

# National General

## Accident & Health

The logo consists of two stylized, overlapping chevrons pointing to the right. The top chevron is orange and the bottom chevron is blue.

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National General Accident and Health markets products underwritten by  
National Health Insurance Company, Integon National Insurance Company,  
and Integon Indemnity Corporation.

National General Foundation Health Enhanced



Why a fixed-benefit indemnity plan

Plan design & how it works

State availability & eligibility

Post-sale administration

# Why fixed-benefit indemnity plans

- Premiums for mid-level “silver” plans have risen by an average of 34% nationwide<sup>1</sup>
- 2018 Open Enrollment: 11.8 million Americans enrolled, about 400,000 fewer than in 2017<sup>2</sup>
- Only 39% of Americans have enough savings to cover a \$1,000 emergency<sup>3</sup>



<sup>1</sup> Retrieved 1/8/2019 from <http://fortune.com/2017/12/19/obamacare-open-enrollment-flop-donald-trump/>

<sup>2</sup> Retrieved 1/8/2019 from <http://fortune.com/2018/12/13/obamacare-aca-open-enrollment-2019-medicare-medicaid/>

<sup>3</sup> Retrieved 1/8/2019 from <https://www.cnbc.com/2018/01/18/few-americans-have-enough-savings-to-cover-a-1000-emergency.html>

# Why fixed-benefit indemnity plans

An affordable way for your clients to get the health care they need by:

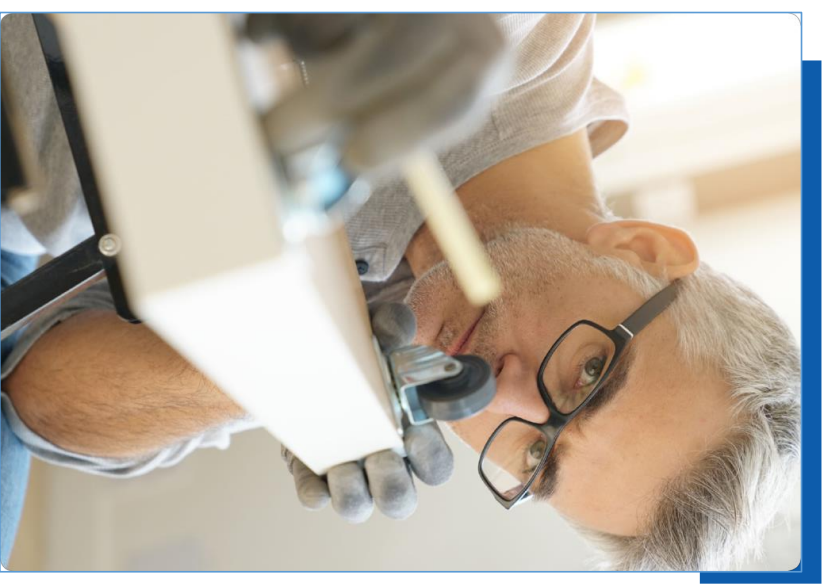
- Helping to cover the anticipated cost of every day health care services
- Paying set dollar amounts for certain covered health care services



# Why fixed-benefit indemnity plans

A fixed-benefit indemnity plan is great for clients who:

- Don't have the budget for major medical plans
- Don't want to pay for benefits they don't use
- Missed Open Enrollment and still need help paying for health care expenses



**THESE PLANS PROVIDE LIMITED BENEFITS. Make sure your clients know this is not a major medical plan and does not satisfy the requirements of minimum essential coverage under the Affordable Care Act.**



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# National General Foundation Health Enhanced overview

- Benefits start right away – no waiting period
- First-dollar benefits – no deductibles or copays
- Access to the MultiPlan Network of doctors and hospitals for added savings
- Available through a L.I.F.E. Association membership



