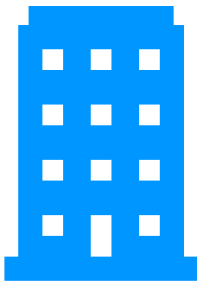
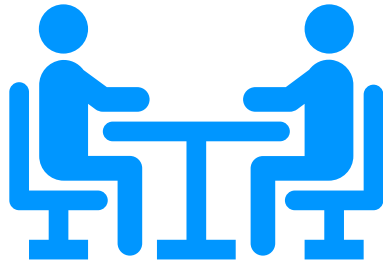




SALES OPPORTUNITIES WITH THE PIVOT HEALTH PORTFOLIO



WHO IS PIVOT HEALTH

- ✓ Launched in 2016, Pivot Health is a product development, management and marketing company providing alternative insurance solutions to the individual marketplace.
- ✓ 2018 acquired by Healthcare.com a leading insurtech company that provides data-driven solutions using proprietary algorithms.
- ✓ Rated “Excellent” by its customers based on Trustpilot reviews



PRODUCT SUITE

For Agent use only. Not for distribution.

PIVOT HEALTH
A HealthCare.com Company

PIVOT HEALTH U65 PRODUCT SUITE

Short-Term Medical



- Limited duration plans
- Array of plan designs
- Plans with doctor office copays
- Plans utilizing national networks
- Plans providing Open Access

Fixed Benefit



- No deductible or coinsurance
- Increased hospital confinement benefit after calendar year 1 for Select and Maximum plans
- Accidental Death Benefit

Dental / Vision



- No waiting periods for any services
- Some benefits increase in year 2 and 3
- Child ortho on high plan
- Optional Vision through VSP

Supplemental



- Package critical illness, accident, hospital indemnity and AD&D coverage
- Guarantee Issue
- Cash benefits paid directly to member

Pivot Health Anchor Plans

Coverage to secure your clients' health and financial well being

Target Audience for Fixed Benefit Plans

- Individuals that do not have the budget to pay for major medical plans
 - Children aging out of their parent's health insurance plan
 - COBRA Alternative
- Self employed - "gig workers"
 - 59M Americans freelanced in 2020*
- People that do not want to pay for benefits they don't use
 - Early retirees
 - 65+ not Medicare eligible
- Missed Open Enrollment and still need help paying for health care expenses
- Individuals on a high deductible health plans that want first dollar benefits to offset their out of pocket expenses



*<https://www.statista.com/statistics/685468/amount-of-people-freelancing-us/>

Introducing Pivot Health Anchor Fixed Benefit Plans

Coverage to help secure your health and financial well-being



Affordable plans
that can fit
most budgets



Fixed benefits for
doctor office visits,
hospital stays and more



Predictable benefits
so you know exactly
how much is covered



Patient advocacy
services to help you
navigate healthcare

The Anchor plan is a medical insurance plan that empowers the insured to manage and control their healthcare.

Anchor is a fixed benefit health coverage. Benefits are not intended to cover all medical expenses. This is not a Medicare supplement policy. THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT.

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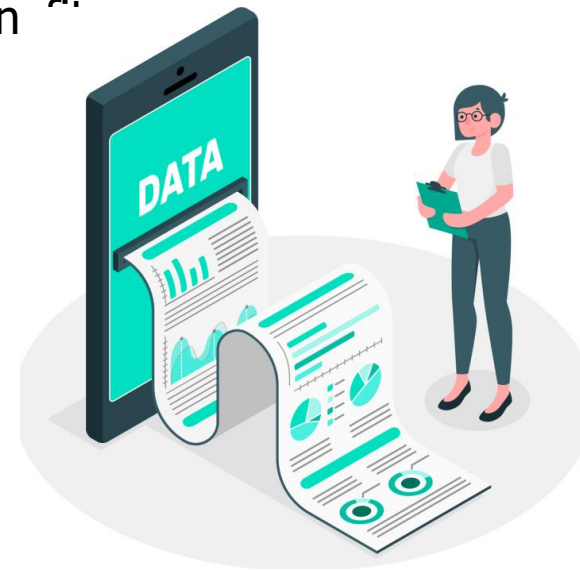
Pivot Health Anchor Features

- Affordable coverage options to fit anyone's budget and needs.
- No deductibles or coinsurance need to be met before benefits are paid.
- Specified medical expenses that each pay out a fixed benefit amount include but are not limited to:
 - doctor office visits,
 - hospital stays,
 - emergency room visits,
 - ambulance services,
 - surgeon fees,
 - x-rays and lab tests,
 - chemotherapy,
 - wellness benefit,
 - Inpatient mental nervous and substance abuse
 - and more.
- The Anchor plan includes free and unlimited telemedicine.

Pivot Health Anchor Features Cont.

Offers predictable and affordable access to health care

- Clients can go to any doctor or hospital
- Access to the First Health Network if a PPO provider is desired
- By utilizing the Point Health mobile app or Customer care line they can save on their out of pocket expenses and maximize their plan benefits
- Benefits are paid on top of other coverage
 - No coordination of benefits
- Guaranteed and automatic renewals to age 74



New - Anchor Fixed Benefit Plan

WELLNESS AND DOCTOR	VALUE	SELECT	MAXIMUM
Wellness Benefit - 1 per calendar year	\$75 per day	\$100 per day	\$125 per day
Physician Office Visit - 6 per calendar year	\$75 per day	\$100 per day	\$125 per day
Outpatient Injection - 2 per calendar year	\$15 per day	\$15 per day	\$15 per day
X-Ray, Echocardiography and Cardiovascular Ultrasound - 2 test days maximum per calendar year	\$75 per test day	\$75 per test day	\$75 per test day
Laboratory, Electrocardiography (EKG/ECG) and other diagnostic tests - 3 test days maximum per calendar year	\$75 per test day	\$75 per test day	\$75 per test day
Outpatient Radiation or Chemotherapy - 40 day maximum per calendar year	\$750 per day	\$750 per day	\$750 per day
Oral Chemotherapy - 3 month maximum per calendar year	\$1,000 per month	\$1,000 per month	\$1,000 per month
PRESCRIPTION DRUG			
Generic/ Brand Name Prescription - 2 prescription maximum per month	Discount Card Only	\$5 / \$20 benefit per prescription	\$10 / \$30 benefit per prescription
HOSPITAL			
Hospital Admission - per confinement	\$500	\$1,000	\$1,500
Hospital Confinement - Medical (365 day maximum per confinement) Calendar Year 1/ Year 2 / Year 3+ *	\$1,500 per day	\$2,000 / \$2,500 per day	\$3,000 / \$3,500 / \$4,000 per day
Intensive Care - Medical 30 day maximum per confinement	\$3,000 per day	\$4,000 per day	\$6,000 per day
Inpatient Physician Visit - Medical 1 visit/ per day during confinement	\$50 per day	\$50 per day	\$50 per day
Inpatient Pathologist / Radiologist - Medical maximum 2 tests per calendar year	\$50 per day	\$50 per day	\$50 per day
Advanced Studies - 1 per calendar year	\$1,000 per test day	\$1,000 per test day	\$1,000 per test day
Emergency Room - 1 per calendar year	\$750 per day	\$750 per day	\$750 per day

What Your Clients Should Know

- Blended benefits for Injury & Illness
- Wellness benefit - 1 per calendar year
- Physician office visits - 6 per calendar year
- Outpatient Injections
- Oral Chemotherapy benefit
- All plans include a discount card - Select and Maximum include benefit amount for prescription drugs
- Hospitalization benefit increases in year 2 on Select plan, increase year. 2 and 3 on Maximum plan

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This is a brief description of some of the important features of the Anchor plan. See certificate for details.

