

# National General Member Portal User Guide

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## Sign In

The url to the Member Portal is – <https://MyNatGen.com>

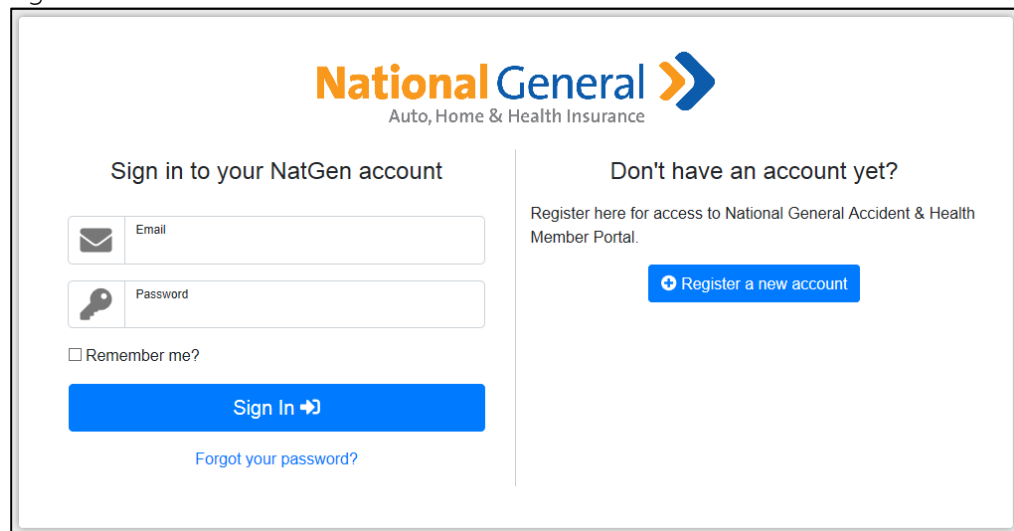
There are 3 ways to get to this site:

- URL directly entered into a browser
- Redirect from vipmemberbenefits.com
- Welcome Email

### 1. Registration

- The Customer will need to register a new MyNatGen.com account they currently do not have one. Customers that currently have a vipmemberbenefits.com account will have to register for a MyNatGen account.
- Click on the "Register a new account" button; see Figure 1.1.

Figure 1.1



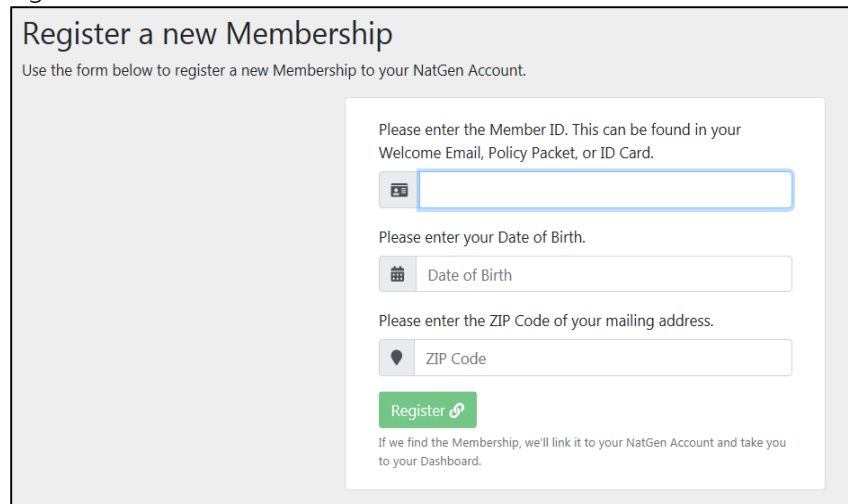
The screenshot shows the National General login and registration interface. At the top is the National General logo with the tagline "Auto, Home & Health Insurance". The page is split into two main sections. The left section, titled "Sign in to your NatGen account", contains input fields for "Email" (with an envelope icon) and "Password" (with a key icon), a "Remember me?" checkbox, a blue "Sign In" button with a right arrow icon, and a link "Forgot your password?". The right section, titled "Don't have an account yet?", includes the text "Register here for access to National General Accident & Health Member Portal." and a blue button with a plus icon and the text "Register a new account".

