

# Short Term Insurance

## Domestic Student: Medical Plan

### ELIGIBILITY

- The Pivot Health Plan is designed for college students ages 17 to 64 years of age.
- Be a U.S. Citizen (or foreign resident living in the United States with at last 12 month of U.S. Residency).
- Must be under 300 pounds if they are male and 250 pounds if female. Not have other medical Insurance coverage in force.
- Answer "No" to all medical questions on the application; Some examples of questions below:
  - Do they have other health insurance in force on the policy effective date?
  - Been denied insurance due to any health reasons or conditions still present?
  - Been advised by a medical professional to have diagnostic testing, treatment, or Surgery that is not yet completed.

### AVAILABILITY

AL, AR, AZ, DE, FL, GA, IA, ID, IL, IN, KY, LA, MI, MO, MS, NC, NE, NV, OH, OK, OR, TN, TX, VA, WI, WV, WY

### SUMMARY OF BENEFITS

Product Name	Pivot Health Plan
Intercollegiate Sports Benefit	Paid as any other Sickness or Injury
Carrier	Companion Life Insurance Company
Network	Multi Plan Network (Not Tied to HMO/PPO Network)
Claims Administrator	Allied National, Inc.
Maximum Benefit	\$100,000, \$250,000, \$500,00 or \$1,000,000 Per Coverage Period
Deductible	\$1000 up to \$10,000
Coinsurance	20% or 30%
Doctor's Office Copay	Varies per plan. None copay and \$30 copay plan options.
Pre-Existing Conditions	Excludes - does not cover
Medical Emergency	\$250, \$350 or \$500 Additional Deductibles Apply
Physical Therapy/Chiropractor	\$50 Per Visit; 20 Visit Max
Mental Health - Psychotherapy	Outpatient; \$50 Per Visit; 10 Visits Max; Inpatient; \$100 Per Day, 31 Day Max
Prescription Drugs	Discount only options or separate option of \$500 RX Deductible, plus Generic/Brand RX Copay

### NOTES

The Pivot Health short-term medical insurance plan provides health insurance coverage for college students and student athletes. Short-term medical products do not meet the Affordable Care Act's definition of minimal essential coverage.

### QUOTE AND ENROLL

- For 365 Day Plans Select "More than 180 Days" and "Easy to Manage" Options when Quoting.
- ID Cards - Sent Electronically to Student Email
- One-Time \$19.95 Enrollment Fee

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Contact us for questions:  
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\*Rates Vary Per State, Age and Gender.  
 \*Average price range \$60-140 per month  
 \*Policy Duration up to 364 Days  
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