



Coverage That Moves With You
Up to 3 years of uninterrupted
STM coverage.



**Giving clients flexibility beyond
Open Enrollment - and agents
more selling opportunities.**



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



Extended Duration Rollout

3x364 (3-Year) STM Plans: EPIC, Classic, Core, Quantum, SureCare available in 16 states*

Key Features:

- Multiple plan options
- Predictable healthcare costs
- Select rate-lock plans

Regulatory Update:

- Aug 7, 2025: CMS won't enforce 2024 STM limits → plans up to 12 months, extendable to 3 years
- Dec 11, 2025: Senate did not approve extension of enhanced ACA subsidies
- Jan 8, 2026: House passed 3-year ACA subsidy extension; Senate hasn't acted

Why It Matters

- More client coverage choices
- Higher retention & lifetime value
- Growing demand for flexible solutions

*3 years available in AL, AR, AZ, FL, GA, IN, KS, KY, LA, NE, OK, SC, SD, TN, WV. TX offers 3x4 month plans

**<https://www.cms.gov/files/document/statement-regarding-short-term-limited-duration-insurance.pdf>

STM VS ACA: 101

Short Term Medical/ LD

ACA

+ + +
+ + +
+ + +
+ + +
+ + +
+ + +
+ + +
+ + +

- Lower Monthly Premiums** 💰
- Flexible Coverage Durations ⏳
- Customizable Benefits ⚙️
- Immediate Enrollment ⚡
- Better Provider Availability 🤝
- Not ACA – Regulated 🚫

- Full essential benefits
- Guaranteed acceptance
- Smaller Networks
- Pre-existing conditions covered
- Limited enrollment windows
- Higher premiums

**Often 50-70% less than ACA plans

What markets do we serve

Who are our members



Gig Worker

Uninsured

College Athletes

Graduating young adults



Part-time employees

Aging off Parent's plan

Cobra eligible

Employer waiting period

1099 employees

Younger Medicare Spouse /
Early Retirees

College students

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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



Pivot Health's 3 Year State Availability

State Availability is subject to change

Products Available through Pivot Health		Pivot Health by healthcare.com																																																						
States	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	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY					
Short-Term Medical (Age 6 mo-64 & 11 mo)																																																								
Classic STM*	✓	✓	✓						✓	✓	✓						✓	✓	✓							✓	✓	✓	✓	✓							✓	✓	✓	✓				✓	✓	✓			✓	✓	✓					
Core STM	✓	✓	✓						✓	✓	✓						✓	✓	✓							✓		✓	✓	✓	✓							✓	✓	✓	✓				✓	✓	✓			✓	✓	✓				
Quantum STM	✓			✓					✓	✓							✓	✓	✓																			✓	✓						✓					✓	✓	✓				
Epic Base	✓	✓	✓						✓	✓		✓	✓				✓	✓	✓	✓	✓	✓				✓		✓	✓	✓	✓	✓						✓	✓	✓	✓			✓	✓	✓	✓			✓	✓	✓				
Epic PPO	✓		✓						✓			✓	✓				✓	✓	✓	✓	✓	✓																✓	✓	✓	✓			✓	✓	✓			✓	✓	✓					
SureCare STM	✓	✓	✓						✓	✓	✓						✓	✓	✓	✓	✓	✓					✓	✓	✓	✓	✓							✓	✓	✓	✓			✓	✓	✓	✓			✓	✓	✓				
Dental/Vision (Age 18+)																																																								
Brilliant Dental™	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Supplemental (Age 18+)																																																								
Latitude														✓		✓																																								
Flex Protect*	✓	✓	✓						✓	✓	✓						✓	✓	✓	✓	✓	✓				✓	✓	✓	✓	✓								✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

*FlexProtect is now offered as an optional supplemental add-on in the following states: AL, AZ, AR, DE, FL, GA, IN, KS, KY, LA, MI, MO, MS, NC, NE, ND, NV, OH, OK, SC, SD, TN, TX, VA, WV, WI, and WY. Please refer to the Preferred Partner Availability Chart for stand-alone coverage states.

- ✓ 3x364 day durations available in these states.
- ✓ 3x364 day durations available in these states.
- ✓ Product currently available. 12 month solution through multicarrier available in Texas.
- ✓ 3x364 day durations available in these states. Maximum duration of 3x330 days in South Carolina.

