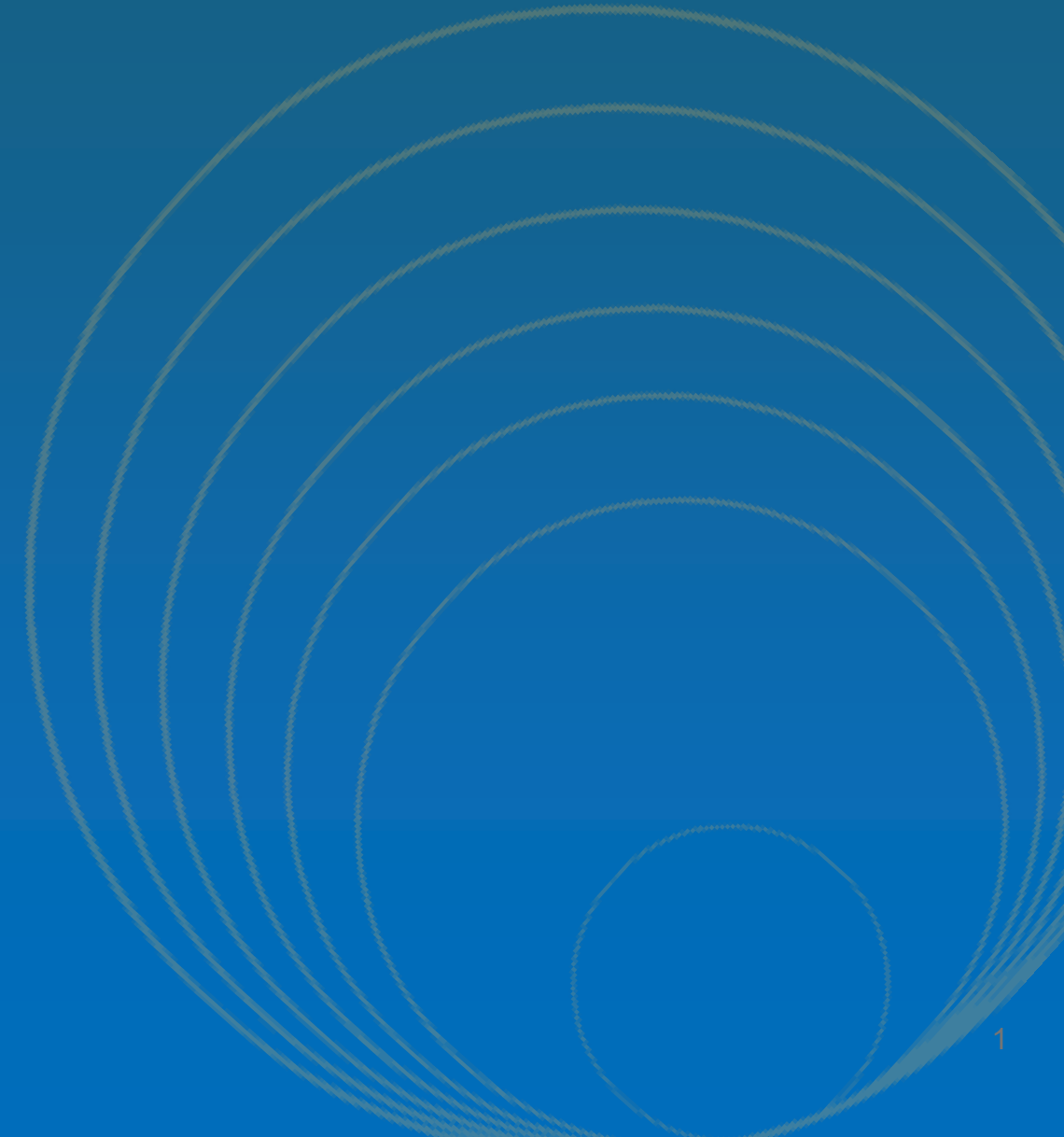




**12 Months of
Continuous STM
Coverage.
Exclusively Through
Pivot Health**



For agent use only. Not for distribution.

Who is Pivot Health?