New - Anchor Fixed Benefit Plan

AMBULANCE	VALUE	SELECT	MAXIMUM
Ambulance Services Ground - 2 per calendar year	\$500 per day	\$500 per day	\$500 per day
Ambulance Services Air - 1 per calendar year	\$5,000	\$5,000	\$5,000
SURGERY			
Surgery (Inpatient or Outpatient) - Based on current RBRVS *	100% RBRVS	125% RBRVS	150% RBRVS
Anesthesia - % of Amount Paid for Surgery Benefit	25%	25%	25%
Assistant Surgeon - % of Amount Paid for Surgery Benefit	25%	25%	25%
Ambulatory Surgical Center (ASC)	\$500 per day	\$750 per day	\$1000 per day
2nd Surgical Opinion Benefit - 1 per calendar year	\$250 per day	\$250 per day	\$250 per day
CONTINUOUS CARE			
Continuous Care - 30 day maximum per calendar year	\$300 per day	\$300 per day	\$300 per day
MENTAL HEALTH			
Substance Abuse - 30 day maximum per calendar year	\$150 per day	\$150 per day	\$150 per day
Mental Illness - 30 day maximum per calendar year	\$150 per day	\$150 per day	\$150 per day
ACCIDENTAL DEATH			
Accidental Death	\$10,000	\$15,000	\$20,000
Accidental Death - Common Carrier	\$20,000	\$30,000	\$40,000

*Resource Based Relative Value Scale (RBRVS) is the physician payment system used by the Centers for Medicare & Medicaid (CMS) and most other payers. The RBRVS is based on the principle that payments for physician services should vary with the resource costs for providing those services and is intended to improve and stabilize the payment system while providing physicians an avenue to continuously improve it.

What Your Clients Should Know

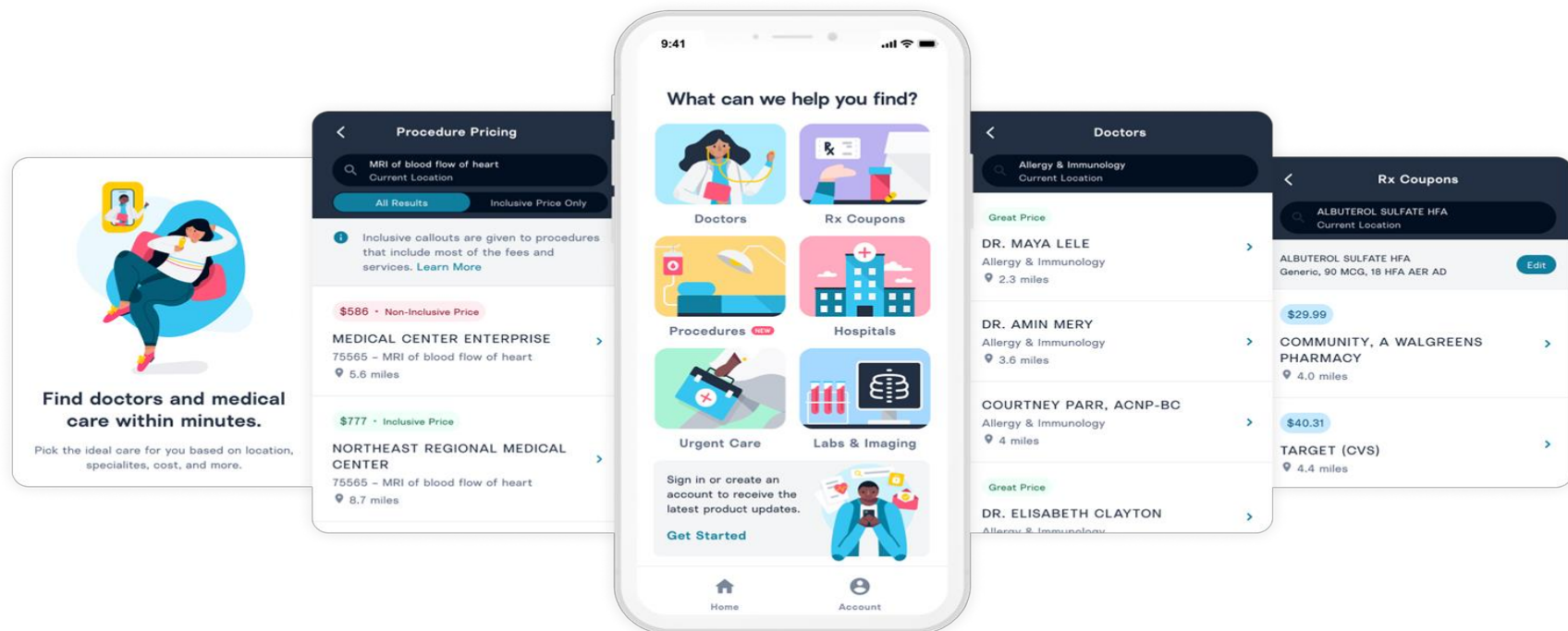
- Surgery benefit is based on the % of the Medicare allowable for the procedure
- No tiering - all surgeries are based off same benefit structure
- Anesthesia is 25% of the surgery benefit
- Inpatient Mental and Substance abuse benefits
- Accidental Death benefit included in all plans
- There's no overall lifetime maximum
- All benefits are per calendar year

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This is a brief description of some of the important features of the Anchor plan. See certificate for details.

Point Health

Anchor plans provide the tools and resources to empower the member to be a healthcare consumer, shopping for the best healthcare that fits their needs and their budget.



Point Health



Patient Advocacy

- Search for the hospitals, prescriptions, surgery centers, and medical facilities for non-emergency procedures that fit your needs.
- Compare estimated costs of outpatient procedures.
- Transfer medical records.
- Contact and schedule appointments.



Bill Negotiation

- Point Health's bill negotiators can step in on your behalf to lower your medical bill.
- When you need help, contact your bill negotiator, give them your bill information, and they'll take it from there.