* Classic Short-Term Medical Plans include Economy, Choice, Standard and Deluxe

03052026

STM Product Portfolio



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



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**

100% Coins
Preventive Coverage
Office Visit Copay on Epic
Base
Optional RX Drug copay
Access to Cigna Network
Optional Accident Rider



Most popular plan for ages
34-50
Popular Family Plan

**** CIGNA PPO not available in GA, TX**



Quantum Plans***

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



Established
Entrepreneurs

***** not available in GA, TX**

SureCare* STM Product Highlights

- Unlimited \$30 - Office/Urgent Care Copay
- Adult wellness exam - \$50 Copay
- Childhood immunizations @ 80%
- Women's annual OBGYN and mammography screening
- Men's prostate cancer screening not subject to deductible
- Open Access- No Narrow Network
- Rate locks on the 3x364
- Discount Drug Card Included



Great plan for families and women 40+ looking for stronger wellness benefits

Exclusive to Pivot Health: 3 Year STM Coverage

Peace of Mind With 3 Years of Continuous Coverage

Choose Pivot Health for 3 years 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.

3 x 364

1x

One Enrollment

One easy enrollment, less than ten minutes to complete.

Benefits To Cover You for 3 Years

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

National Networks or Open Access

Plans with national networks or no network restrictions - take your coverage wherever you go.*

www.pivothealth.com

*Open access is available on select plans

For agent use only. Not for use with consumers. Exclusions and limitations may apply. Products are not available in all states.

What makes the Pivot Health Unique?

- **FIRST DOLLAR** –Preventive and wellness benefits included on every plan
- **UNLIMITED** doctor office copays on select plans
- Student Athletic Injuries
- Access to **national networks** and **plans with open access–no network restrictions**
- **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, no tobacco status
- **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***

Pivot Health 12 Month STM Solution for Texas

How does the 3x4 month option for TX work?

- One enrollment for all three insurance carriers – one set of eligibility questions and one enrollment fee
 - 4 months with Choice (Companion)
 - 4 months with Epic (North River)
 - 4 months with SureCare (Pan-American)
- When one carrier policy ends, the next carrier policy starts automatically

Key Benefits

- Doctor office copays, hospitalization coverage
- Emergency room visits, wellness visit paid 100% up to the plan limit
- Preventive coverage
- Rx Discount
- Open access – no network restrictions



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

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

Pivot Health Concierge Services Solution

Insurance Benefit Administrators (IBA) proudly supports members who are actively seeking care through:

- **Care Navigation** – guiding members to the right care at the right time
- **Provider Communication** – clear, direct letters to providers
- **Provider Location Assistance** – locating care options on behalf of members (no member-facing search tool)

Retention Benefits:

- Proactive retention strategies reduce member frustration and confusion
- Minimizes feelings of helplessness that often lead to cancellations

*Members will continue to use the same IBA number listed on the back of their ID card.

Healthcare is
complicated –
we're here to
make it
easier.



Concierge Services

Pivot Health short-term medical plans include concierge services at no additional cost to help your clients navigate the complexities of healthcare—from finding providers, to understanding coverage and resolving billing issues. This hands-on support reduces confusion, builds trust, and enhances the overall value of your product offering.

Care Navigation

Finding the right healthcare provider shouldn't be a guessing game. Our concierge team connects members to trusted, high-quality providers that meet their needs—saving time, reducing frustration, and improving satisfaction.

Retention Support

When members get overwhelmed by healthcare, they often disengage. Our advocacy services provide personalized, step-by-step guidance that helps members feel supported and understood—building loyalty and increasing retention.

Balance Bill Protection

Balance billing can be a major source of stress and confusion for members—often leading to dissatisfaction and attrition. Our advocacy services offer expert support to resolve these issues quickly and fairly, helping members feel protected and heard. By removing financial friction, we strengthen trust and deliver value.

844-630-7500—your direct line to expert support.



Pivot Health
by healthcare.com®

Insurance Benefit
AdministratorsSM

Pivot Health Getting Started – Live Demo



Welcome to the Pivot Health Agent Portal

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

New! Extended Durations Up to 3 Years Now Available for Short-Term Medical Coverage.

