

# Products Available through Pivot Health



States AK AL AR AZ CA CO CT DC DE FL GA HI IA ID IL IN KY KS LA MA MD ME MI MN MO MS MT NC ND NE NH NJ NM NV NY OH OK OR PA RI SC SD TN TX UT VA VT WA WI WV WY

## Short-Term Medical (Age 6 mo-64 & 11 mo)

Product	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KY	KS	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY				
Classic STM*	✓	✓	✓					✓	✓	✓		✓	✓	✓	✓		✓	✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓			
Core STM	✓	✓	✓					✓	✓	✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓			
Quantum STM	✓		✓					✓	✓						✓	✓	✓		✓							✓				✓							✓		✓		✓		✓		✓		✓		✓		✓				
Epic Base	✓	✓	✓					✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		
Epic PPO	✓		✓					✓			✓	✓	✓	✓	✓	✓	✓								✓	✓			✓							✓		✓		✓		✓		✓		✓		✓		✓		✓			
SureCare STM	✓	✓	✓					✓	✓						✓	✓	✓		✓							✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓		✓	✓	✓

## Dental/Vision (Age 18+)

Product	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KY	KS	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY								
Brilliant Dental™	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

## Supplemental (Age 18+)

Product	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KY	KS	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY					
Latitude	✓	✓	✓					✓	✓	✓		✓	✓	✓	✓	✓										✓			✓	✓					✓		✓		✓		✓		✓		✓		✓		✓		✓		✓		✓	

✓ Product currently available.

\* Classic Short-Term Medical Plans include Economy, Choice, Standard and Deluxe

# Short-Term Medical Duration Options By State



STATES	90 DAY	180	330	364 DAY	4 x 90	2 x 90	2 x 180	3 x 330	3 x 364
AL		✘		✘			✘		✘
AR		✘		✘			✘		✘
AZ		✘		✘			✘		✘
DE	✘								
FL		✘		✘			✘		✘
GA		✘		✘			✘		✘
IA		✘		✘			✘		✘
ID		✘							
IL		✘							
IN		✘		✘					
KS		✘		✘			✘		✘
KY		✘		✘			✘		✘
LA*	✘	✘		✘	✘		✘		✘
MI		✘							
MO	✘	✘			✘		✘		✘
MS		✘		✘			✘		✘
MT		✘							
NC		✘		✘			✘		✘
ND		✘					✘		
NE		✘		✘			✘		✘
NV		✘							
OH		✘		✘					
OK		✘		✘			✘		✘
OR	✘								
PA		✘		✘					
SC		✘	✘					✘	
SD		✘							
TN		✘		✘			✘		✘
TX		✘		✘			✘		✘
VA	✘					✘			
WI		✘		✘			✘		
WV		✘		✘					✘
WY		✘		✘			✘		✘

- ✘ Applies to plans underwritten by CLIC and NRIC
- ✘ Applies to plans underwritten by CLIC
- ✘ Applies to plan underwritten by NRIC
- ✘ Applies to plans underwritten by PALIC
- ✘ Applies to plans underwritten by PALIC and NRIC
- ✘ Applies to plans underwritten by PALIC, CLIC and NRIC

State Specific Duration Rules	
<b>Delaware</b>	State Regulation limits the coverage period of short-term limited duration policies to 3 months in any 12 month period. The applicant cannot apply for a new coverage period until the person has had a 9 month break in coverage from the termination date of the last short-term limited duration policy issued by any carrier. The carrier shall apply the same underwriting standards to all applicants, regardless of whether they have previously been covered by.
<b>Illinois</b>	State Regulation limits the coverage period of short-term limited duration policies to 180 days or less. There must be a 60 day break in coverage between the original Short-Term Medical policy issued by the same carrier. If the applicant's previous short-term policy is from a carrier that is not Companion Life Insurance Company, then the 60 day break does not apply.
<b>Michigan</b>	State Regulation limits the coverage period of short-term limited duration policies to 185 days out of any 365-day period. The applicant cannot apply for a new coverage period until the person has had a 180 day break in coverage from the termination date of the last short-term limited duration policy issued by that same carrier.
<b>Nevada</b>	State Regulation limits the coverage period of short-term limited duration policies to 185 days out of any 365-day period. The applicant cannot apply for a new coverage period until the person has had a 180 day break in coverage from the termination date of the last short-term limited duration policy issued by any carrier.
<b>Oregon</b>	State Regulation limits the coverage period of short-term limited duration policies to 90 days or less. There must be a 60 day break in coverage between Short Term Medical policy issued by the same carrier. If the applicant's previous short-term policy is from a carrier that is not Companion.
<b>Virginia</b>	State Regulation limits the coverage period of a short-term limited duration policy to 6 months or less in a 12 month period.
<b>Wisconsin</b>	State Regulation limits the coverage period of short-term limited duration policies to 364 days in one coverage period with the total number of consecutive coverage periods not exceeding 18 months of coverage. The applicant cannot apply for a new coverage period until the person has had a 63 day break in coverage from the termination date of the last short-term limited duration policy issued by that same carrier.

\*Quantum is only 30, 90, or 180 day durations.