

Pivot Health Short-Term Medical Insurance Plan Examples



Core – 2,000

Specifics:

- \$2,000 deductible
- 20% coinsurance
- \$750,000 total policy coverage

Strengths:

- Access to a national network (First Health)
- Mid-range deductible
- Doctor office and urgent care visit copays (not subject to deductible)
- Lower coinsurance
- Lower out-of-pocket maximum (coinsurance only = \$1,000)
- Higher overall policy coverage
- \$10 copay for generic prescription drugs
- Telemedicine provided for a \$49 copay

Weaknesses:

- PPO network – some providers may not be in network.
- Preferred and non-preferred brand prescription drugs are subject to a \$500 deductible before a copay option is available.
- Specialty prescription drugs are not covered
- No wellness benefits
- Hospital benefits are fixed and limited

Approximate Cost:

- \$100 per month + one-time \$19.95 enrollment fee

Epic Base with Rx Copays

Specifics

- \$5,000 deductible
- 0% Coinsurance
- \$500,000 total policy coverage

Strengths:

- Freedom to choose any doctor
- Supplemental accident benefit rider would eliminate the \$5,000 deductible if injured in an accident including intercollegiate sports accident.
- Out-of-pocket maximum is deductible only (\$5,000)
- Preventive examinations included at no cost up to \$100
- Wellness benefits provided
- Includes free and unlimited telemedicine
- Prescription drug copays for generic, preferred and non-preferred (not subject to deductible)

Weaknesses:

- Higher out-of-pocket maximum (deductible only = \$5,000)
- No copay options for doctor office and urgent care visit (subject to deductible and coinsurance)
- Prescription drugs have maximum benefit limits (\$1,000 max for coverage periods of 6 months or less or \$2,000 max for coverage periods greater than 6 months)

Approximate Cost:

- \$150 per month (\$135 per month for insurance plan + \$13.00 per month for \$5,000 supplemental accident plan) + one-time \$19.95 enrollment fee

Deluxe

Specifics:

- \$2,500 deductible
- 20% coinsurance
- \$500,000 total policy coverage

Strengths:

- No PPO – freedom to choose any doctor
- Lower coinsurance
- Preventive examinations included at no cost up to \$100
- Doctor office and urgent care visit copays (not subject to deductible)
- Prescription drug copays for generic drugs
- Higher overall policy coverage
- Telemedicine provided for a \$49 copay

Weaknesses:

- Moderate out-of-pocket maximum (deductible + coinsurance out of pocket maximum = \$3,000)
- No wellness benefits
- Preferred and non-preferred brand prescription drugs are subject to a \$500 deductible before a copay option is available.
- Specialty prescription drugs are not covered

Approximate Cost:

- \$200 per month + one-time \$19.95 enrollment fee

Short-term health insurance coverage is not required to comply with certain federal market requirements for health insurance, principally those contained in the Affordable Care Act. Be sure to review all exclusions or limitations regarding coverage. These plans have a pre-existing limitation provision that may prevent coverage from applying to medical conditions that existed prior to this plan effective date.

Plan examples listed are not endorsed recommendations of Pivot Health and are not the only health insurance plans Pivot Health offers. Plan recommendations are strictly based on the advertisement of Specialty Insurance Solutions. See plan brochure or speak to an agent representative to find the right health insurance plan for you.

Core and Deluxe short-term medical insurance (Policy Form No. STMP5000) is underwritten by Companion Life Insurance Company. Companion Life Insurance Company, located in Columbia, S.C., has specialized in insurance benefits for more than 40 years.

Epic short-term medical insurance (Policy form No. STM70000) is underwritten by The North River Insurance Company, an affiliate of Crum & Forster, 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724. C&F and Crum & Forster are registered trademarks of The North River Insurance Company.

Non-insurance telemedicine benefits provided Communicating for America.

Short-term medical insurance plans may not be available in all states. Waiting periods and pre-existing condition limitations apply. Rates listed are for female, age 20 in ZIP code 73717. Rates vary by state and demographics. See brochure for benefit details including exclusions and limitations of policy.