News & Info

Click on the words below for more information:

- ✓ State Availability Chart
- ✓ Preferred Partner State Availability Chart
- ✓ Training and Events
- ✓ Service Contact List
- ✓ Service Contact List (Spanish)
- ✓ Save Quote Functionality
- ✓ E-Signature Application Process
- ✓ E-Signature Resend Process
- ✓ 2026 Agent Resource Guide

New – 3×364 days of coverage available in 15* states

Save Quote feature and **E-Signature** process are **now live** on the Pivot Health Agent Portal.

*SC is available for 3×330

New – FlexBenefits Protect now available in 27** states as a supplemental add-on for STM. FlexProtect provides out-of-pocket coverage and added protection.

**AL, AZ, AR, DE, FL, GA, IN, KS, KY, LA, MI, MO, MS, NC, NE, ND, NV, OH, OK, SC, SD, TN, TX, VA, WV, WI, and WY.

3 Year (3x364) STM Solution – How it works

Pivot Health Quote & Enroll Platform

- ✓ Simple Census – Duration question is the only change: Up to 364 Days (3x364 – 3 Years)
- ✓ 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

ZIP Code
33713

Application Type
 Check here for a child-only application

You

Date of Birth
01/01/1970
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@test.com
Used to send you a copy of quotes, and helps us serve you better.

Covering Anyone Else?

Your Coverage

Desired Start Date
12/03/2025

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.

3 Year (3x364) Solution – How it works

Quote page

Underwritten by Companion Life | Marketed by Pivot Health

Pivot Health Choice [?]

Free Telemedicine

✓ Child Immunizations Covered ✓ Preventive Care ✓ Doctor Visit Copay
✓ Patient Advocacy Services [?]

\$298.29 /mo [?]
Plus one-time \$19.95 enrollment fee

[View Details](#) [Email This Quote](#) [View Brochure](#)

[View Details](#) [Add To Compare](#)

Deductible [?] Coinsurance [?] Max Out of Pocket [?] Total Policy Coverage [?] Duration [?]

\$10,000 30% \$20,000 \$100,000 3x364 days

Enhance Your Coverage
Add more benefits to your plan [Hide Options](#) [^]

<input type="checkbox"/> Brilliant Dental™ Value + Vision 100% Preventive + \$34.87 [?] per month Recommended	<input type="checkbox"/> FlexProtect Flexible Coverage Options + \$34.82 [?] per month Accident Medical Expense \$2,500 Maximum Annual Benefit Accident Disability Income \$500 per week *Includes non-insurance members benefits of \$22.50 per month Accidental Death \$25,000 for loss of life Association CleverHealth Smart Virtual Care
<input type="checkbox"/> Brilliant Dental™ Essential + Vision No Waiting Periods + \$39.68 [?] per month	<input type="checkbox"/> FlexProtect Pro Flexible Coverage Options + \$64.65 [?] per month Recommended Accident Medical Expense \$5,000 Maximum Annual Benefit Accident Disability Income \$500 per week Sickness Hospitalization \$1000 per day of Hospitalization Association CleverHealth Smart Virtual Care Accidental Death \$25,000 for loss of life Sickness Emergency Room No Coverage Selected Critical Illness (Cancer, Heart, Stroke) \$5,000 per initial occurrence

For agent use only. Not for use with consumers. Exclusions and limitations may apply.

3 Year (3x364) Solution – How it works

Quote page

- ✓ 3 Year Duration – 1 carrier and one plan with 3 Year (3x364) coverage (per month breakdown)
- ✓ Brilliant Dental/Vision and FlexBenefits Supplemental available as an add-on

Get Started on Your Online Application

Review the plan summary below. From there, you'll start our online application and complete the purchase. For most people, it'll take 2 minutes from here to get enrolled.

Underwritten by Companion Life | Marketed by Pivot Health

3x364 Days Coverage

Pivot Health Choice Added Coverage

\$298.29/month

Plus one-time \$19.95 enrollment fee

Deductible [Ⓢ] \$10,000	Coinsurance [Ⓢ] 30%	Max Out of Pocket [Ⓢ] \$20,000	Total Policy Coverage [Ⓢ] \$100,000
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[Learn more about this coverage](#)

Enhance Your Coverage Add more benefits to your plan

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

FlexProtect

\$34.82 /mo

Accident Medical Expense **\$2,500 Maximum Annual Benefit**
 Accidental Death **\$25,000 for loss of life**
 Accident Disability Income **\$500 per week**
 Association **CleverHealth Smart Virtual Care**

*Includes non-insurance members benefits of \$22.50 per month

Get up to 3 policies in 5 minutes with 1 application.