- To register for a new MyNatGen.com account:
  1. After clicking on the Register a new account button, the "Register your NatGen account below" page will display. See Figure 1.2.
  2. Enter a valid, active email address. This does not have to match the email that was used at the time the application was submitted. Once the email is registered, it cannot be changed.
    - a. The email address must be unique to a member and cannot be reused for another MyNatGen.com account.
    - b. If a Customer creates a new email and wants to use it for the Member Portal, the new email must be registered and all related policies will need to be manually attached to the new account.
  3. Create a password, which must have at least 1 non-alpha / numeric character.
  4. Confirm password.
  5. Click on "Register".

Figure 1.2

6. After clicking on the Register button, the “Register a new Membership” page will display. See Figure 1.3.
7. Enter the Member ID
  - a. If the customer clicked on the link from the Welcome Email, the Member ID will auto populate and cannot be edited.
  - b. If Customer goes directly to MyNatGen.com in a browser, they will need to know the Member ID and enter it in.
8. Enter the Primary Member’s Date of Birth in MM/DD/YYYY format
  - a. The Date of Birth field will open with your browser’s default date picker.
  - b. Figure 1.3 is an example of registration using the Internet Explorer browser.
  - c. Figure 1.3.1 is an example of registration using the Chrome browser.
9. Enter the zip code of the mailing address - the zip code must match what is currently listed in the policy admin system (E123) for the member.
10. Click on “Register”. After clicking on the Register button, the Member Portal Home Page will display.

Figure 1.3



**Register a new Membership**

Use the form below to register a new Membership to your NatGen Account.

Please enter the Member ID. This can be found in your Welcome Email, Policy Packet, or ID Card.

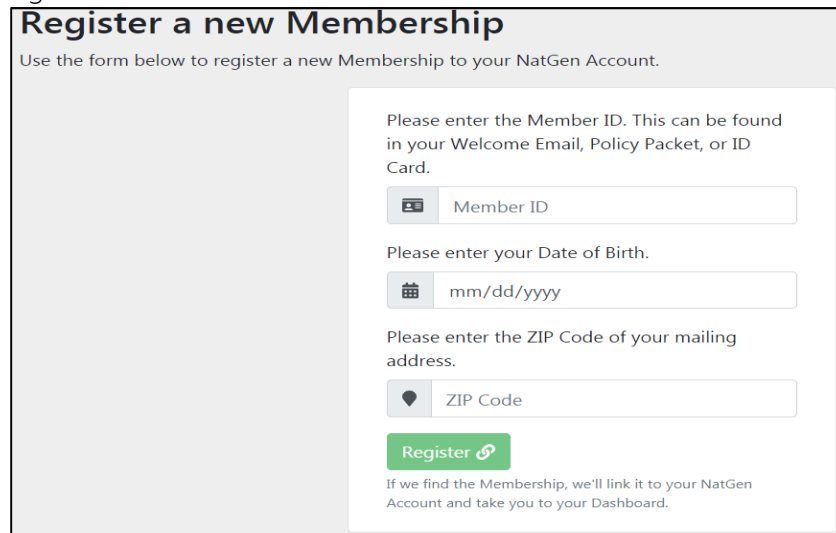
Please enter your Date of Birth.

Please enter the ZIP Code of your mailing address.

[Register](#)

If we find the Membership, we'll link it to your NatGen Account and take you to your Dashboard.

Figure 1.3.1



**Register a new Membership**

Use the form below to register a new Membership to your NatGen Account.

Please enter the Member ID. This can be found in your Welcome Email, Policy Packet, or ID Card.

Please enter your Date of Birth.

Please enter the ZIP Code of your mailing address.

[Register](#)

If we find the Membership, we'll link it to your NatGen Account and take you to your Dashboard.

## 2. Sign in to an Existing MyNatGen.com Account

The link in the welcome letter will take the customer directly to the Sign in page or the Customer can go directly to MyNatGen.com.

- The User Name is not case sensitive. Member User Name is the registered email address.
- Check "Remember me" to have your Email address prepopulated upon returning to the site.
- Click on "Sign In" and the Member Portal Home Page displays. See Figure 1.4.
- The Customer can now access and review Policies and related information.