Proprietary Products Underwritten by Three “A” Rated Carriers:

Companion Life, North River, and Pan-American**.



Pivot Health

Proprietary Products

Short Term Medical plans

- Doctor office copays, hospitalization coverage,
- Emergency room visits, wellness visit paid 100% up to the plan limit
- Preventive coverage
- Rx copay plans
- Access to National networks and plans with open access-no network restrictions

Dental Plans /Vision Plans

- Increasing benefits year 2 & 3 on some plans
- 100% preventive coverage no wait all plans
- 3 plan designs to choose that fit your needs

Latitude

- Critical Illness, Accident, Hospitalization and AD&D benefit packaged together for a \$2500 benefit or \$5000 benefit



The New STM World

Shorter Duration Plans –30 days to 4 months

How Do You manage Your Clients' STM Coverage with 4 Months?

Pivot Health's Solution:

Pivot has 3 carrier options in one quote and enroll platform.

- You can manage your clients' coverage by carrier in Pivot's back office
- One stop shop for quoting and enrolling all three carriers
- Same commission schedule
- Same service
- Same account executive

STM Product Portfolio-4 Month Durations



Core "Lite" Plans

Access to First Health Network
Preventive and Wellness Benefits
Doctor Office Copay
Limited hospitalization benefit
Prescription Drug benefit



Popular plan for <25 yr old
College students /Child
only policies



Classic Plans

Array of plan designs
Open Access
Preventive and Wellness Benefits
Doctor Office Copay
Prescription Drug Benefit



Most popular plan designs
for all age segments



Epic Plans

Preventive Coverage
Child immunizations covered
at 100%
Optional Prescription Drug
copay
Access to Cigna Network
Optional Accident Rider



Most popular plan for ages
34-50
Popular Family Plan



Quantum Plans***

Rich Benefit Designs
Cigna Network
100% Coinsurance Plans
Preventive and wellness
Supplemental Accident
Included



Established
Entrepreneurs

*** not available in TX

New STM Product-4 Months

SureCare**

Unlimited Office Visit Copay

Open Access

Adult Wellness Exam \$50 Copay

Childhood Immunizations @ 80%

Women's Mammography

**screening, OBGYN, and men's
prostate cancer screening not subject to
deductible**



What About Sept. 1st and Beyond ??? Continued



Exclusive to Pivot Health: 12-Month STM Coverage

Peace of Mind With 12 Months of Continuous Coverage

Choose Pivot Health for a full year of coverage with affordable premiums, flexibility, and the security you deserve.

Budget Friendly Premiums

Short Term Medical continues to be a budget friendly alternative for individual health insurance for millions of consumers.

Year-Round Coverage

One Enrollment

One easy enrollment, less than ten minutes to complete.

Benefits To Cover You for A Full Year

Unlimited Doctor office copays, wellness and preventive coverage, hospitalization and surgical benefits and more