# Why National General Foundation Health Enhanced

Offers predictable and affordable access to health care

- Clients can go to any doctor or hospital they want
  - They save more when they use MultiPlan Network providers
- Benefits for preventive office visits, unplanned office visits, lab and x-rays, surgeon costs, and more
- Benefits are paid on top of other coverage
  - No coordination of benefits
- Automatic renewal



# Plan Details: Benefits for office visits and lab work

	Level A	Level B	Level C
Doctor's Office Visit	\$50/day 4 days per year	\$70 /day 4 days per year	\$90 /day 4 days per year
Preventive Office Visit	\$50/day 1 day per year	\$100 /day 1 day per year	\$150 /day 1 day per year
Diagnostic Tests	\$200/day 2 day per year	\$400/day 2 days per year	\$500/day 2 days per year
Including: MRI; CAT; PET; Colonoscopy; Bone Marrow Test; Stress Test			
Office visits & lab work			



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# Plan Details: Benefits for office visits and lab work

	Level A	Level B	Level C
Doctor's Office Visit	\$50/day 4 days per year	\$70 /day 4 days per year	\$90 /day 4 days per year
Preventive Office Visits	\$50/day 1 day per year	\$100 /day 1 day per year	\$150 /day 1 day per year
Diagnostic Tests	\$200/day 2 day per year	\$400/day 2 days per year	\$500/day 2 days per year
X-Ray Benefits	\$100/day 1 day per year	\$100/day 2 days per year	\$100/day 3 days per year

X-Ray Benefits Include: Mammography; EEG; X-Ray; Breast Ultrasound; Sigmoidoscopy



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# Plan Details: Benefits for office visits and lab work

	Level A	Level B	Level C
Doctor's Office Visit	\$50/day 4 days per year	\$70 /day 4 days per year	\$90 /day 4 days per year
Preventive Office Visit	\$50/day 1 day per year	\$100 /day 1 day per year	\$150 /day 1 day per year
Laboratory Benefit	\$50/day 1 day per year	\$75/day 2 days per year	\$100/day 3 days per year

## Office visits & lab work

Laboratory Benefits Include: Blood test for triglycerides; CA 15-3; CA 125; CEA; eye exam; fasting blood glucose test; hemoccult stool analysis; PSA; serum protein electrophoresis; thermography; cervical cytological screening; colorectal cancer screening; prostate cancer screening; child health screening



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# Plan Details: Benefits for office visits and lab work

	Level A	Level B	Level C
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Laboratory Benefit	\$50/day 1 day per year	\$75/day 2 days per year	\$100/day 3 days per year

Office visits & lab work



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# Plan Details: Hospital and Ambulance benefits

	Level A	Level B	Level C
<b>Confinement Benefit</b> <i>Requires a stay for more than 24 hours</i>	\$1,000 per day Up to 31 days per year	\$2,000 per day Up to 60 days per year	\$3,000 per day Up to 90 days year
<b>Hospital Admission</b> <i>Limited to one admissions per year</i>	\$250	\$500	\$1,000
<b>Emergency Room Visit</b>	\$100 per day 1 day per year	\$200 per day 2 days per year	\$300 per day 2 days per year
<b>ICU</b> <i>Benefit not applied on top of confinement benefit</i>	\$1,000 per day 30 days per year	\$2,000 per day 30 days per year	\$3,000 per day 30 days year
<b>Ground</b> <i>1 time per year</i>	\$300	\$400	\$500
<b>Air</b> <i>1 time per year</i>	\$1,000	\$2,000	\$3,000



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# Plan Details: Surgeon Benefits

	Level A	Level B	Level C
<b>Inpatient</b> <i>Admitted for no less than 24 hours</i>	\$1,000/per day	\$2,000/per day	\$3,000/per day
<b>Outpatient</b> <i>Admitted and released in a period less than 24 hours</i>	\$500/per day	\$1,000/per day	\$1,500/per day
<i>Maximum days per policy year: 3 (combined inpatient and outpatient benefits)</i>			
<b>Skilled Nursing</b>	--	\$500 per day 30 days per year	\$1,000 per day 30 days per year

Benefits are paid per covered person, per policy year.

