

Primary Insurance

Domestic Student: Epic Short Term Medical Plan

Summary of Benefits	
Product Name	Epic Short-Term Base and Epic Short-Term PPO
Intercollegiate Sports Benefit	Paid as any other Sickness or Injury
Carrier	North River Insurance Company, an affiliate of Crum & Forster
Network	PPO - Cigna (Epic PPO plans) and All Network Access (Epic Base plans)
Supplemental Accident Injury	Optional Accident Riders starting at \$5,000 or \$10,000 benefit per individual
Claims Administrator	Allied National, Inc.
Maximum Benefit	\$500,000 to \$1,000,000
Deductible	\$5,000 up to \$20,000
Coinsurance	In-Network 0% - Out-of-Network 25%
Preventive Health Exams	After 3 months of coverage
Doctor's Office Copay	No charge after deductible is met or OON, deductible/coinsurance apply
Pre-Existing Conditions	Excludes - Does Not Cover
Medical Emergency (ER)	\$250 copay, then deductible and coinsurance (copay waived if admitted)
Physical Therapy	Must be due to qualified accident/injury and max benefit of \$50
Chiropractor	No Chiropractic Coverage
Mental Health/Substance Disorder	No charge after the deductible is met INN or OON (Epic PPO); Not Covered (Epic Base)
Prescription Drugs (Optional)	INN Generic copay \$5, Preferred copay \$35, Non-preferred copay \$70
MRI/PET/CAT Scans	Subject to deductible and coinsurance
Availability	
AL, AR, AZ, FL, GA, IL, IN, KS, KY, LA, MI, MS, MT, NE, NC, ND, OH, OK, SC, TN, TX, WV, VA, WI	
Eligibility	
<p>The Pivot Health plan is designed for college athletes, ages 18 to 64 years of age.</p> <ul style="list-style-type: none"> • Be a U.S. citizen (or foreign resident living in the United States with at least 12 months of U.S. residency); • Must be under 300 pounds if they are male and under 250 pounds if they are female. • Not have other medical insurance coverage in force; and • Answer "no" to all the medical questions on the application; Some examples of questions are below. <ul style="list-style-type: none"> • Last 5 years medical questions on certain Pre-Existing conditions ? • Been denied insurance due to any health reasons or conditions still present? • Will any applicant be eligible for Medicaid or Medicare on the requested effective date? <p>*Social Security number is not required for Eligibility</p>	
Notes	
<p>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.</p>	
Quote and Enroll	
<ul style="list-style-type: none"> • Select 180 Days or 364 Days Options if duration is available in your state when Quoting. • ID Cards - Sent Electronically to Student Email • One-Time \$19.95 Enrollment Fee <p>www.dissingerreed.com/athlete/P</p> <p>***Epic Plans rates are between \$60 - \$150</p>	
<p>*Rates Vary Per State, Age and Gender *Policy Duration up to 364 Days, Duration Options by State https://content.static.pivotohealth.com/uploads/2020/06/pivot-products-by-state.pdf</p>	