Choose Any Doctor – No Network Restrictions

No network restrictions on any plans. Take your coverage wherever you go.*

www.pivotohealth.com

Pivot Health's 12 Month State Availability

State Availability is subject to change

State	AK	AL	AR	AZ	CA	CO	CT	DC	DE*	FL	GA	HI	IA	ID	IL	IN	KY	KS	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	OH	OK	OR*	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY		
1-3-12		✓	✓	✓						✓	✓						✓		✓								✓								✓						✓	✓				✓	✓	✓				
1-2-8 (Choice & Epic)																																			✓																	
1-2-8 (SureCare & Epic)																		✓							✓												✓															
4 Month Duration	AK	AL	AR	AZ	CA	CO	CT	DC	DE*	FL	GA	HI	IA	ID	IL	IN	KY	KS	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	OH	OK	OR*	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY		
Classic STM		✓	✓	✓					✓	✓	✓		✓		✓	✓			✓				✓		✓	✓		✓	✓	✓				✓	✓	✓	✓					✓	✓		✓			✓	✓	✓		
Core STM		✓	✓	✓					✓	✓	✓						✓		✓				✓		✓	✓		✓	✓	✓					✓	✓	✓					✓	✓		✓			✓	✓	✓		
Quantum STM		✓		✓					✓	✓					✓	✓			✓							✓				✓					✓	✓						✓					✓	✓	✓			
Epic Base STM			✓								✓												✓				✓	✓	✓									✓					✓		✓							
Epic Base & PPO STM		✓		✓						✓			✓	✓	✓	✓	✓	✓	✓						✓	✓				✓					✓	✓	✓			✓						✓						
SureCare STM		✓	✓	✓						✓	✓				✓	✓	✓	✓	✓						✓	✓		✓	✓	✓						✓	✓	✓			✓	✓	✓	✓			✓	✓	✓			
Ancillary Plans	AK	AL	AR	AZ	CA	CO	CT	DC	DE*	FL	GA	HI	IA	ID	IL	IN	KY	KS	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	OH	OK	OR*	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY		
Brilliant Dental		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓		✓			✓	✓		✓		✓	✓	✓	✓			✓		✓	✓		✓	✓		✓	✓	✓		
Latitude Supplemental		✓	✓	✓					✓	✓	✓		✓	✓	✓	✓	✓									✓			✓	✓					✓		✓		✓		✓	✓	✓	✓				✓	✓	✓		
*90 Days																																																				
5/8/25																																																				

What makes the Pivot Health 12 Month STM Plan Unique?

- **FIRST DOLLAR** –Preventive and wellness benefits included on every plan
- **ULIMITED** doctor office copays
- Plan utilizes **no network restrictions – open access**
- **Simplified underwriting:** no rate ups, no social security number needed (need to live in US continuously for 4 months prior to application date), No height, **only weight requirements:** less than 300 for male and less than 250 for female
- **Get Advocacy**– healthcare navigation service and bill negotiation services for Open Access plans
- **Child/ Children only** policies down to 6 months to the Pre-Medicare Market (64 years & 11 months)
- All plans include **Free and Unlimited Virtual Urgent Care– Through Clever Health**
- **A pre-package STM of “THREE A” rated, 4 month plans**– Companion Life, North River, and Pan-American**. – carrier varies by product

Open Access How Does It Work

All Provider Access

01

All Provider Access – No Network Restrictions. Member chooses provider that best fits their needs

02

Discount based on % of Medicare allowable. 125% of medicare allowable for physicians/150% for facilities.

03

Balance Bill Protection on covered services.

Average discount 69%

Member wins – discount higher on most claims, rates are competitive, balance billing protection



Ancillary Products

Dental/Vision and Supplemental Plans



Pivot Health Ancillary Plans

Dental / Vision and Gap Plans



Brilliant Dental- Standalone or add on

- Renaissance Dental Network with access to 300K + dentists national
- No waiting periods for any service on the Essential/Maximum Plans
- Progressive benefits and annual max for the Essential and Maximum Plan
- Routine cleanings paid at 100% –
- THREE cleanings on Essential/ Max
- Child ortho benefits for the Maximum Plan
- **Add on VSP Vision** – \$150 frame or Lens allowance
- **Higher Comp**



Latitude Gap Plan- Add on only

- Bundled Accident, Critical Illness, Hospital Indemnity
- and AD&D
- Two plan selections with a \$2500 benefit or a \$5,000 benefit
- Cash payment paid directly to member
- Pays out regardless of other insurance
- Up to 75% savings on prescription drugs
- 15-40% discounts on eye exams, lenses frames and contacts

Pivot Health Getting Started





Q Search...

Product Portfolio ▾

Helpful Links ▾

My Book of Business

Pending Business ▾

Get a Quote

Saved Quotes/Pending
Applications

Welcome to the Pivot Health Agent Portal

Access the latest resources including product details, plan brochures, training materials, and more

New! Our Unique Solution Offers Up to 12 Months of Short Term Medical Coverage.

4 month, 8** or 12 month STM Solution – How it works

Pivot Health Quote & Enroll Platform

- ✓ Simple Census – Duration question is the only change: 4 months, 8 months**, or 12 months.
- ✓ New disclosure requirement on the census page

Your quote is almost ready

Please provide us with the following information so we can customize your quote

Your Location

Application Type

You

Covering Anyone Else?