Continue to Checkout

Pivot Health Choice Added Coverage \$298.29/mo

Plan Starts	Dec 3, 2025
Coverage Duration	3x364 Days
End Date	Nov 28, 2028

[Edit](#)

Brilliant Dental™ Value + Vision \$34.87/mo

Plan Starts Dec 3, 2025
 Coverage Duration Until Cancellation

FlexProtect \$34.82/mo

Plan Starts Dec 3, 2025
 Coverage Duration Until Cancellation

Applicants Female, 55 years old

Total \$367.98/mo

Plus one-time \$19.95 enrollment fee
 *Rates are subject to change during the subsequent coverage periods.

For agent use only. Not for use with consumers. Exclusions and limitations may apply.

Pivot Health 21

3 Year Solution – How it works

One enrollment:

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

Question 4 of 5

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?

No Yes

Question 5 of 5

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?

No Yes

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

[Save & Continue >](#)



Pivot Health TEST

Call TestQA TestQA 800-555-5555 Send Email

Demographics 1 | Quotes 2 | Start Your Application 3 | Eligibility 4

You are Moments Away from Coverage

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

Question 1 of 5

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

No Yes

Question 2 of 5

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?

No Yes

Question 3 of 5

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?

No Yes

Check Out Page

Enter Payment information

- The 3 Year Plan is Presented
- Premium for the Plan
- Coverage period
 - Plan Start Date
 - Period : 3 coverage periods of 364 Days
 - End Date
- Summary will give you the policy premium and one-time enrollment fee
- E-signature Process

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	Last Name
<input type="text" value="Test"/>	<input type="text"/>
Phone Number	Email Address
<input type="text"/>	<input type="text" value="Test@test.com"/>
Street Address	
<input type="text"/>	
Saint Petersburg, FL 33713 (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
<input type="text"/>	<input type="text"/>
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 33713 Saint Petersburg, FL

Members [v](#)

Pivot Health Choice Added Coverage

Monthly Cost  \$298.29

Plan Details [v](#)

Three coverage periods of 364 days 

Coverage Period

[\(Edit\)](#)

Plan Starts	Dec 3, 2025
Period	3x364 Days
End Date	Nov 28, 2028

Brilliant Dental™ Value + Vision

Monthly Cost	\$34.87
Plan Start	Dec 3, 2025
End Date	Until Cancellation

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

FlexProtect

Monthly Cost	\$34.82
Plan Start	Dec 3, 2025
End Date	Until Cancellation

*Includes non-insurance members benefits of \$22.50 per month

Summary

Pivot Health Choice Added Coverage	\$298.29
Brilliant Dental™ Value + Vision	\$34.87
FlexProtect	\$34.82
One-Time Enrollment Fee	\$19.95
TOTAL	\$387.93

4. Confirm Enrollment Details

You are purchasing short term medical coverage, which by federal regulation is limited to a maximum of 364-days per policy, depending on 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 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 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 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.

Submit for eSignature

If you experience difficulty accessing our website or require help with functionality please dial (800) 555-5555

eSignature Step by Step Process:

1. Agent submits on applicant's behalf
2. Client is emailed reviews/completes E-sign.

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

4. Confirm Enrollment Details

You are purchasing short term medical coverage, which by federal regulation is limited to a maximum of 364-days per policy, depending on state regulations.

