Products Available through Pivot Health

Pivot Health by healthcare.com®

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)																																																			
Classic STM*		✓	✓	✓					✓	✓	✓		✓			✓	✓		✓				✓		✓	✓		✓	✓	✓				✓		✓	✓	✓					✓	✓		✓			✓	✓	✓
Core STM		✓	✓	✓					✓	✓	✓						✓		✓				✓			✓		✓	✓	✓				✓		✓	✓						✓	✓		✓			✓	✓	✓
Quantum STM		✓		✓					✓	✓						✓	✓		✓											✓				✓		✓							✓						✓	✓	✓
Epic Base		✓	✓	✓						✓	✓		✓	✓		✓	✓	✓	✓				✓		✓	✓	✓	✓	✓	✓				✓		✓	✓		✓		✓		✓	✓		✓			✓	✓	✓
Epic PPO		✓		✓						✓			✓	✓		✓	✓	✓	✓						✓					✓				✓		✓	✓				✓		✓						✓		✓
SureCare STM		✓	✓	✓					✓	✓	✓					✓	✓	✓	✓						✓	✓		✓	✓	✓				✓		✓	✓				✓	✓	✓	✓		✓			✓	✓	✓
Dental/Vision (Age 18+)																																																			
Brilliant Dental™		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓		✓			✓	✓		✓		✓		✓	✓	✓			✓		✓	✓		✓	✓		✓	✓	✓
Supplemental (Age 18+)																																																			
Latitude	✓		✓	✓					✓	✓	✓		✓	✓		✓	✓									✓			✓	✓				✓			✓		✓		✓		✓						✓	✓	✓

✓ 3x364 day durations available in these states.

✓ 3x364 day durations available in these states.

✓ Product currently available.

✓ 3x364 day durations available in these states. Maximum duration of 3x330 days in South Carolina.

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

101025

Short-Term Medical Duration Options By State

Pivot Health
by healthcare.com®

STATES	90 DAY	120	180	330	364 DAY	4 x 90	2 x 90	2 x 180	2 x 364	3 x 330	3 x 364
AL			X		X			X	X		X
AR			X		X			X	X		X
AZ			X		X			X	X		X
DE	X										
FL			X		X			X	X		X
GA			X		X			X	X		X
IA			X		X			X	X		X
ID			X								
IL											
IN		X	X		X			X	X		X
KS			X		X			X			
KY			X		X			X	X		X
LA	X		X		X	X		X	X		X
MI		X	X								
MO	X	X	X			X		X			
MS			X		X						
MT			X								
NC	X										
ND		X						X			
NE		X	X		X			X	X		X
NV		X	X								
OH		X	X		X						
OK			X		X			X	X		X
OR	X										
PA			X		X						
SC*			X	X						X	
SD			X		X						X
TN			X		X			X	X		X
TX		X	X		X			X	X		X
VA	X	X					X				
WI		X	X		X			X			
WV			X		X			X	X		X
WY			X		X						

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, CLIC and NRIC
Applies to plans underwritten by PALIC
Applies to plans underwritten by PALIC and NRIC
Applies to plans underwritten by PALIC and CLIC

State Specific Duration Rules	
Delaware	State Regulation limits the coverage period of short-term limited duration policies to 90 days [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.
Michigan	State Regulation limits the coverage period of short-term limited duration policies to 180 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.
Nevada	State Regulation limits the coverage period of short-term limited duration policies to 180 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.
Oregon	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.
Virginia	State Regulation limits the coverage period of a short-term limited duration policy to 6 months or less in a 12 month period.
Wisconsin	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.

*SC plans include 2x330 duration options.