Your Coverage

ZIP Code

33713

☐ Check here for a child-only application

Date of Birth

10/01/1989

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

Gender

☒ Female ☐ Male

Your First Name

test

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

Email Address (optional)

test@testing.com

Used to send you a copy of quotes, and helps us serve you better.

+ ADD SPOUSE **+ ADD CHILD**

Desired Start Date

11/08/2024

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

☐ Up to 4 months Up to 4 months of coverage is ideal for those between jobs or needing temporary insurance, offering affordable protection during transitions.

☒ Up to 12 months The 1-3-12 Solution offers up to 12 months of coverage through three A-rated carriers, each providing a preselected plan for 4 months, ensuring continuous protection without gaps.

Policy duration varies by state availability.

Find Plans >

12 Month Solution – How it works

Quote page

- ✓ 12 Mo Coverage – 3 carriers each with one plan with 4 mo duration
- ✓ Carrier sequence is randomized at time of quote
- ✓ Brilliant Dental/vision and Latitude Gap still available as check the box add-on
- ✓ View Details will show all three carriers side by side to review plan benefits and differences with your clients

Pivot Health Choice (Companion Life Insurance Company) Months 1–4
Pivot Health Epic Base (North River Insurance Company) Months 5–8
Pan-American SureCare (Pan-American Life Insurance Company) Months 9–12

Free Telemedicine

- ✓ Child Immunizations Covered
- ✓ Preventive Care
- ✓ Doctor Visit Copay
- ✓ Patient Advocacy Services ⓘ

Deductible ⓘ

\$2,500

Coinsurance ⓘ

20%

Max Out of Pocket ⓘ

\$12,500

Total Policy Coverage ⓘ

\$1,000,000

Your First Policy Premium

Starting at

\$144.66 /mo ⓘ

Plus one-time \$19.95
enrollment fee

[View Carrier Policies](#)

Enhance Your Coverage

Add more benefits to your plan

[Hide Options](#) ^

☐ **Brilliant Dental™ Value + Vision** + **\$34.87** ⓘ
100% Preventive
per month
Recommended
[Remove Vision](#) [See Details](#)

☐ **Brilliant Dental™ Essential + Vision** + **\$39.68** ⓘ
No Waiting Periods
per month
[Remove Vision](#) [See Details](#)

☐ **Brilliant Dental™ Maximum + Vision** + **\$62.22** ⓘ
Higher Maximum Benefits
per month
[Remove Vision](#) [See Details](#)

☐ **Latitude Select** + **\$29.95** ⓘ
Value Added Coverage
per month
Recommended
✓ Accident Medical Expense Benefit \$2,500
✓ Critical Illness Benefit \$2,500
✓ Accidental Death Benefit \$5,000
✓ Hospital Indemnity Benefits \$250/day
[See Details](#)

☐ **Latitude Preferred** + **\$49.95** ⓘ
Value Added Coverage
per month
✓ Accident Medical Expense Benefit \$5,000
✓ Critical Illness Benefit \$5,000
✓ Accidental Death Benefit \$5,000
✓ Hospital Indemnity Benefits \$500/day
[See Details](#)

12 / 8 Month Solution – How it works

Quote page:

[Back to Quotes Results](#)

Email This Quote 

[Continue to Enrollment](#)

Coverage Type

Companion Life Insurance
Company
Pivot Health Choice

North River Insurance
Company
Pivot Health Epic Base

Pan-American Life
Insurance Company
Pan-American SureCare

What you pay *Plus one-time
\$19.95 enrollment fee

\$144.66 /mo

\$140.06 /mo

\$155.33 /mo



Coverage Period Months 1-4

Coverage Period Months 5-8

Coverage Period Months 9-12



Plan Essentials & Benefits

Individual Deductible

\$2,500

\$2,500

\$2,500

Coverage Duration

4 Months

4 Months

4 Months

Coinsurance

20%

20%

20%

Total Policy Coverage

\$1,000,000

\$1,000,000

\$1,000,000

Max Out-of-Pocket

\$12,500

\$10,000

\$10,000



View Features of Pre-Selected
1-3-12 Plans

View Features of Pre-Selected
1-3-12 Plans

View Features of Pre-Selected
1-3-12 Plans

Rx Coverage

Click Here For Full Plan Details, L
& Exclusions

Click Here For Full Plan Details, L
& Exclusions

Click Here For Full Plan Details, L
& Exclusions



Pre-Selected Plans for The 12 Months of Coverage

Simplifying the Navigation to Purchase Short Term Health Insurance

Issuance of new policies in succession, each with its own set of terms and underwriter.