New Anchor Bonus Opportunity

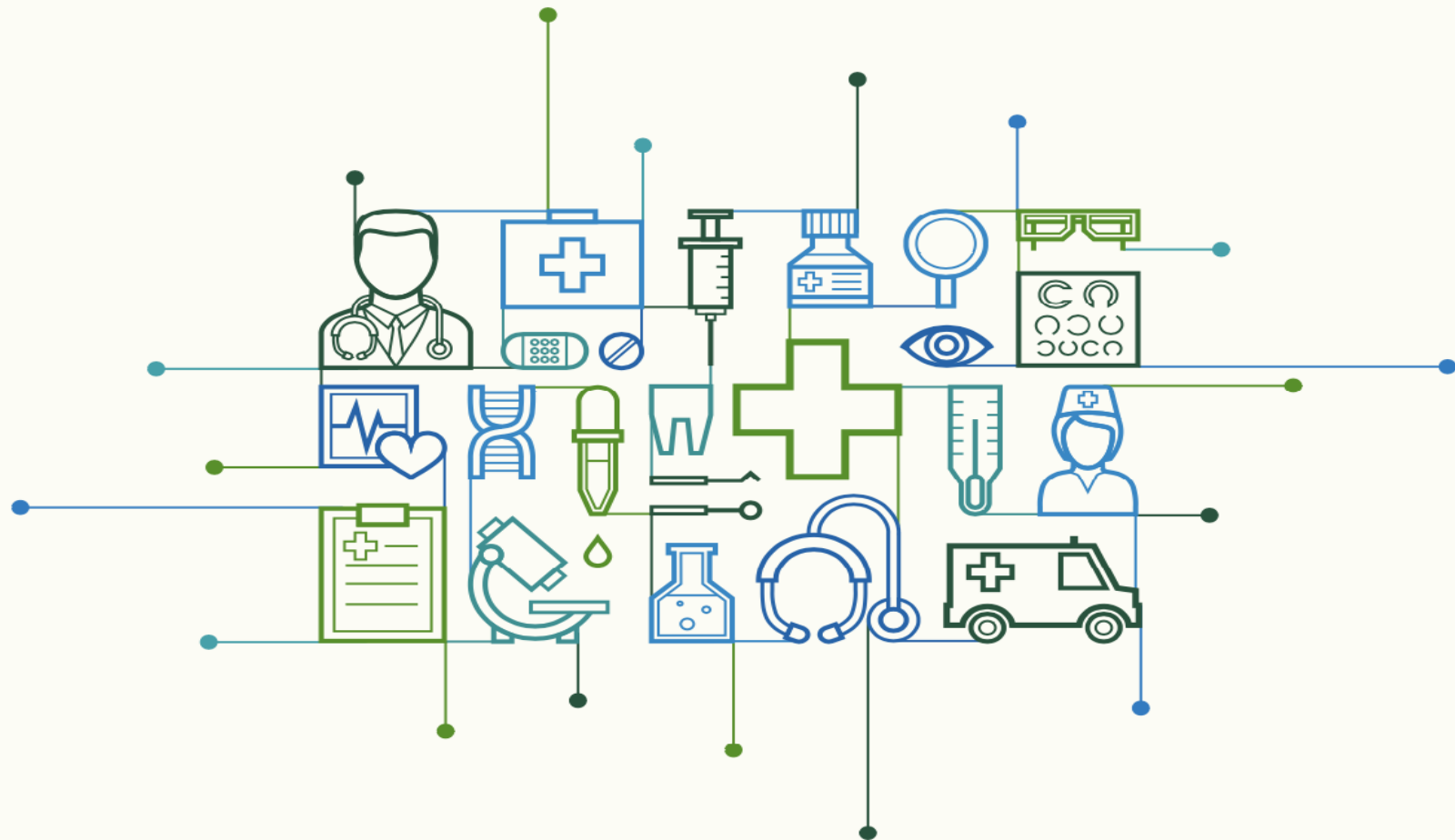


Pivot Health is offering a bonus on your first three Anchor fixed benefit medical applications. Help your clients secure their healthcare coverage while earning a generous bonus for yourself!

Beginning September 20, 2021 through November 30, 2021, you can **earn this bonus in addition to \$100 per Anchor fixed benefit medical policy** through our [quarterly bonus](#).

- 1 App – Earn a total of \$100**
- 2 Apps – Earn a total of \$250**
- 3 Apps – Earn a total of \$500**

Contact your Account Executive for more information.



SHORT-TERM MEDICAL PRODUCTS

What makes Pivot Health STM unique



NEW!
ALL STM PLANS
INCLUDE FREE
& UNLIMITED
TELEMEDICINE

- An array of plan options to fit all of your clients' needs and budgets.
- Coverage within 24 hours or as far out as 60 days.
- Extended duration options to allow your clients to have up to two 12 month policies (2x 364) and 3x364
- Access to the largest national networks
- Open Access Plans- Reference Based Pricing
- Eligibility age 6 months – 64 years and 11 months
- Child/Children only policies- down to 6 mos of age
- Coverage for High School and College Athletes
- Backed by “A” rated carriers

Extended Duration Rules for STM

- Up to 2 years or up to 3 years in most states
- No new application
- First policy ends the next one starts automatically
- No gap in coverage, no new underwriting, no new waiting periods apply to subsequent policy
- Copays and coverage maximums start over
- Deductibles, coinsurance maximums start over
- Extended duration option must be selected at time of enrollment

STM PRODUCT POSITIONING



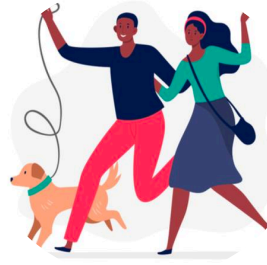
Core Plans

Low Deductibles
Access to First Health
Network
Doctor Office Copay
Prescription Drug
Benefit



Classic Plans

Array of Plan Designs
Open Access
Doctor Office Copay
Prescription Drug
Benefit



Epic Plans

Preventive Coverage
Child Immunizations
Covered at 100%
Optional Prescription Drug
Copay
Access to Cigna Network



Quantum Plans

Rich Benefit Designs
Cigna Network
100% Coinsurance Plans
Supplemental Accident
Built Included
Preventive Coverage



Bridge To Medicare™

60-64 Age Eligibility
3x364 Days Policies
Prescription Drug
Copay
No Network
Restrictions

STM PRODUCT POSITIONING



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CORE SHORT-TERM HEALTH PLANS

- **Candidates:** Child(ren) only policies, Millennials, new entrepreneurs, low-cost premium seekers.
 - **Doctor office copays**
 - Low deductibles
 - **Prescription Drug benefits**
 - Access to the First Health Network
 - **Limited/ Fixed hospitalization benefits to keep premiums low.**
 - Available 3x364 day plans*** state specific
 - **Telemedicine- \$0 – Free/Unlimited ** includes dermatology**
 - Underwritten by Companion Life

This is intended as a benefit highlight. See brochure for full details including exclusions and limitations.

STM PRODUCT POSITIONING



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Restrictions

CLASSIC SHORT-TERM HEALTH PLANS

- **Candidates:** alternative to ACA, self employed, COBRA alternative, pre-Medicare age 60+, in between jobs, students