Figure 1.4

The screenshot shows the National General login and registration interface. At the top is the National General logo with the tagline 'Auto, Home & Health Insurance'. Below the logo, there are two main sections. The left section is titled 'Sign in to your NatGen account' and contains input fields for 'Email' and 'Password', a 'Remember me?' checkbox, a blue 'Sign In' button with a right arrow, and a link 'Forgot your password?'. The right section is titled 'Don't have an account yet?' and contains the text 'Register here for access to National General Accident & Health Member Portal.' and a blue 'Register a new account' button with a plus icon.

### 3. Sign in – Redirect from vipmemberbenefits

The following page will display if a Customer navigates to vipmemberbenefits.com. Once they get onto MyNatGen.com, the Customer can either register for an account or sign in with an existing account. See Figure 1.5.

Figure 1.5

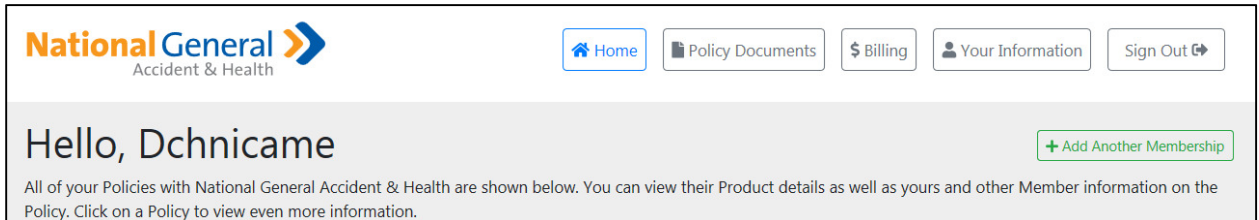
The screenshot shows the National General Member Portal registration page. At the top is the National General logo with the tagline 'Accident & Health'. Below the logo, the text reads 'Welcome to the new National General Accident & Health Member Portal, MyNatGen.com.' followed by 'In order to access your National General Accident & Health plan information, you must register to set up a new account on MyNatGen.com.' Below this, it says 'To register, you'll need to provide:' followed by a bulleted list: 'An active email address', 'Your National General Accident & Health plan Member ID number', 'Date of Birth', and 'ZIP Code'. A green button 'Register now at MyNatGen.com' with a right arrow is positioned below the list. Further down, it says 'If you need help registering, please contact Member Services at (888) 781-0585.' At the bottom of the main content area, there are links for 'Submit a Claim' and 'More about National General Accident & Health'. The footer contains the National General logo, a 'BEST' Financial Strength Rating badge, an 'ACCREDITED BUSINESS' badge, and links for 'PRIVACY POLICY', 'COMPLIANCE', 'FAQs', and 'CONTACT'. The copyright notice '© 2018 National General Insurance. All Rights Reserved.' is also present.

## Member Portal Home Page

### 1. Home Page Buttons

- At the top of the page. See Figure 16.

Figure 1.6

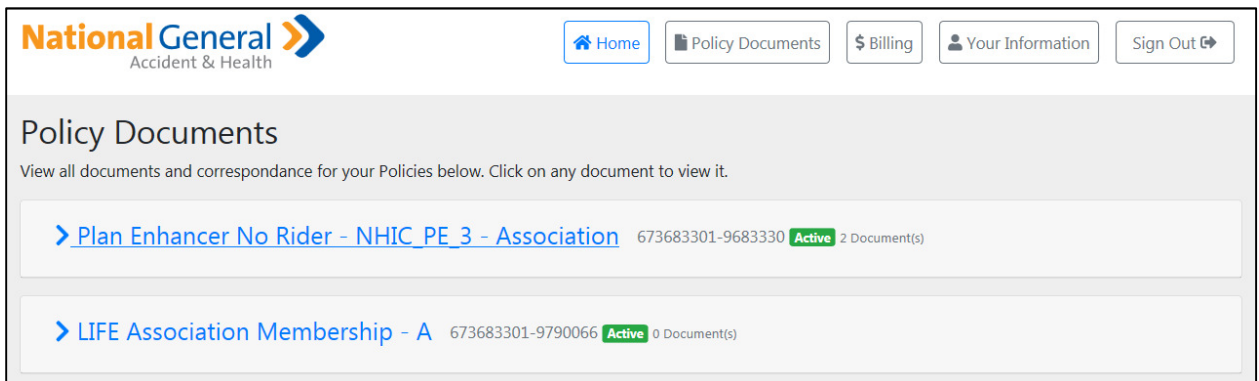


- Click on "Home" to return to the Home page from current page.
- Click on "Policy Documents" to view documents that are available for each policy. See

Figure 1.7

- Documents will be available 2-4 days from submission.
- Click on Name of policy to display documents.
- Click on document name to view and/or print.
- Voice verification files for existing policies will not be shown.
- Future policies submitted as of 5/31/2018 will be available on MyNatGen.com.