- A new short-term medical policy is issued every 120 days, including new plan deductible(s) and copays. A different insurance company underwrites each plan, so you will receive a new ID card and fulfillment materials that are carrier-specific each time.
- Conditions that start in one of the first two policies will be covered as any other illness in the succeeding policies.
- No new underwriting for policy two and three.
- No new waiting periods on the second and third policy
- Benefits may vary from one plan to the next, so it is important to review plan documents at the start of each new policy.
- Rates will fluctuate for policy two and three.
- Note: Carrier placement is a random selection at time of quote. Three policy design must be selected at time of issuance. Carrier order varies by quote.

Plan Benefits	North River Insurance Company	Companion Life Insurance Company	Pan American Life Insurance Company
Individual Deductible	\$2,500, \$5,000, or \$10,000	\$2,500, \$5,000, or \$10,000	\$2,500, \$5,000, or \$10,000
Family Deductible	2x Ind Ded	3x Ind Ded	3x Ind Ded
Coinsurance (percentage you pay)	20%	20%	20%
Max Out-of-Pocket	\$12,500 or \$15,000	\$12,500 or \$15,000	\$10,000 Coinsurance out of pocket maximum, after deductible is met.
Total Policy Coverage	\$250,000 or \$1M	\$250,000 or \$1M	\$250,000 or \$1M
Doctor/ Specialist/ Urgent Care Office Visit Copay	\$30/\$60/\$60 unlimited	\$30/\$60/\$60 unlimited	\$30/\$30/\$30 unlimited
Wellness Office Visit Copay	We pay 100% up to a \$100 per covered person per coverage period.*	We pay 100% up to a \$200 per covered person per coverage period.	For adults, \$50 copay, once per year, and then covered 100%. For children, subject to the deductible and then 20% coinsurance.
Prostate Cancer Screening	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	Deductible waived. We pay 80% until the Coins Max. Then 100%.
Colorectal Screening	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	Not covered
Routine Annual Obstetric Gynecological Examination	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	Deductible waived. We pay 80% until the Coins Max. Then 100%.
Preventative Screening Mammography only/ All other diagnostic mammography's	Deductible waived for screening mammography. We pay 80% until Coins max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	Deductible waived. We pay 80% until the Coins Max. Then 100%.

Educational material is for agent use only. Not for use with consumers. Short-term medical coverage is not required to comply with certain federal market requirements for health insurance, principally those contained in the Affordable Care Act (ACA). Federal subsidies may be available to lower the premium cost of ACA plans based on financial eligibility. Exclusions and limitations may apply to products outlined in this presentation. Products are not available in all states.