- **Plans with doctor office copays**

- Array of plan designs to meet any client's needs or budget

- **Plans with Prescription Drug benefits with copays**

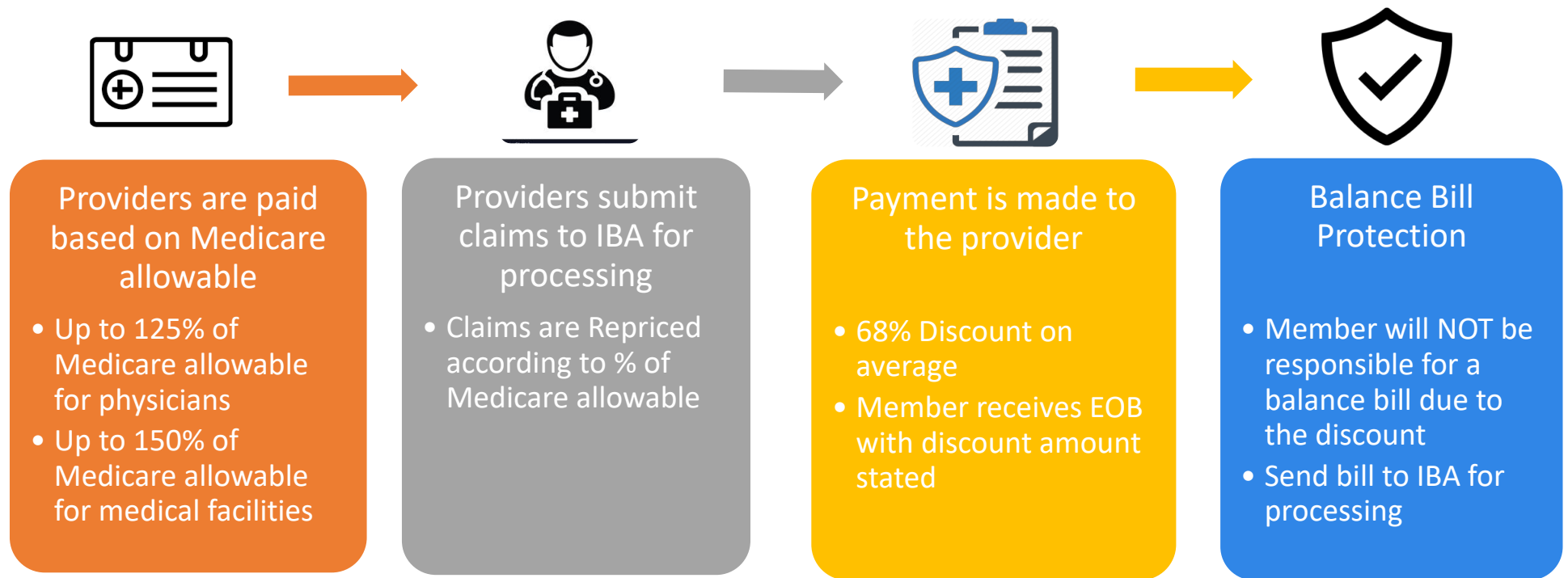
- Utilizes All Provider Access - no network restrictions for cost savings and client claims out-of-pocket savings w/ balance bill protection

- **Telemedicine- \$0 – Free/Unlimited ** includes dermatology**

- Available 3x364 day plans*** state specific

- **Underwritten by Companion Life**

ALL PROVIDER ACCESS (REFERENCE BASED PRICING)



REFERENCE BASED PRICING EXAMPLE

59 year old female, Grand Island, NE 68801

Procedure CPT: Code 73221 MRI (any joint or upper extremity)

Billed Amount	\$1,060.00
Medicare Allowable	\$222.72
RBP at 150%	\$334.08
Deductible met: (80/20) Insured Out of Pocket	\$66.81
Deductible not met: Insured Out of Pocket	\$334.08

STM PRODUCT POSITIONING



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Bridge To Medicare™

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Prescription Drug
Copay
No Network
Restrictions

EPIC SHORT-TERM MEDICAL PLANS

- **Candidates:** Young Families, Single- Self employed, and those looking for expanded wellness benefits.
 - **Wellness benefits: childhood immunizations, mammograms, PSA testing**
 - 100% coinsurance plans - some plans have as low as \$5,000 out of pocket maximum
 - **Optional prescription drug benefit with copays**
 - Optional \$5,000 or \$10,000 supplemental accident rider
 - **Telemedicine- \$0 – Free/Unlimited ** includes dermatology**
 - **Preventive office visit benefit up to \$100**
 - **Available 2x364 day plans*** state specific**
 - **Underwritten by North River**

STM PRODUCT POSITIONING



Core Plans

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Doctor Office Copay
Prescription Drug
Benefit



Classic Plans

Array of Plan Designs
Open Access
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Prescription Drug
Benefit



Epic Plans

Preventive Coverage
Child Immunizations
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Optional Prescription Drug
Copay
Access to Cigna Network



Quantum Plans

Rich Benefit Designs
Cigna Network
100% Coinsurance Plans
Supplemental Accident
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Preventive Coverage



Bridge To Medicare™

60-64 Age Eligibility
3x364 Days Policies
Prescription Drug
Copay
No Network
Restrictions

QUANTUM SHORT-TERM MEDICAL PLANS

- **Candidates:** Families, established entrepreneurs, and those looking for rich benefits.
 - **Copay plan has Doctor office copays and prescription drug copays**
 - 100% plans available
 - **Preventive office visit benefit up to \$250 per person per coverage period**
 - RX Benefits
 - **Supplemental accident to cover deductible included in every plan**
 - Utilizes Cigna PPO Network- RBP for OON
 - **Telemedicine- \$0 – Free/Unlimited ** includes dermatology**
 - 3x364 durations available by state
 - **Underwritten by Companion Life**

STM PRODUCT POSITIONING



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Bridge To Medicare™

60-64 Age Eligibility
3x364 Days Policies
Prescription Drug
Copay
No Network
Restrictions

THE BRIDGE TO MEDICARE™ PLAN DETAILS

- 3 x 364-day plan
- Available for eligible individuals 60-64 & 11 months
- Open Network - no network restrictions
- Savings of 50% or more on health insurance costs every month compared to many other alternatives
- Great fit for the spouse that is not Medicare eligible
- Companion Life Insurance Co., A rated by AM Best



ANCILLARY STAND ALONE AND ADD-ON PRODUCTS

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PIVOT HEALTH
A HealthCare.com Company

BRILLIANT DENTAL™

- Renaissance Dental with optional vision
- Eligibility for ages 18 -100+ (*child dependents accepted*)
- No waiting periods for benefits, 6 months on basic services on the Value plan
- Choice to start coverage any day of the month
- Some benefits and annual maximums increase at the beginning of the first three coverage periods
- Routine cleanings paid at 100%
- Basic services including fillings, sealants and extractions
- Major services including crowns, oral surgery and implants
- **Vision: VSP-** w/ \$150 Frame or Contact lens allowance

Top Selling Plan Design: Dental Low
52% Dental + Vision Sold Together
Average Premium \$59.20

