## PIVOT HEALTH | SHORT TERM MEDICAL

An affordable alternative to bridge your health insurance coverage gap during a time of transition.



Perhaps you are recently unemployed and missed the Individual Marketplace Open Enrollment. Maybe you have aged off your parent's insurance plan or you're waiting for employer benefits to kick in. You could have a job that doesn't offer group health insurance coverage.

There are plenty of reasons you might be among the millions of Americans in need of short term insurance. That is why Pivot Health was founded to provide an affordable solution to health care consumers just like you.

## NEW PLAN FEATURE

Pivot Health now offers you the ability to apply for up to 4 distinct consecutive 90-day plan periods with NO additional medical questions after the initial application.\* This means back-to-back coverage with benefits that include:

- Up to \$1 million in total coverage per period
- Co-insurance and deductible options
- Doctor visit copays\*\*
- Freedom of choice for doctors and hospitals with no network restrictions
- Child-only insurance if needed
- Savings on eye exams and prescriptions\*\*
- And much more!

Pivot Health is here when life throws curveballs your way, helping reduce your financial risk of unexpected sickness and injury.

With a variety of deductibles and payment options available, you can find a Pivot Health plan that fits your budget. Start shopping for the protection you need today.

Short term medical insurance (Policy Form No. STMP5000) is underwritten by Companion Life Insurance Co. Non-insurance association membership benefits are provided by Communicating for America, LLC. THIS IS NOT QUALIFYING HEALTH COVERAGE (MINIMUM ESSENTIAL COVERAGE) THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

\* Plans sold January 1, 2017 or later are limited to a 90-day term or four 90-day certificates of insurance sold at one time. Coverage duration varies by state.