Benefits and product availability may vary by state



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# Plan Details: Network

## MultiPlan Network

- Over 4,800 hospitals
- 100,000 ancillary facilities
- 800,000 health care professionals
- Assignment of benefits – we pay providers directly

Average 42% discount\*  
for Physicians and  
Specialists!

[www.multiplan.com](http://www.multiplan.com)

\*Network discount is an average of 20% for inpatient/outpatient care, and an average of 42% on visits to physicians and specialists. Dec.2016



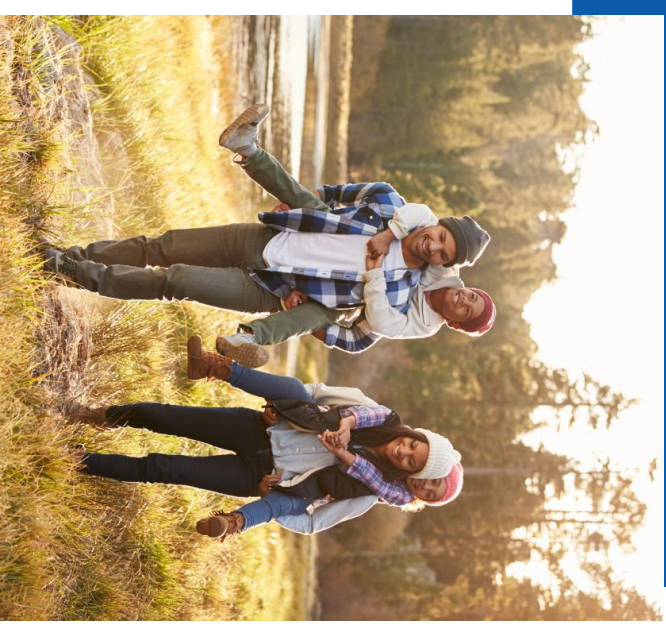
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# How the plan works

Like other insurance plans, customers should:

- ✓ Use the network website to search for network providers:  
[www.multiplan.com](http://www.multiplan.com)
- ✓ Set an appointment with the provider
- ✓ Present their ID Card when checking in
- ✓ After receiving treatment(s),
  - ✓ The EOB will show the network discount and the plan benefit paid
  - ✓ The insured is responsible for paying any remaining balance after the plan benefit is paid

The plan benefit your client receives is the same regardless of where they receive care or how much the provider charges.



# How the plan works:

Stacy – walking dog and fell down

## *Shoulder injury with ER visit* <sup>1</sup>

ER visit	\$196
Shoulder x-ray	\$397
Total charges	<b>\$593</b>
Network discount <sup>2</sup>	\$121
Office visit/ X-ray benefits	\$100/\$200
<b>Total out-of-pocket:</b>	<b>\$172</b>

71% of the Treatment  
was Paid for!

Not an actual case. For illustration purposes only.

1. <https://www.newchoicehealth.com/procedures/shoulder-x-ray>

2. MultiPlan Network discount is an average of 20% for inpatient/outpatient care



# NG Foundation Health Plan Sample Rates

## Sample rates for primary age 30 - 39

Family Composition	Plan Level A	Plan Level B	Plan Level C
Individual	\$52.48	\$101.98	\$126.48
Couple	\$104.96	\$203.95	\$252.97
1 Parent Family	\$121.22	\$237.94	\$290.80
2 Parent Family	\$173.71	\$336.65	\$417.28

## Sample rates for primary age 50 - 54

Family Composition	Plan Level 1	Plan Level 2	Plan Level 3
Individual	\$108.43	\$188.00	\$245.08
Couple	\$216.86	\$376.01	\$490.15
1 Parent Family	\$199.34	\$343.98	\$447.93
2 Parent Family	\$307.78	\$531.98	\$693.01

Rates shown are representative of rates in most states, however, rates may vary by state and age. Always refer to the quoting tool for specific rates for your clients.