Brilliant Dental

Dental Plan Details

Dental	Value Plan	Essential Plan			Maximum Plan		
Benefits	Six month waiting period applies to Basic Services	Year 1	Year 2	Year 3+	Year 1	Year 2	Year 3+
Preventive/ Diagnostic Services*	Insurance pays	Insurance pays			Insurance pays		
Exams	100%	100%			100%		
Prophylaxis (cleaning)	100%	100%			100%		
Bitewing X-ray	100%	100%			100%		
Fluoride to age 19	100%	100%			100%		
Benefit year deductible	\$50 per person, \$150 per family^	\$50 per person, \$150 per family^			\$50 per person, \$150 per family		
Basic Services*	Insurance pays	Insurance pays			Insurance pays		
Sealants to age 16	80%	40%	60%	80%	60%	70%	80%
Space maintainers to age 14	80%	40%	60%	80%	60%	70%	80%
Full mouth X-ray	80%	See Major Services			See Major Services		
Fillings	80%	40%	60%	80%	60%	70%	80%
Simple extractions	80%	40%	60%	80%	60%	70%	80%
Major Services*	Insurance pays	Insurance pays			Insurance pays		
Other X-rays	0%	10%	20%	30%	20%	35%	50%
Periodontics	0%	10%	20%	30%	20%	35%	50%
Endodontics	0%	10%	20%	30%	20%	35%	50%
Oral Surgery	0%	10%	20%	30%	20%	35%	50%
Crowns, bridges, dentures	0%	10%	20%	30%	20%	35%	50%
Implants	0%	10%	20%	30%	20%	35%	50%
Benefit year maximum (per person)	\$1,000	\$1,000	\$1,250	\$1,500	\$1,500	\$2,000	\$2,500
Orthodontia** (per person)	Insurance pays Not Covered	Insurance pays Not Covered			10%	25%	50%
Orthodontia annual maximum	N/A	N/A	N/A	N/A	\$500	\$500	\$500
Orthodontia lifetime maximum	N/A	N/A	N/A	N/A	\$1,000	\$1,000	\$1,000

Vision Plan

Vision Plan Details

Renaissance Vision - administered by VSP® Vision Care - gives you access to the VSP Choice Network with more than 98,000 doctor access points nationwide, making it the largest national network of independent eye doctors.* Network doctors deliver personalized care and the best choices in eyewear—all at the lowest out-of-pocket costs.

Covered Service	In-Network	Out-of-Network	Frequency**
Eye Exam	\$20 copay and includes prescription eyeglasses	Up to \$45	12 months
Lenses	Covered with eye exam		12 months
Single	Covered with eye exam	Up to \$30	12 months
Bifocal	Covered with eye exam	Up to \$50	12 months
Trifocal	Covered with eye exam	Up to \$65	12 months
Lenticular	Covered with eye exam	Up to \$100	12 months
Frames	Covered with eye exam up to \$150 of allowable charges	Up to \$70	24 months
Contact Lenses***	Exam and fitting, \$60 copay up to \$150 of allowable charges	Up to \$105	12 months
Low Vision	Professional services for severe visual problems		12 months
Testing	Covered in full	Up to \$125	24 months
Supplemental Aids	75% covered up to \$1,000	75% covered up to \$1,000	24 months

* VSP Internal Data

LATITUDE SUPPLEMENTAL

- Increase in sales since having it as a check a box
- Bundled package of Critical Illness, Accident, AD&D, Hospital Indemnity
- Guaranteed Issue
- Cash benefit paid to the insured

**Top Selling Plan Design: Preferred
\$54 Average Monthly Premium**

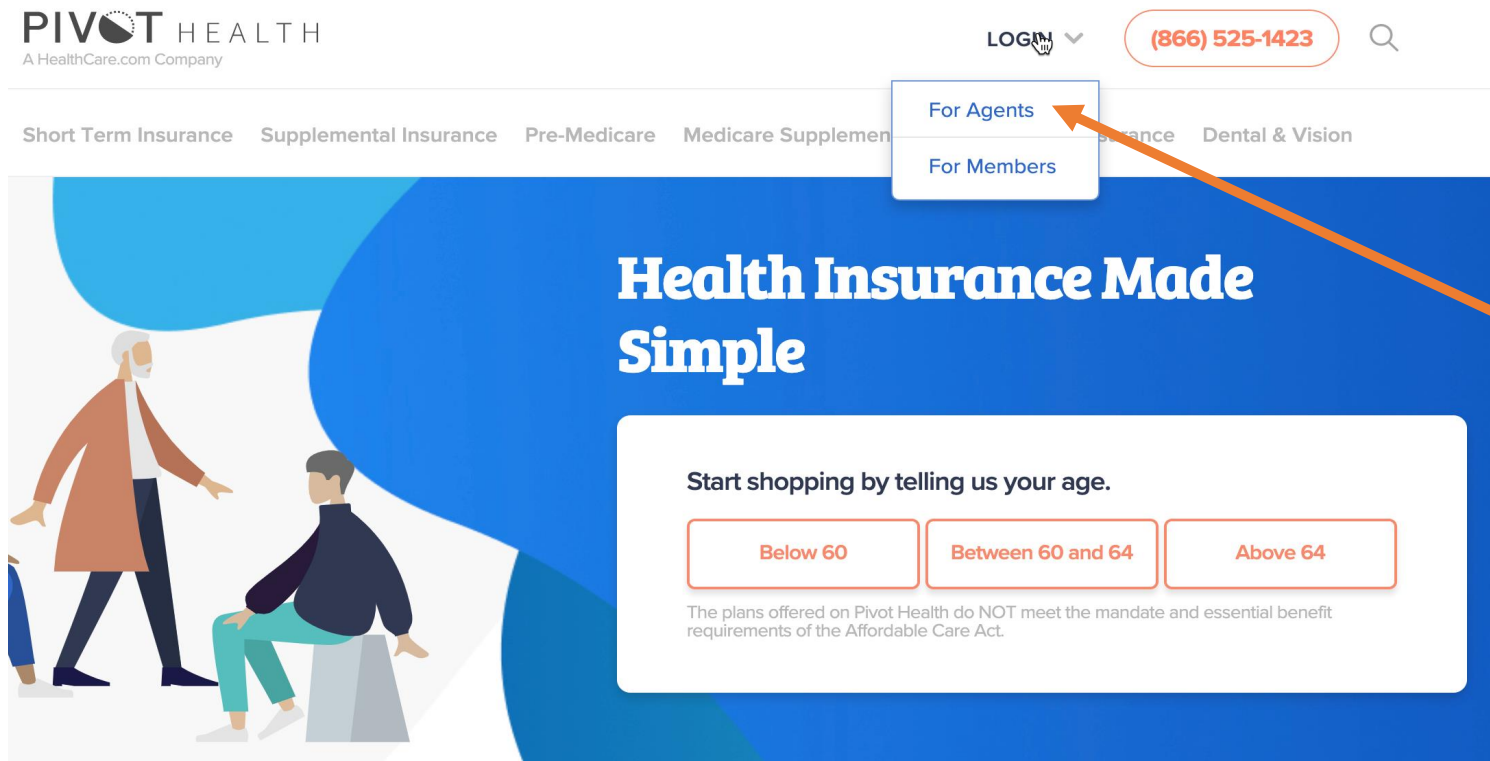
Benefits	Latitude Select	Latitude Preferred
If injured in a covered accident	Up to \$2,500 (\$250 deductible)	Up to \$5,000 (\$500 deductible)
If diagnosed with a covered critical illness	Up to \$2,500	Up to \$5,000
Accidental death benefits	Up to \$5,000	Up to \$5,000
Up to 10 days of hospital benefits	Up to \$250 per day	Up to \$500 per day

Supplemental insurance benefits are not available in all states.

HOW TO GET STARTED

Once you are contracted and have a Pivot Agent ID you can go to:

www.Pivotohealth.com or <http://www. www.pivotohealth.com/agent/admin/register>



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PIVOT HEALTH
A HealthCare.com Company

AGENT RESOURCE CENTER



> Helpful Links

Short-Term Medical

Bridge to Medicare™

Limited Benefit Health Insurance

Dental & Vision

Supplemental

Medicare Supplement

🔒 Change Password

🚪 Logout

🔍 Search the Agent Portal...

