



Epic Short-Term Key Features



Preventive health exams (after 3 months of coverage)



Child immunizations paid at 100%



Preventive wellness coverage for the whole family including prostate and colon cancer screening, mammograms and OB-GYN annual exams



Optional Supplemental Accident benefits providing 100% coverage for medical expenses related to accidental injury



Optional prescription drug benefits on plans (including contraceptives)

This insurance is underwritten by The North River Insurance Company, 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724. C&F and Crum & Forster are registered trademarks of The North River Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2019.

This short-term medical insurance is marketed by Pivot Health, a HealthCare.com company, and underwritten by The North River Insurance Company, an affiliate of Crum & Forster. Non-insurance benefits administered by Communicating for America are included with each North River Insurance Company short-term policy.

Epic Base Short-Term Insurance Benefits

This is a brief overview of benefits available. For a comprehensive list of benefits, please reference the brochure.

Epic Base

Network

All Provider Access

Deductibles

\$5,000, \$10,000
\$15,000, \$20,000

Coinsurance (Percentage you pay)

0%

Out-of-Pocket Maximum

Satisfied after the deductible is met

Preventive Examination

3 month wait, 1 primary care visit and services covered at 100% up to \$100 per covered person during coverage period

Prescription Drugs (Optional benefit)

Generic copay \$5
Preferred copay \$35
Non-preferred copay \$70

Supplemental Accident (Optional benefit)

\$5,000 or \$10,000 per individual

Traveling in A Foreign Country (Emergency treatment)

Not covered

The purpose of this communication is only for agent training and education and is not to be disseminated to a member or the prospective applicant.