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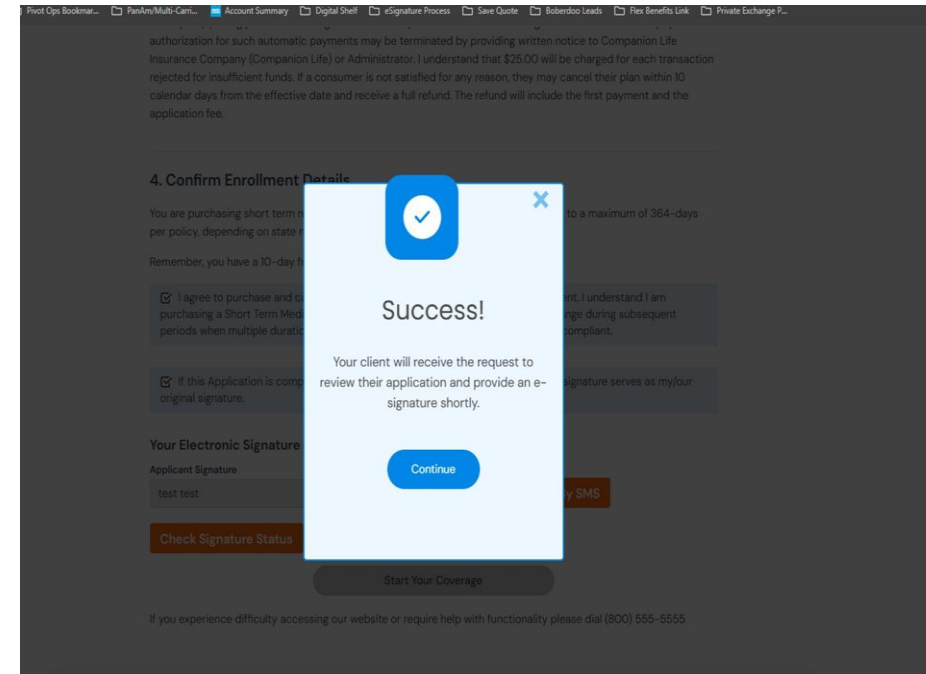
Remember, you have a 10-day free look period which allows you to get a full refund.

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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.

Submit for eSignature

If you experience difficulty accessing our website or require help with functionality please dial (800) 555-5555



Saved Quotes - Pending Business



Q Search...

Product Portfolio ▾

Helpful Links ▾

My Book of Business

Pending Business ▾

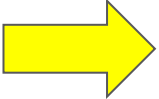
Get a Quote

e-Signature documents

Quote documents

First Name Last Name e-Mail Phone Number

Carriers Duration Status Created At



- ✉ Resend Document
- @ Update Email
- ✕ Cancel Document





**2026 Pivot Health
Diamond Club:
Exclusive Agent
Retreat**

Earn a trip to the iconic and luxurious
Gaylord Opryland Resort in Nashville, TN!

For agent use only. Not for distribution.

How to Qualify

All Pivot Health products have a point value. **Every sale you make between Sept. 1, 2025 and June 30, 2026 earns you points towards the ultimate goal of an awards trip!**



Plans	Timeline	Points
Short-Term Medical	3x364 and 3x330	20
Short-Term Medical	2x364 and 2x330	16
Short-Term Medical	364, 330, 2x180, 3x120, 4x90	12
Short-Term Medical	180, 2x120, 3x90	10
Short-Term Medical	120, 2x90	8
Short-Term Medical	90	6
FlexBenefits	3 months+	10
Renaissance + Supplemental Add On	3 months+	16
Renaissance Stand Alone	3 months+	8

The Diamond Club Exclusive Agent Retreat incentive is currently underway, so don't delay! Agent must fall within the top tier of agents beyond 800 points to qualify. **Remember - all business written starting Sept. 1, 2025 until June 30, 2026 counts!**

*Product availability varies by state.



Move Your Business Forward This March

As clients “spring forward” into new coverage needs, you can move your business forward too - with additional incentives for qualifying sales throughout the month of March.

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March Forward Bonus Structure

Earn more with every sale during the March Forward bonus! From March 1 through March 31, agents can qualify for tiered cash bonuses based on total Pivot Health STM plans sold.

# of STM Sales	Bonus Payout
1-9 policies	\$25 per policy
10-14 policies	\$50 per policy
15-24 policies	\$75 per policy
25-34 policies	\$25 per policy
35+ policies	\$10 per policy

Dental / Vision OR Supplemental Sale - \$20 per policy

Bonus Rules

The baseline is 5 short-term medical policies with any plan duration combination.* Once you reach the baseline, then the bonus will pay back to first app.**

All eligible plans must be submitted **March 1 - March 31, 2026** with effective dates from March 2 - April 15, 2026. Bonuses will be paid out in June 2026.

*Product availability varies by state.

Questions



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