Welcome to Pivot Health Agent Portal

Help Your Clients Secure Up to 3 Years of Coverage on Select Short-Term Health Insurance Plans: *Quantum, Standard, Choice, Economy, Deluxe, and Core.*

Book of Business

Get a Quote

News & Updates

[State Availability and Coverage Durations](#)

[NEW Epic Short-Term Plans available in the following states](#)

[Coronavirus \(Covid-19\)](#)

[COVID-19 Telemedicine Reimbursement](#)

GETTING A QUOTE



Shop Short-Term Health Insurance Plans Today

Start by Adding Your ZIP Code

66105



Get Started

Availability of plans and policy duration vary by state

The plans offered on Pivot Health do NOT meet the essential benefit requirements of the Affordable Care Act.

Excellent  2,444 reviews on  Trustpilot



Trusted by our 100,000+ members BBB Rating is for Communicating for America, an association partner Pivot Health that provides non-insurance benefits for this plan. Membership not required for all states.

ENTER CENSUS INFORMATION AND CHOOSE DURATION

Choose Effective Date

Choose Policy Duration

Your Location

You

Covering Anyone Else?

Your Coverage

ZIP Code

66105

Date of Birth

06/01/1986

Gender

Female Male

We'll use your birthday only to get accurate pricing for our plans.

Your First Name

Test

Email Address (optional)

email@address.com

It'll be friendlier calling you by your name throughout this quote. Plus, it'll help identify who's being covered.

Used to send you a copy of your quotes, and helps us help you more.

+ ADD SPOUSE + ADD CHILD

Desired Start Date

04/13/2021

You can apply for up to 3 years in many states, depending on your coverage needs. State-specific regulations may apply. [How Long Can a Short Term Medical Plan Cover Me?](#)

Pivot Health offers an array of coverage durations that allow you to select the best option for your particular life situation.

☐ 180 Days Need coverage for up to 180 days? May be great for individuals needing coverage for a shorter period of time.

☒ 364 Days If you need health insurance coverage for more than a few months, 364-days of short term health insurance can take you the distance. May be great for individuals seeking a longer-term solution.

Policy duration varies by state availability.

Find Plans >

**Short Term Health
Insurance**

Supplemental
Insurance

Limited Benefit Health
Insurance

Bridge to
Medicare™ Plans

Dental and
Vision

Medicare
Supplement



Test, here are your personalized quotes

We have 79 plans that cover up to days, starting with 3 options we think you'll like. Choose a plan to learn more.

Recommended 3x364 Days	Recommended 3x364 Days	Recommended 2x364 Days
Pivot Health Choice Underwritten by Companion Life Marketed by Pivot Health	Pivot Health Economy Underwritten by Companion Life Marketed by Pivot Health	Pivot Health Epic Base Underwritten by The North River Insurance Company Marketed by Pivot Health
- Deductible \$5,000 - Coinsurance 20% - Max Out of Pocket \$10,000 - Total Policy Coverage \$1,000,000	- Deductible \$10,000 - Coinsurance 30% - Max Out of Pocket \$10,000 - Total Policy Coverage \$100,000	- Deductible \$10,000 - Coinsurance 0% - Max Out of Pocket \$10,000 - Total Policy Coverage \$1,000,000
\$249.77 /month ⓘ Plus one-time \$19.95 enrollment fee	\$130.40 /month ⓘ Plus one-time \$19.95 enrollment fee	\$227.62 /month ⓘ Plus one-time \$19.95 enrollment fee
View Details >	View Details >	View Details >

[Compare Recommended Plans](#)



Hide Filters

Reset Filters

Edit Profile Female / 21 years old

Plan Type

Economy

Policy Coverage

\$100,000

Plan Benefits

Doctor visit copay

Free telemedicine

Child immunizations covered

Preventive care

Supplemental accident included

Doctor visit copay

Prescription drugs copay

Contraceptive coverage

Network Type

Any Provider

Duration

364

Free non-insurance telemedicine included on all Pivot H

tails.

Skip

Underwritten by Companion Life | Marketed by Pivot Health

Pivot Health Choice

\$173.51/mo

Plus one-time \$19.95 enrollment fee

Free Telemedicine

✓ Doctor Visit Copay

Deductible

\$2,000

Coinurance

30%

Max Out of Pocket

\$10,000

Total Policy Coverage

\$250,000

Duration

364

Add To Compare

View Details

Underwritten by Companion Life | Marketed by Pivot Health

\$126.12/mo

COMPARISON QUOTES

Underwritten by
Companion Life

Marketed by
Pivot Health

Pivot Health Core 2000 PPO

\$243.40 /mo

Plus one-time \$19.95 enrollment fee

Free Telemedicine

✓ Doctor Visit Copay

✓ Prescription Drugs Copay

Deductible

\$2,000

Coinsurance

20%

Max Out of Pocket

\$1,000

Total Policy Coverage

\$750,000

Duration

3x364

Add To Compare

View Details

Underwritten by
Companion Life

Marketed by
Pivot Health

Pivot Health Deluxe

\$330.08 /mo

Plus one-time \$19.95 enrollment fee

Free Telemedicine

✓ Doctor Visit Copay

✓ Prescription Drugs Copay

Deductible

\$5,000

Coinsurance

20%

Max Out of Pocket

\$3,000

Total Policy Coverage

\$500,000

Duration

3x364

Add To Compare

View Details

3 Plan Selected: Choose up to 3 plans to compare

Underwritten by
Companion Life

Marketed by
Pivot Health

Pivot Health Choice

\$307.21 /month *Plus one-time 19.95 enrollment fee

Underwritten by
Companion Life

Marketed by
Pivot Health

Pivot Health Core 2000 PPO

\$243.40 /month *Plus one-time 19.95 enrollment fee

Underwritten by
Companion Life

Marketed by
Pivot Health

Pivot Health Deluxe

\$330.08 /month *Plus one-time 19.95 enrollment fee

Compare Plans

Comparing your top 3 recommended plans

[Back to Quotes Results](#)

Email This Quote 

☐ [Show Differences](#)

Coverage Type	Pivot Health Choice Added Coverage	Pivot Health Core 2000 PPO Added Coverage	Pivot Health Deluxe Added Coverage
What you pay *Plus one-time \$19.95 enrollment fee Select plan to customize & adjust essential benefits for your needs	\$307.21 /mo	\$243.40 /mo	\$330.08 /mo
	Select Plan	Select Plan	Select Plan
Plan Essentials & Benefits			
Individual Deductible	\$2,000	\$2,000	\$5,000
Coinsurance	30%	20%	20%
Coverage Duration	3x364 Days	3x364 Days	3x364 Days
Total Policy Coverage	\$250,000	\$750,000	\$500,000
Max Out-of-Pocket	\$10,000	\$1,000	\$3,000
Rx Deductible	Discount Drug	\$10 Generic, \$500 Ded then \$50/\$75 Brand	\$10 Generic, \$500 Ded then \$50/\$75 Brand
Free telemedicine	✓	✓	✓
Child immunizations covered			
Preventive care			
	Download Brochure View Plan Details	Download Brochure View Plan Details	Download Brochure View Plan Details

