensive. Health insurance doesn't need to be.

WELCOME TO PIVOTCARE

- Affordable plans that can fit any budget
- Set dollar amounts for doctor office visits, hospital stays, lab work and more
- Predictable, easy-to-use benefits for a variety of care
- One of the nation's largest provider networks

With PivotCare, consumers have access to low-cost medical plans that empower them to manage and control their health care.

[FIND PLANS](#)

This is limited benefit fixed indemnity accident and sickness coverage. Benefits are not meant to cover all medical expenses. Plan benefits vary by state.

Next Steps

- RSVP for training webinar on Friday, September 8th at 11:00 AM EST
- For more information and appointment paperwork call 877-228-8773
- Go to www.AHCPsales.com to download appointment forms