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# Bundle with our supplemental plans for even more coverage

Add more  
financial  
protection

We have many coverage options to choose from

- Plan Enhancer: AME with optional CHS and SIP riders\*
- Triomed: AME, Critical Illness, and AD & D
- Cancer and Heart/Stroke
- Term Life – Critical Illness
- AcciMed: AME and AD&D

Dental PPO or Dental Indemnity plans also make a great add-on

*\*Riders not available in all states*



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# L.I.F.E. Association



## HealthCare Benefits

- TeleMed for LIFE
  - Connect to a physician via phone or video to.
  - Unlimited consultations at no extra cost
- Pharmacy discounts
  - Pre-negotiated savings on prescriptions, vitamins, and more
- Hospital Negotiation services
- Discounts on Direct Lab services

## Family Benefits

- Fitness
- Discounts
- Identity Theft
- Auto Discounts

## Entertainment

- Travel Services
- Retail Stores
- Dining & Entertainment

LIFE Association Membership benefits may vary by state. Lifestyle and wellness benefits and discounts are not insurance. Your agent and National General Accident & Health may receive financial compensation in connection with membership fees. Memberships are not available in IA, KS, ME, MT, UT or WI.



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# National General Foundation Health Enhanced

State availability

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AL	FL	IL	NV	SC
AR	GA	MI	OK	TX
AZ	ID	MO	PA	WY
DC				

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# Eligible Ages

## Primary applicant

- Age 18 – 64 at time of application
- Children up to age 26
  - No child only
- Requires a Health Questionnaire



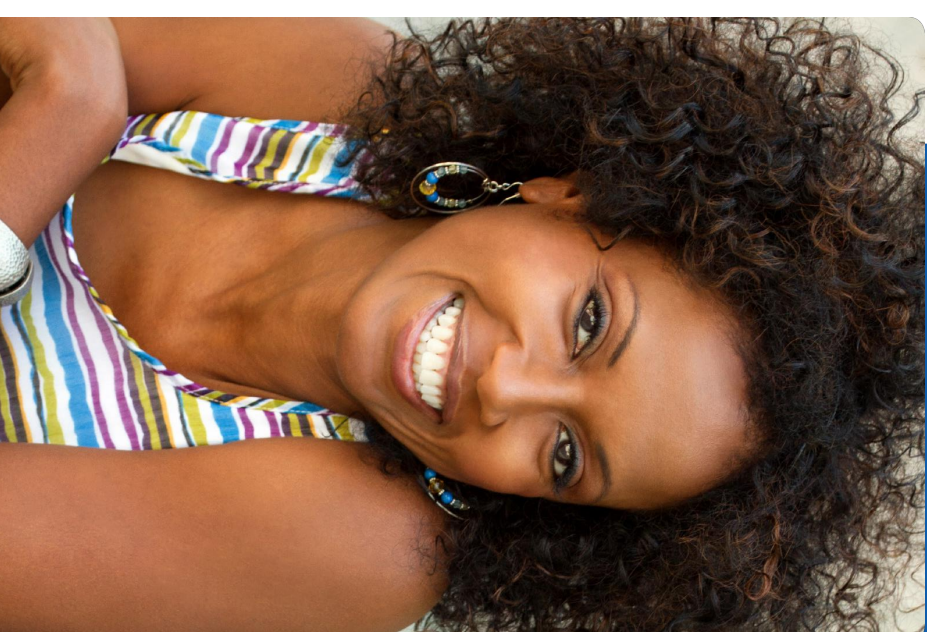
# Who it's good for

A fixed-benefit indemnity plan is good for clients who:

- Don't have the budget for major medical plans
- Don't want to pay for benefits they don't use
- Missed Open Enrollment and still need help paying for health care expenses

These plans are not suitable for clients who:

- Utilize a lot of medical services
- Want comprehensive medical coverage and don't mind paying higher premiums
- Have a serious illnesses or chronic condition



# Example of exclusions

- Pre-existing conditions
- Dental procedures
- Elective or cosmetic surgery
- Prescriptions and medications
- Pregnancy
- Workers compensation
- Hazardous activities
- Mental disability and chemical abuse

\*Not a comprehensive list of exclusions. Please refer to the policy of the marketing product brochure for a complete list.