Figure 1.7



- Click on "\$ Billing" to view Billing and Payment information. See Figure 1.8.
- The active payment method is displayed. Click Inactive Payment Methods button to previous payment method(s), if applicable. See Figure 1.8.1
- Current and past payment transactions are displayed.
- Click on the Policy # link displays the specifics of that policy.
- Click on the Receipt button to view and/or print the receipt for the selected payment transaction. See Figure 1.8.2

Figure 1.8

**NationalGeneral** >  
Accident & Health

Home Policy Documents \$ Billing Your Information Sign Out

### Your Billing Dashboard

Payment Method(s)

Checking Account CA Coast # XXXXX8412

Past Transactions

Date	Product	Amount	
7/11/2018 Payment	LIFE Association Membership - A Policy 673683301-9790066   Effective 7/30/2018 - 8/29/2018   Payment 1	\$4.10 Approved	<a href="#">Receipt</a>
7/11/2018 Payment	Plan Enhancer No Rider - NHIC_PE_3 - Association Policy 673683301-9683330   Effective 7/30/2018 - 8/29/2018   Payment 1	\$13.68 Approved	<a href="#">Receipt</a>

Figure 1.8.1

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Accident & Health

### Your Billing Dashboard

Payment Method(s)

Checking Account # XXXXX7942

[Inactive Payment Methods](#)



Figure 1.8.2

Receipt for 7/11/2018 Transaction

**NationalGeneral** >>  
Accident & Health

**Bill To**  
Caame Caametest  
1111 99th St  
Coastal CA 93561  
(999) 999-8877

**Invoice Date** 7/11/2018  
**Member ID** 673683301

**Invoice Details**

Product	Amount
Plan Enhancer No Rider - NHIC_PE_3 - Association Policy 673683301-9683330   Effective 7/30/2018 - 8/29/2018   Payment 1	\$13.68
<b>Total</b>	<b>\$13.68</b>

**Payment Details**

<b>Bank</b>	CA Coast
<b>Type</b>	Checking Account
<b>Account Number</b>	Routing 011111111   Account XXXXXXXX8412
<b>Status</b>	Approved
<b>Transaction ID</b>	6C4ACD9C90B11C08F5F75A1036A39AE9

National General Accident & Health markets products underwritten by Time Insurance Company, National Health Insurance Company, Integon National Insurance Company, Integon Indemnity Corporation.  
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- Click on "Your Information" to view the Primary Insured's profile information. The customer can also change their password on this page. See Figure 1.9

Figure 1.9

**NationalGeneral** >>  
Accident & Health

[Home](#) [Policy Documents](#) [Billing](#) [Your Information](#) [Sign Out](#)

## Your Information

You can find the information we have on you, such as your Name, Date of Birth, Addresses, Phone Numbers, and Email Address below.

<b>Caame Caametest</b>	<b>Address</b>	<b>Phone(s)</b>	<b>Email</b>
Date of Birth <b>11/11/1999</b> Gender <b>Male</b>	1111 99th St Coastal CA 93561	(999) 999-8877 (Primary)	

**Manage your Account**

Change your NatGen Account password, as long as you know your current password.

[Change Password](#)

- Click on "Sign Out" to close the current session of Member Portal.

- To add additional policies where the customer is the primary to an existing account, click on **+ Add Another Membership**
  - The “Add a new Membership” page will be displayed. Figure 1.10
  - Enter the Member ID.
    - NOTE:** Newly associated memberships will not show on the same day the policy is issued. The customer can add the new membership after 24 hours (day after the new policy is issued).
- The Member ID that is entered will be matched against data in the Policy Admin System for the primary member. The data that must match across the Member IDs are: Last Name, First 3 letters of First Name, Date of Birth and current address zip code.
- The Member ID can be found on the Welcome email, Policy Packet, or ID Card.