*3 month waiting period for wellness visit. Plan Differences

Pre-Selected Plans for The 12 Months of Coverage

Prescription Drugs	Discount Plan / Cerpess Rx	Discount Plan / Cerpess Rx	Discount Plan / Cerpess Rx
Emergency Room	\$250 Copay, then after the Deductible, we pay 80% until the Coins Max. Then 100%.	\$250 Copay, then after the Deductible, we pay 80% until the Coins Max. Then 100%.	No Copay. After the Deductible, we pay 80% until the Coins Max. Then 100%.
Outpatient Surgical Facility	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.
Hospital Confinement / Intensive Care	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.
Diagnostic Testing	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%.
Mental and Nervous Disorders	Not covered	After the Deductible, we pay 80% until the Coins Max. Then 100%.	After the Deductible, we pay 80% until the Coins Max. Then 100%. Inpatient – Not to exceed \$100 per day/30 days. Outpatient – Not to exceed \$100/10 days
Substance Abuse	Not Covered	After the Deductible, we pay 80% until the Coins Max. Then 100%. Inpatient – Not to exceed \$100 per day/31 days. Outpatient – Not to exceed \$50 per day/10 days.	After the Deductible, we pay 80% until the Coins Max. Then 100%. Inpatient – Not to exceed \$100 per day/30 days. Outpatient – Not to exceed \$100/10 days
Athletic Injury	Covered as any other illness	Covered as any other illness	Covered as any other illness
Child Immunizations	Deductible waived. Subject to coinsurance.	Deductible waived. Subject to coinsurance.	Deductible waived. Subject to coinsurance.
Children Preventative Health	After the Deductible, we pay 80% until the Coins Max. Then 100%. Immunizations are not subject to a deductible.	After the Deductible, we pay 80% until the Coins Max. Then 100%. Immunizations are not subject to a deductible.	After the Deductible, we pay 80% until the Coins Max. Then 100%. Immunizations are not subject to a deductible.
Network	All Access	All Access	All Access
Brochure Including Plan Details, Exclusions and Limitations	https://cdn.pivotohealth.com/agents/short_term/PH-EpicBase092223.pdf	https://cdn.pivotohealth.com/agents/short_term/PHSTM-102822.pdf	https://cdn.pivotohealth.com/agents/short_term/PH-SureCare030624.pdf

4 Month and 12 / 8 Month Solution – How it works

One enrollment for all carriers

- ✓ Simplified Underwriting
- ✓ Accept or reject on the spot
- ✓ No smoking questions

Question 4 of 6

Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)? (Residents of Wisconsin do not need to disclose HIV test results.)

Question 5 of 6

If all persons to be insured are United States citizens, please answer "No" to this question.
If any person to be insured is not a United States citizen, has that person resided outside the United States during the last 4 months?

Question 6 of 6

Will more than one short term medical insurance policy or certificate underwritten by Companion Life Insurance Company be in force at the same time as this coverage?

Good news, looks like you qualify! You are almost done. Please continue on to the next step.

[Save & Continue](#)



You are Moments Away from Coverage

Answer the following questions and we will tell you instantly if you are approved.

Question 1 of 6

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

Question 2 of 6

Have/Are you, or any applicant:

- Been denied insurance due to any health reasons for a condition that is still present?
- An expectant parent, in process of adoption or undergoing infertility treatment?
- Over 300 pounds if male or over 250 pounds if female?
- In the past 12 months, been advised by a medical professional to have diagnostic testing, treatment, surgery, or cell or gene therapy that has not yet been completed?
- Currently hospitalized, bed bound, or confined in a medical facility for any medical reason?

Question 3 of 6

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 localized non melanoma skin cancer);
- 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);
- 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 or blood disorders;
- muscular dystrophy or multiple sclerosis;
- Lou Gehrig disease (ALS);
- substance use disorder;
- mental illness requiring hospitalization;
- bipolar, schizophrenia; or
- eating disorders?

Test, Let's Finish Your Enrollment

We can't wait to start your new health plan! Remember, you have a 10-day free look period and can cancel during that time for a full refund.

1. Contact Information

First Name

test

Last Name

Phone Number

Email Address


Street Address

Richmond, KY 40475 (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


* As it appears on your card

Your full payment info is stored in Authorize.net's secure servers. Pivot Health does not store your payment information.

☐ Check if billing address is different from contact address

Applicant


Location 40475 Richmond, KY

Members 


Pan-American Life Insurance Company

Pan-American SureCare

Months 1-4

Monthly Cost 

\$227.19

Plan Details 

Coverage Period

(Edit)

Plan Starts

May 1, 2025

Period

4 Months


End Date

Aug 31, 2025


Companion Life Insurance Company

Pivot Health Choice

Months 5-8

Monthly Cost 

\$188.81

Plan Details 

Coverage Period

Plan Starts

Sep 1, 2025

Period

4 Months

End Date

Dec 31, 2025

North River Insurance Company

Pivot Health Epic Base

Months 9-12

Monthly Cost 

\$182.58

Plan Details 

Coverage Period

Plan Starts

Jan 1, 2026

Period

4 Months

End Date

Apr 30, 2026

Summary

Pan-American SureCare	\$227.19
One-Time Enrollment Fee	\$19.95
TOTAL DUE TODAY	\$247.14

1

2

3

4

5

Test, Let's Finish Your Enrollment

We can't wait to start your new health plan! Remember, you have a 10-day free look period and can cancel during that time for a full refund.