Emailing A Single Quote



Underwritten by
The North River
Insurance Company

Marketed by
Pivot Health

☐ Compare

Pivot Health Epic Base ⁱ

Includes Free Telemedicine

364 Days Coverage

Deductible ⁱ
\$5,000

Coinsurance ⁱ
0%

Max Out of Pocket ⁱ
\$5,000

Total Policy Coverage ⁱ
\$500,000

☒ **Get coverage for 2
years**

\$184.21 /month

Plus one-time \$19.95 enrollment fee

View Details >



CHECK THE BOX ADDITIONAL BENEFITS

Add Supplemental Accident Rider

Add Accident/CI Combo

Add Dental/Vision

Extend Coverage Duration

Underwritten by
The North Star Insurance Company

Marketed by
Pivot Health

2x364 Days Coverage

Pivot Health Epic Base Added Coverage

Includes Free Telemedicine

\$184.21/month
Plus one-time \$19.95 enrollment fee

Deductible	Coinsurance	Max Out of Pocket	Total Policy Coverage
\$5,000	0%	\$5,000	\$500,000

Supplemental Accident Rider

☒ Add \$5,000 benefit for an extra \$12.27/month

☐ Add \$10,000 benefit for an extra \$20.86/month

[Remove](#)

Recommended

☐ **Latitude Select**
\$29.95*/mo

Accident \$2,500
Critical Illness \$2,500
Accidental Death \$5,000
Hospital Benefits \$250/day

[See More Details](#)

Recommended

☐ **Brilliant Dental™ Value + Vision**
\$34.87*/mo

100% Preventive

*Includes \$31.12 of premium, a \$2.75 monthly administrative fee and \$1.00 for monthly association dues.

[See What's Covered](#)

☒ **Brilliant Dental™ Essential + Vision**
\$39.68*/mo

No Waiting Periods

*Includes \$35.93 of premium, a \$2.75 monthly administrative fee and \$1.00 for monthly association dues.

[See What's Covered](#)

☒ **Latitude Preferred**
\$49.95*/mo

Value Added Coverage

Includes roadside reimbursement as a non-insurance benefit

Accident \$5,000
Critical Illness \$5,000
Accidental Death \$5,000
Hospital Benefits \$500/day

Get up to 2 policies in 5 minutes with 1 application.

[Continue to Checkout](#)

Pivot Health Epic Base Added Coverage	\$184.21/mo
Plan Starts	Apr 15, 2021
Coverage Duration	728 Days
End Date	Apr 12, 2023
Edit	
Brilliant Dental™ Essential + Vision	\$39.68/mo
Plan Starts	Apr 15, 2021
Coverage Duration	Until Cancellation
Latitude Preferred	\$49.95/mo
Plan Starts	Apr 15, 2021
Coverage Duration	Until Cancellation
Accident Rider	\$12.27/mo
Applicants	Male, 35 years old
Total	\$286.11/mo
Plus one-time \$19.95 enrollment fee	
*Rates are subject to change during the subsequent coverage periods.	
Email This Quote	

SHOPPING CART

Pivot Health Epic Base Added Coverage

1

Includes Free Telemedicine

\$184.21/month 1

Plus one-time \$19.95 enrollment fee

Deductible 1	Coinsurance 1	Max Out of Pocket 1	Total Policy Coverage 1
\$5,000	0%	\$5,000	\$500,000

Supplemental Accident Rider

[Remove](#)

- ☒ Add \$5,000 benefit for an extra \$12.27/month
- ☐ Add \$10,000 benefit for an extra \$20.86/month

[Learn more about this coverage](#)

Enhance Your Coverage Add more benefits to your plan

Latitude Supplemental

PIVOT
HEALTH

Brilliant Dental™ & Vision

Renaissance
Dental

Recommended

☐ **Latitude Select**
\$29.95 */mo

Accident **\$2,500**
Critical Illness **\$2,500**
Accidental Death **\$5,000**
Hospital Benefits **\$250/day**

Recommended

☐ **Brilliant Dental™ Value + Vision**
\$34.87*/mo

100% Preventive

*Includes \$31.12 of premium, a \$2.75 monthly administrative fee and \$1.00 for monthly association dues.

[See What's Covered](#)

[Continue to Checkout](#)

Pivot Health Epic Base Added Coverage

\$184.21/mo 1

Plan Starts Apr 15, 2021
Coverage Duration 728 Days
End Date Apr 12, 2023

[Edit](#)

Brilliant Dental™ Essential + Vision

\$39.68/mo

Plan Starts Apr 15, 2021
Coverage Duration Until Cancellation

Latitude Preferred

\$49.95/mo

Plan Starts Apr 15, 2021
Coverage Duration Until Cancellation

Accident Rider

\$12.27/mo

Applicants Male, 35 years old

Total **\$286.11/mo**

Plus one-time \$19.95 enrollment fee

*Rates are subject to change during the subsequent coverage periods.

[Email This Quote](#)

1 Remember, coverage can be canceled anytime.

Remember, coverage can be canceled anytime.

Total number of days of coverage

New Premium

Email to Client

For Agent use only. Not for distribution.

PIVOT HEALTH
A HealthCare.com Company

EMAIL SENT TO CLIENTS

Underwritten by
The North River
Insurance Company | Marketed by
Pivot Health

Agent
Pivot
Agent

Phone
Number
800-555-1234

Email
todd.greene@pivotohealth.com

Dear Leticia,

Thank you for your interest in a short term medical insurance (also referred to as short term limited duration insurance) plan through **Pivot Health** and underwritten by **North River Insurance Company**.

The purpose of this email is to provide you with the rates and a brief description of the plan benefits. A description of benefits is found in the brochure associated with this coverage.

When you choose the plan you would like, please feel free to call me so I can assist you with the application process OR you can access the plan and apply online using the url below.

To visit this quote online please [click here](#).

Your Information

Name	Leticia Perez	Date of Birth	06/01/1986	Gender	Female
Quote Date	04/12/2021	Zip Code	66105	Proposed Effective Date	04/13/2021

Underwritten by
The North River
Insurance Company | Marketed by
Pivot Health

728 days Coverage

Pivot Health Epic Base Added Coverage **\$161.32/month**

Deductible	Coinsurance	Max Out of Pocket	Total Policy Coverage
\$5,000	0%	\$5,000	\$500,000

[View Brochure](#)

Renaissance.
Dental

No Waiting Periods

Brilliant Dental™ Essential + Vision **\$40.34*/month**

Preventive & Diagnostic 100%	Basic Services 40% 60% 80%	Major Services 10% 20% 30%	Deductible \$50/\$150
---------------------------------	-----------------------------------	-----------------------------------	--------------------------

*Includes \$36.59 of premium, a \$2.75 monthly administrative fee and \$1.00 for monthly association dues.

[View Brochure](#)

Coverage Summary

Pivot Health Epic Base Added Coverage **\$161.32/month**

Accident Rider **\$12.27/month**

Brilliant Dental™ Essential + Vision **\$40.34/month**

TOTAL **\$213.93*/month**
*Plus on time \$19.95 enrollment fee.

[Start Application](#)

AL T H

A HealthCare.com Company

UNDERWRITING QUESTIONS?



Question 1 of 5

Will any applicant be eligible for Medicaid or Medicare on the requested effective date?