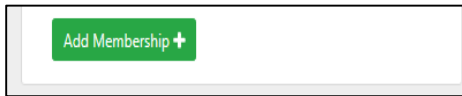
Figure 1.10

- Click on “Next” and a list of policies associated with the Member ID that was entered displays. See Figure 1.11

Figure 1.11

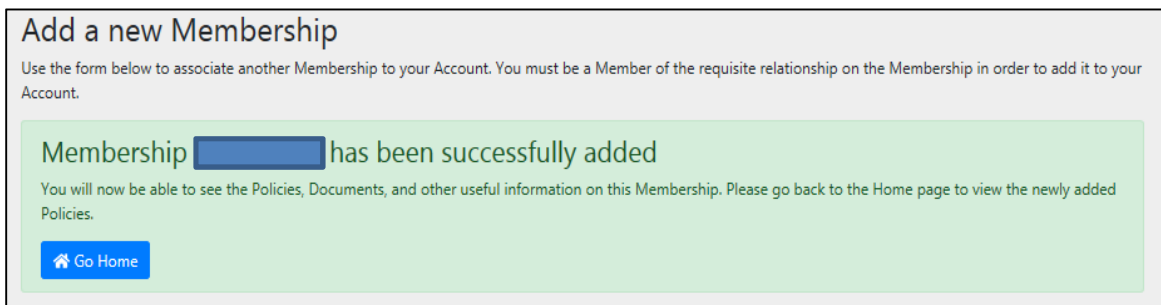
- Click on “Add Membership” at the bottom of the list to add the listed policies to the account.  
See Figure 1.12

Figure 1.12



- If policies are successfully added the following message will display. See Figure 1.13


Figure 1.13



- Click “Go Home” in the message or the Home button at the top of the page to view the added policies.

- The Home Page lists the Customer's policies, including STM 3xX policies. The policies are sorted by status, effective date, and product. See Figure 1.14.

Figure 1.14



[Home](#)
[Policy Documents](#)
[Billing](#)
[Your Information](#)
[Sign Out](#)

Hello, [Redacted]

[+ Add Another Membership](#)

All of your Policies with National General Accident & Health are shown below. You can view their Product details as well as yours and other Member information on the Policy. Click on a Policy to view even more information.

**Dental PPO - Association** Active

Policy Number	[Redacted]	Member ID	[Redacted]
Benefit Level	<b>Essentials</b>	Paying	<b>Monthly</b>
Effective Date	<b>6/1/2018</b>		

[Policy Member\(s\)](#)
[View ID Cards](#)
[View Documents](#)
[Find a Dentist](#)

**LIFE Association Membership - A** Active

Policy Number	[Redacted]	Member ID	[Redacted]
Benefit Level	<b>LIFE Association Membership - A</b>	Paying	<b>Monthly</b>
Effective Date	<b>6/1/2018</b>		

[Policy Member\(s\)](#)
[View Documents](#)

[Inactive Policies \(13 Total\)](#)