1. Contact Information

First Name

Test

Last Name

Phone Number

Email Address

Street Address

Richmond, KY 40475 ([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

MM/YY

Security Code

* 3 digits on back of card

Name

* As it appears on your card

Your full payment info is stored in Authorize.net's secure servers. Pivot Health does not store your payment information.

☐ Check if billing address is different from contact address

Applicant

Location

40475 Richmond, KY

[Members](#) ▾

Pivot Health Epic Base

Monthly Cost ⓘ

\$101.01

[Plan Details](#) ▾

Coverage Period

[\(Edit\)](#)

Plan Starts

Sep 18, 2024

Period

120 Days

End Date

Jan 15, 2025

Payment Options



Monthly



Pre-Paid

Receive a discounted rate of **\$80.74 /mo** plus fees on your policy if you pre-pay for the entire 60 – 120 days of coverage!

Summary

Pivot Health Epic Base

\$101.01

One-Time Enrollment Fee

\$19.95

TOTAL

\$120.96

***When Will I Be Charged:** Credit Card Transactions – You will be charged for your first month of coverage on the date of purchase (today). ACH Transactions – Please allow up to a week for payment to be drafted for the first month of coverage. For both Credit Card and ACH transactions, subsequent charges will occur on the same date of the month as the effective date. If the effective date falls on a weekend or holiday, charges will be processed on the next business day. If you selected two or three consecutive policies, rates are subject to change during the subsequent coverage periods.



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

☐ I agree to purchase and can cancel at any time after a minimum 30 day enrollment. I understand I am purchasing a Short Term Medical product. I understand that rates are subject to change during subsequent periods when multiple durations are selected. I understand this product is not ACA compliant.

☐ I acknowledge that I have read the applicable Fraud Notice.

☐ I have read this application and have verified that all of the information provided in it is complete, true and correct, and is all within my personal knowledge.

☐ I understand that this coverage contains a Pre-existing Condition exclusion, a Waiting Period for Sickness, and other restrictions and exclusions.

☐ I agree to purchase and can cancel at any time after a minimum 30 day enrollment. I understand I am purchasing a Short Term Medical product. I understand that rates are subject to change during subsequent periods when multiple durations are selected. I understand this product is not ACA compliant.