# Enrollment



— Starts as Early as the Next Day

## Initial Payment

Drawn at time of application

## Recurring Payment

5 days before the monthly anniversary of start date (monthiversary)

## Form of Payment

EFT  
Visa, MasterCard, or Discover





# Member Portal: [www.MyNatGen.com](http://www.MyNatGen.com)



Where members can:

- View Policy Documents
  - Print Temporary ID Cards
- Check current and past payments as well as current payment method.
- Find quick links to finding network providers

Permanent ID cards will arrive in mail

			
Member		(First name) (Last name)	
Member ID		(Customer ID)	
Policy number		(Policy number)	
Effective date		(Active Date)	

For benefits, claims and coverage information,  
call 855-212-5014



# Post Sale: Member Services

## Member Services

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888-781-0585



**National General Accident & Health**  
PO BOX 1070

Winston Salem, NC 27102-1070



888-344-3232

- Cancellations
  - Plan cancellations
    - *10 days prior to the  
monthiversary to stop  
premium withdraw*

# Resources

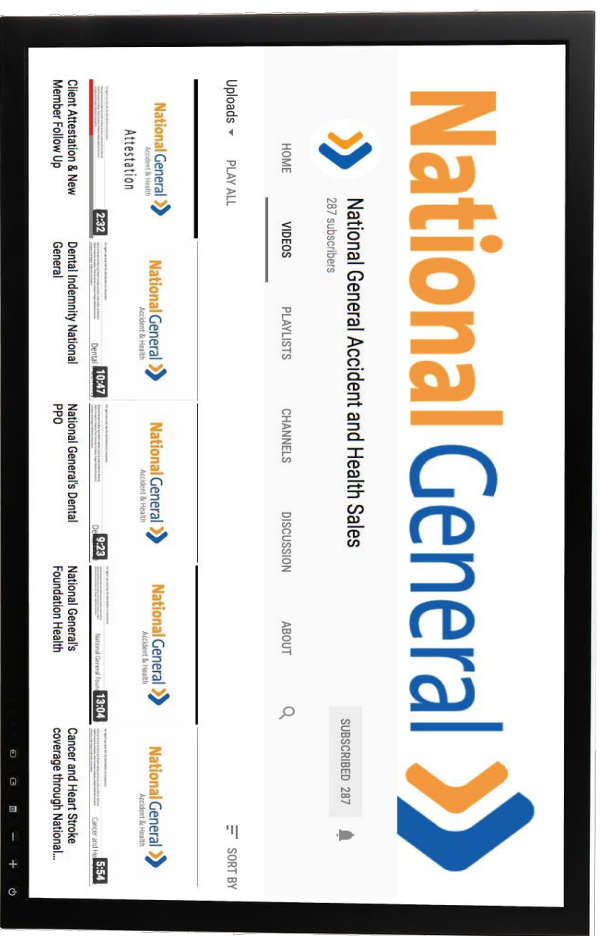


Type in:

***National General  
Accident and Health***

On Demand Training for our:

- Products
- Quoting systems
- Policy Administration



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# National General Foundation Health plan



Set dollar amounts to help with health care costs



3 benefit levels to choose from



Easy to use and easy to understand



No lifetime limits



Pick any doctor or hospital  
- Could save more by staying within MultiPlan Network



No deductible or coinsurance

# Questions?



Email: [Training@NGISAdmin.com](mailto:Training@NGISAdmin.com)

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