**LIFE Association Membership - B** Terminated

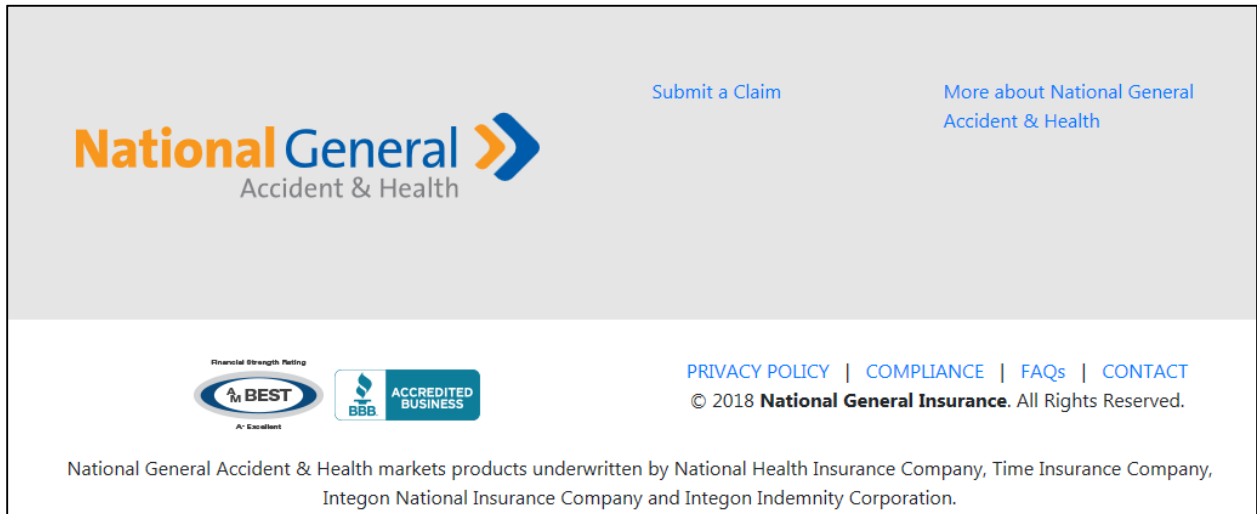
Policy Number	[Redacted]	Member ID	[Redacted]
Benefit Level	<b>LIFE Association Membership - B</b>	Paying	<b>Monthly</b>
Effective Date	<b>12/15/2017</b>	Terminated	<b>12/15/2017</b>

[Policy Member\(s\)](#)
[View Documents](#)

## 2. Additional Links

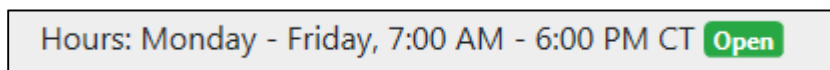
- Found at the bottom of every page. See Figure 1.15

Figure 1.15



- Submit a Claim
  - Claim submission information and forms.
  - URL: <https://ngah-ngic.com/claims.php>
- More about National General Accident & Health
  - Information about National General Accident & Health Products.
  - URL: <https://ngah-ngic.com/>
- PRIVACY POLICY – displays the NGAH Privacy Policy
- COMPLIANCE – includes Fraud and State Notices
- FAQs – Frequently Asked Questions
- CONTACT
  - Displays Member Services hours of operations
  - If currently open, will display in Green.
  - If currently closed, will display in Red
  - See Figure 1.16

Figure 1.16



## Policy Information

- Each policy is listed in its own section.
- Function buttons:
  - Policy Member(s) – Click this button to view all members on the policy, including dependents.
    - There is a 24 hour delay to display Spouse and/or Dependent Children information, if applicable. A message is displayed for the Customer. See Figure 1.17
  - View ID Cards – Click this button to view and/or print Temporary ID Cards (if applicable for the Product). See Figure 1.17.1
    - STM
    - National General Foundation Health
    - Dental PPO
    - Dental Indemnity
  - View Documents – Click this button to view documents for the selected policy, including:
    - Application and Billing Authorizations (Attestations)
    - Policy Fulfillment Docs
  - Find a Provider or Dentist (if applicable for the Product)

Figure 1.17

LIFE Association Membership - A **Active**

Policy Number	<b>673600399-9911987</b>	Member ID	<b>673600399</b>
Benefit Level	<b>LIFE Association Membership - A</b>	Paying	<b>Monthly</b>
Effective Date	<b>7/1/2018</b>		

Policy Member(s)

View Documents

Policy Members

It may take up to 24 hours to display Spouse and/or Dependent Children information, if applicable.