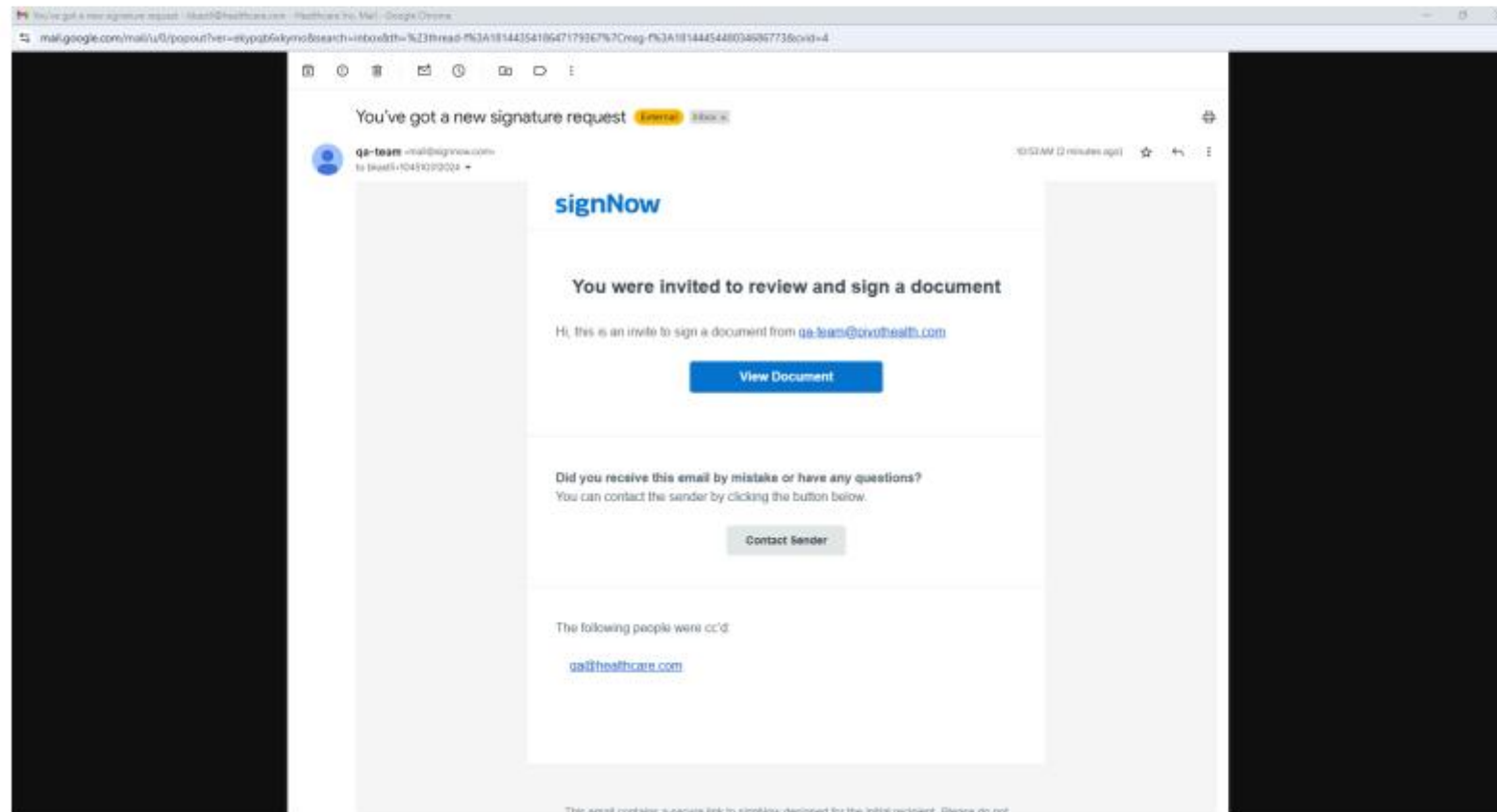
☐ If this Application is completed electronically, I agree that my electronic signature serves as my original signature. If this Application is not completed electronically, I agree to provide my verbal consent to certify my Application in lieu of a signature.

Submit for eSignature



7. eSignature Document - Customer: Customer to review and fill out eSignature document.

*Emails will be sent from qa-team@signnow.com



Put on Your Running Shoes and Gear Up for the Summer Sprint Bonus

The heat is on, and so are the rewards. Our **Summer Sprint Bonus** is officially live — and this is your moment to shine.

From 4 to 12 months of coverage, give your clients the flexible, affordable healthcare they need with Pivot Health's short-term medical (STM) plans.

Looking to boost your sales and your bonus? Consider adding dental/vision and supplemental coverage for extra protection and peace of mind.



For agent use only. Not for distribution.



Summer Sprint Bonus Structure: Short-Term Medical Sales

Earn more with every sale during our Summer Sprint! From now through August 31, agents can qualify for tiered cash bonuses based on total Pivot Health STM plans sold.

# of Sales	Bonus Payout
20-49	\$50 per policy
50-99	\$75 per policy
100-149	\$40 per policy
150-199	\$25 per policy
200+	\$10 per policy

Bonus Rules

The baseline is 20 short-term medical policies with any combination of 4 month, 8 or 12 month short-term medical plans.¹

All eligible plans must be submitted **June 1 - August 31, 2025** with effective dates from June 2 - August 31, 2025. Bonuses will be paid out in October 2025.

Questions

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