Pivot Health Short-Term Medical Plan
Summary & Tutorial

- To obtain a quote and purchase insurance, click the link Pivot Health Quote & Enrollment

Once you get to this screen, you will click “Get a Quote” which will lead you to the next screen. There is no obligation to purchase a plan by simply clicking “Get a Quote”.

LOCATION
- ZIP Code: 73717

APPLICANT
- Date of Birth: 09/18/1998
- Gender: Male
- + Spouse, + Child

PAYMENT OPTIONS
- Monthly, Single Pre-Pay

COVERAGE DURATION
- A new feature we offer is the opportunity to apply for a total of four 90-day certificates of insurance at one time, affording you coverage beyond the standard 90-day duration. Learn more:
- 90 Days of Coverage, More than 90 Days

COVERAGE STARTS
- Start date: 08/11/2018

Save and Continue
• From here you will complete the information regarding Zip Code, Date of Birth, Gender, Payment Options and Coverage Start Date. After you have completed this section then click “Save and Continue”.

• You must purchase coverage in 90-Day units. We highly recommend that you purchase (4) 90-Day Units to avoid the pre-existing condition clause that comes with a short-term medical plan. If you purchase anything less than the (4) 90-Day units and you become injured or sick, your benefit period is only for that 90-Days. Once that is exhausted you will not have coverage for your situation. Even if you decided to buy another 90-Day Unit, the preexisting condition clause would come into effect and the insurance plan will not cover your recent injury or sickness.

• After you click “Save and Continue”, if you see a screen shot that says “Sorry About That” then this means there is not a plan offered in your state and thus this coverage will not be available for purchase. If you are attending a college or university in a state that does not currently offer a plan and your permanent residence is in another state, you might consider purchasing a plan from the state where you permanently reside. Pivot will allow a student to purchase a plan based on their home state while temporarily residing in another state while at school. If your home state of residence also does not have a plan, you will not be able to purchase coverage.

• If a plan is available in the state you have selected, you will be directed to the following screen:

• At this point you will see various insurance options that you can consider.
• We highly recommend going with the lowest deductible option available which is $1,000. The higher the deductible the more money you will have to initially pay before insurance will pay benefits. It is typically worth a little higher premium payment to offset a high deductible.

• To view only $1,000 deductible plans, you can filter your results by clicking $1,000 under the deductible section on the left side of the screen.

• Premiums will be determined based on the Deductible, Coinsurance, Max Out-of-Pocket and Lifetime Coverage options you select. The higher the Lifetime Coverage, the higher the premium. The lower the Deductible, Coinsurance and Max Out-of-Pocket, the higher the premium.

• Once you have selected the plan you would like to purchase, you will be directed to this screen:

After you have reviewed the specifics and have decided to purchase the plan, click “Start Your Online Application”.

At this point you will be asked 5 questions. Based on your responses, the system will either tell you that you are not eligible for coverage or give you the opportunity to continue. If you are eligible for the plan, click “Save & Continue”.

To fully enroll in the selected plan, complete the Applicant Information and Billing and Payment Sections to complete the enrollment and purchase process.
• Once you have completed the purchase process, you will receive an e-mail with a corresponding link to your Pivot Health Account Portal. It is through this online account where you can access your policy, ID Cards, etc.

• This plan will provide coverage for intercollegiate sports accidents up to the Max Out-of-Pocket Benefit. For some states you will see listed in the Certificate of Insurance an exclusion that states “Injuries or Sickness resulting from participation in interscholastic, intercollegiate or organized competitive sports”. This is how the policy was originally filed in your state several years ago. **IMPORTANT** – If you see this exclusion, please refer to the State Endorsements section located in your Pivot Health portal. This endorsement modifies the Policy or Certificate of Insurance as it was originally filed. Benefits are payable in accordance with the Certificate of Insurance or the State Endorsement whichever provides the greater benefit. On the State Endorsement you will no longer see the exclusion listed above meaning – Intercollegiate Sports Injuries are covered!

*Due to Department of Insurance Regulations and insurance carrier preferences, Short-Term Medical plan designs and exclusions are continually in flux. We suggest that you thoroughly review the policy on a regular basis to make sure there or no changes prior to a student-athlete’s enrollment. If you have any questions prior to purchasing this product, please contact Specialty Insurance Solutions for assistance. You can reach us at info@sis-inc.biz to have one of our specialists evaluate your current situation and determine if the Allied Pivot Health plan would meet your needs.*