Inppoden Inpppodental

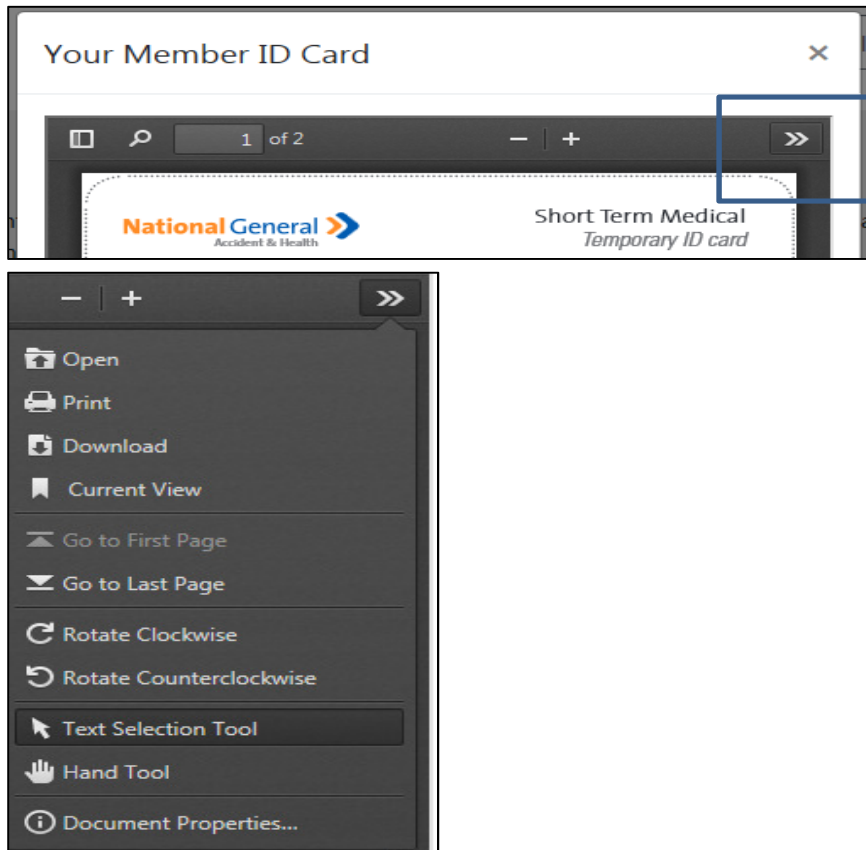
Relationship

**Primary**

DOB

**5/3/1966**

Figure 1.17.1 - (Member ID card print). Click on double arrows in upper right hand corner to display menu.



- Click on the Name of the Policy to review additional Policy Information. See Figure 1.18

Figure 1.18



- After clicking on the Name of the Policy, the following information is displayed.
  - Policy Number
  - Effective Date
  - Benefit Level
  - Premium
  - Term (if applicable for the Product)
  - Member ID
  - Terminates On (date policy will terminate, if applicable)

- Paying (Monthly or Single Pay)
- Delivery Method (Electronic or Print)
- Button to View ID Cards (and print ID Cards, if available for the Product)
- View Documents for the selected policy.
- Find a Provider or Find a Dentist (if applicable for the Product)
- Policy Members section and basic information for the members. See Figure 1.19

Figure 1.19

**Policy Members**

[Redacted Name]

Relationship **Primary**

DOB [Redacted]

Gender **Female**

Email [Redacted]

Primary Phone [Redacted]

Address [Redacted]

- Agent Details. See Figure 1.20

Figure 1.20

**Agent Details**

Below you'll find some basic details on the Agent which sold you this Policy.

[Redacted Name]

✉ [Redacted Email]

☎ [Redacted Phone]

🏠 [Redacted Address]

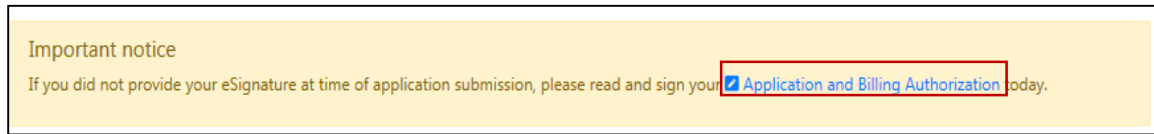
- Clicking on the agent Phone Number will dial the number on a mobile device.
- Clicking on the agent Email will open up a new email with the agent's email populated.



