

# Pivot Health Short-Term Medical Plan Summary & Tutorial

- To obtain a quote and purchase insurance, click the link [Pivot Health Quote & Enrollment](#)

PIVOT HEALTH | ALLIED NATIONAL

PRODUCTS

Jeff Struckle  
913-428-8444  
jstruckle@sis-inc.biz

## Save Up To 50% On Health Plan Coverage

[Get quote](#)

Find affordable coverage | See any doctor — no networks | Insurance company rated A+ by A.M. Best\*

- 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 Female

+ 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 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:

DEMOGRAPHICS | QUOTES | ELIGIBILITY | APPLICANT INFO | BILLING & PAYMENT

5 PLANS SHOWN      Alva | Female | 19 (edit)

**FILTER**

**PLAN TYPE**

- Companion Choice (3)
- Companion Deluxe (2)
- Companion Economy (0)
- Companion Standard (0)
- All Packages (5)

**DEDUCTIBLE**

- \$1,000 (5)
- \$2,000 (6)
- \$2,500 (2)
- \$3,000 (4)
- \$5,000 (11)
- \$7,500 (2)

<p><b>\$94.55*</b> /mo</p> <p><small>*Plus one-time \$15 enrollment fee</small></p> <p><a href="#">Buy now</a></p>	Deductible ?	Coinsurance ?	Max Out-of-pocket ?	Lifetime Coverage ?
	\$1,000	30%	\$10,000	\$100,000
<p>26   <b>Companion Choice</b>    <a href="#">Details</a>     Companion Life</p>				
<p><b>\$105.48*</b> /mo</p> <p><small>*Plus one-time \$15 enrollment fee</small></p> <p><a href="#">Buy now</a></p>	Deductible ?	Coinsurance ?	Max Out-of-pocket ?	Lifetime Coverage ?
	\$1,000	30%	\$10,000	\$250,000
<p>31   <b>Companion Choice</b>    <a href="#">Details</a>     Companion Life</p>				
<p><b>\$123.83*</b> /mo</p> <p><small>*Plus one-time \$15 enrollment fee</small></p>	Deductible ?	Coinsurance ?	Max Out-of-pocket ?	Lifetime Coverage ?
	\$1,000	20%	\$10,000	\$1,000,000

- 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:

**PIVOT** HEALTH
JEFF STRUCKLE | 913-428-8444 | jstruckle@sis-inc.biz

DEMOGRAPHICS | QUOTES | **ELIGIBILITY** | APPLICANT INFO | BILLING & PAYMENT

Please answer the following questions for you and any of your dependents applying for coverage.

This coverage includes

- Low cost telemedicine
- Save up to 70% on Rx drugs
- Discounts and lifestyle benefits

Companion Life Insurance Company is rated A+ (Excellent) by A.M. Best Company, Inc.\*

Pivot Health is backed by HealthCare.com

PLAN	FEATURES	APPLICANT	EFFECTIVE DATE
<p><b>\$94.55*</b> /mo</p> <p><small>*Plus a one-time \$15 enrollment fee</small></p>	<p>Deductible: \$1,000            Coinsurance: 30%            Max Out Of Pocket: \$10,000            Lifetime Coverage: \$100,000</p>	<p>Female, 19</p>	<p>First Policy Effective Date 08   11   2018</p> <p>First Policy Expiration Date 11   08   2018</p>
<p><b>Companion Choice</b>    <a href="#">Details</a></p>			

### What's Next?

To proceed, the next step is an online application. First, we'll ask some questions to see if you're eligible for this coverage. From there, we'll begin the online purchase and enrollment.

**Start Your Online Application**

This online application takes **less than five minutes** for most people.

- 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 are 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](mailto: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.*