



## Understanding Coverage Gaps & the Role of Short-Term Medical Insurance

Throughout the year, many people experience unavoidable gaps in health insurance coverage. This is especially common among recent graduates who lose access to school or parental plans, young adults turning 26 in 2026 and aging off dependent coverage, and individuals working in seasonal or summer roles that do not include employer-sponsored benefits. During these transitions, short-term medical coverage can provide a timely and effective bridge.

Short-term medical plans from **Pivot Health** may help lower out-of-pocket costs for routine care, such as doctor visit copays, while also providing financial protection for unexpected medical emergencies.

To support agents in addressing these recurring coverage gaps and the clients who experience them, Pivot Health is pleased to offer the following incentives.

**Perform at Your Peak**

The Peak Performance Bonus Program is live for April 1 – June 30, 2026. Earn up to \$450 per policy on extended-duration short-term plans and boost earnings when you add dental and vision coverage.

## Bonus Program Flyer

### Earn More, Experience More

The 2026 Diamond Club Exclusive Agent Retreat is at Gaylord Opryland in September 2026. Qualify by earning 800 points, and the top 20 agents will secure a spot. Top performers unlock Platinum Club status and elite perks. Top performers qualify for Diamond Club

## Agent Retreat Flyer



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