No

Yes

Simplified U/W- Accept or reject on the spot.

* State Specific

UNDERWRITING QUESTIONS?

Within the last 5 years has any applicant had a diagnosis, symptoms, an abnormal test result or received treatment, medication or consultation for:

- cancer, Hodgkin's or Non-Hodgkin's lymphoma or malignant melanoma (excluding basal cell);
- atrial fibrillation, abnormal heart rhythm, a heart disorder, angina, heart attack or congestive heart failure;
- stroke;
- transient ischemic attacks (TIAs);
- uncontrolled hypertension (blood pressure greater than 160/95);
- Type I or insulin treated diabetes;
- Crohn's disease or ulcerative colitis;
- hepatitis C or liver or kidney disorders (excluding kidney stones);
- organ or bone marrow transplants; chronic obstructive pulmonary disease (COPD) or emphysema;
- inflammatory arthritis; Systemic Lupus Erythematosus (SLE) or degenerative spine or hip disorders;
- hemophilia,
- leukemia;
- muscular dystrophy or multiple sclerosis;
- Lou Gehrig disease (ALS);
- alcohol or drug abuse or misuse;
- bipolar, schizophrenia;
- or eating disorders?

No

Yes

Simplified U/W- Accept or reject on the spot.

CHANGE COVERAGE DURATION/ E-SIGNATURE

1. Contact Information

First Name	Last Name
Leticia	Perez
Phone Number	Email Address
(000) 000-0000	letty.perez@healthcare.com
Street Address	
Kansas City, KS 66105 (Change location)	

2. Billing Information

☒ Credit Card ☐ ACH Transaction

Secure credit card payment
This is a secure 128-bit SSL encrypted payment.

Card Number

* Accepted Credit Cards

Expiration Date

Security Code

MM/YY

* 3 digits on back of card

Name

Applicant

Location 66105 Kansas City, KS

Members

Pivot Health Epic Base Added Coverage

Monthly Cost \$161.32

Plan Details

Two coverage periods of 364 days

Coverage Period

Plan Starts Apr 13, 2021
Period 728 Days
End Date Apr 10, 2023

Accident Rider

Monthly Cost \$12.27
Plan Start Apr 13, 2021
End Date Apr 10, 2023

Brilliant Dental™ Essential + Vision

Monthly Cost \$40.34
Plan Start Apr 13, 2021
End Date Until Cancellation

*Includes \$36.59 of premium, a \$2.75 monthly administrative fee and \$1.00 for monthly association dues.

Summary

Applicant

Location 66105 Kansas City, KS

Members

Pivot Health Epic Base Added Coverage

Monthly Cost \$161.32

Plan Details

Two coverage periods of 364 days

Coverage Period

Start Date

04/13/2021

Period

Save | Cancel

< April 2021 >

Su	Mo	Tu	We	Th	Fr	Sa
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	1
2	3	4	5	6	7	8

Accident Rider

Monthly Cost
Plan Start
End Date

Brilliant Dental™ Essential + Vision

Monthly Cost \$40.34
Plan Start Apr 13, 2021
End Date Until Cancellation

*Includes \$36.59 of premium, a \$2.75 monthly administrative fee and \$1.00 for monthly association dues.

"Save"

Pre-Pay Option for 60 to 180 day durations

Applicant
Location 66105 Kansas City, KS
Members ▾

Pivot Health Epic Base
Monthly Cost ⓘ \$118.74
Plan Details ▾

+ Add another coverage of 180 days

Coverage Period (Edit)
Plan Starts Apr 13, 2021
Period 180 Days
End Date Oct 9, 2021
Payment Options
☒ Monthly ☐ Pre-Paid
Receive a discounted rate of **\$94.04** /mo plus fees on your policy if you pre-pay for the entire 60 - 180 days of coverage!

Accident Rider
Monthly Cost \$12.27
Plan Start Apr 13, 2021
End Date Oct 9, 2021

Brilliant Dental™ Essential + Vision
Monthly Cost \$40.34

Applicant
Location 66105 Kansas City, KS
Members ▾

Pivot Health Epic Base
Monthly Cost ⓘ \$564.24
Plan Details ▾

+ Add another coverage of 180 days

Coverage Period (Edit)
Plan Starts Apr 13, 2021
Period 180 Days
End Date Oct 9, 2021
Payment Options
☐ Monthly ☒ Pre-Paid
Receive a discounted rate of **\$94.04** /mo plus fees on your policy if you pre-pay for the entire 60 - 180 days of coverage!

Accident Rider
Monthly Cost \$55.22
Plan Start Apr 13, 2021
End Date Oct 9, 2021

E-SIGNATURE

state regulations.

THIS PLAN PROVIDES LIMITED BENEFIT COVERAGE. IT IS NOT DESIGNED TO COVER ALL MEDICAL EXPENSES AND IT IS NOT A MAJOR MEDICAL OR COMPREHENSIVE HEALTH CARE POLICY. PLEASE READ YOUR CERTIFICATE CAREFULLY!

Remember, you have a 10-day free look period which allows you to get a full refund.

☐ I agree to purchase 363 days and can cancel at any time. I understand I am purchasing a Short Term Medical product. I understand this product is not ACA compliant. I understand I am responsible for keeping The North River Insurance Company's Administrator current on my email address.

☐ If this Application is completed electronically, I/we agree that my/our electronic signature serves as my/our original signature. If this Application is not completed electronically, I/we agree I/we are providing verbal consent to certify my/our Application in lieu of a signature.

Your Electronic Signature

Applicant Signature

[• CLICK TO SIGN •](#)

Date Signed

07/21/2020

CTM 70000 1

Get Your Coverage

PIVOT HEALTH

A HealthCare.com Company

Ready, Set, Write!



Pivot Health is offering a bonus on your first three applications. Help your clients secure their health care coverage while earning a generous bonus for yourself!

From October 1, 2021 through December 31, 2021, you can earn this bonus!

- 1 App – Earn a total of \$50**
- 2 Apps – Earn a total of \$150**
- 3 Apps – Earn a total of \$300**

All short-term medical plans with a duration of 3 years (3x364 days), 2 years (2x364 days) or 1 year (1x364 days) qualify. Start offering these plans today and you'll be on your way to some extra cash to close out the year.



Pivot Health is back with an exceptional bonus to end the year - here's another chance to earn big with our Abundant bonus opportunity. This bonus pays on a variety of plans including Short-Term Medical plans, Fixed Benefit plans, and Ancillary products.

October 1, 2021 through December 31, 2021, you can earn a healthy bonus on all Short-Term Medical products, Bridge to MedicareTM, and Medicare Supplement plans in select states.

Eligible Plans	Duration Requirements	Bonus Payout
Short-Term Medical	3x364 Days	\$200
	2x364 Days ¹	\$175
	364 Days ¹	\$150
	180 Days	\$100
Medicare Supplement	12 Months	\$200
Anchor Fixed Benefit Medical Insurance	12 Months	\$150
Brilliant Dental TM	90 Days +	\$50
Brilliant Dental TM / Vision		
Latitude Supplemental		

DEDICATED ACCOUNT EXECUTIVE



- **LETTY PEREZ - Direct 813-771-9330 LETTY.PEREZ@HEALTHCARE.COM**



Thank you.