## Application and Billing Authorization

- If a Customer has not yet Signed for the Application and Billing Authorization, an Important notice will be displayed under the Name of the Policy. See Figure 1.21

Figure 1.21

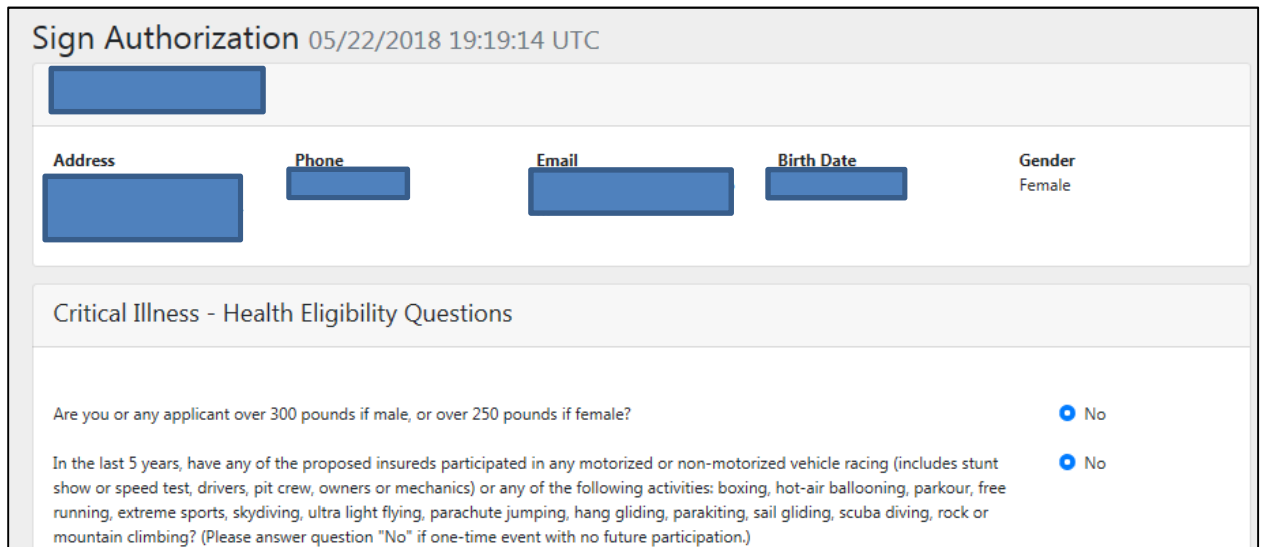


**Important notice**

If you did not provide your eSignature at time of application submission, please read and sign your [Application and Billing Authorization](#) today.

- Click on the Application and Billing Authorization link to complete the eSignature process.
- A Sign Authorization page will display and Customer information will be displayed. See Figure 1.22.
- The Customer should review all sections for the applicable Health Eligibility Questions and Authorizations.

Figure 1.22



**Sign Authorization** 05/22/2018 19:19:14 UTC

[Redacted Name]

**Address** [Redacted Address] **Phone** [Redacted Phone] **Email** [Redacted Email] **Birth Date** [Redacted Birth Date] **Gender** Female

**Critical Illness - Health Eligibility Questions**

Are you or any applicant over 300 pounds if male, or over 250 pounds if female? ☒ No

In the last 5 years, have any of the proposed insureds participated in any motorized or non-motorized vehicle racing (includes stunt show or speed test, drivers, pit crew, owners or mechanics) or any of the following activities: boxing, hot-air ballooning, parkour, free running, extreme sports, skydiving, ultra light flying, parachute jumping, hang gliding, parakiting, sail gliding, scuba diving, rock or mountain climbing? (Please answer question "No" if one-time event with no future participation.) ☒ No

## Authorizations

L.I.F.E. Association is a membership organization that provides lifestyle-related benefits and services to its members. Membership in the Association may be required in order to be eligible to purchase insurance coverage. Membership privileges include the opportunity to participate in all programs offered or sponsored by the Association.

By applying for L.I.F.E. Association membership, you are requesting enrollment in the L.I.F.E. Association. You understand that dues are required for membership in the Association and if you choose to participate in a sponsored insurance program, then your annual dues may be collected in installments along with your insurance premiums. You also understand that your failure to remit membership dues will result in loss of eligibility to participate in all of the Association sponsored programs and benefits.


### Critical Illness/Term Life Authorizations

**THIS IS NOT AN AFFORDABLE CARE ACT PLAN. THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.**

- The last step is for the Customer to complete the Sign Authorization section at the bottom of the page. .
- The eSignature name must match the Primary Insured's name that is on the record for Primary Customer age 18 and older. See Figure 1.23
- For Customers under age 18, a parent or Legal guardian can sign the authorization. See Figure 1.23.1

Figure 1.23

## Sign Authorization






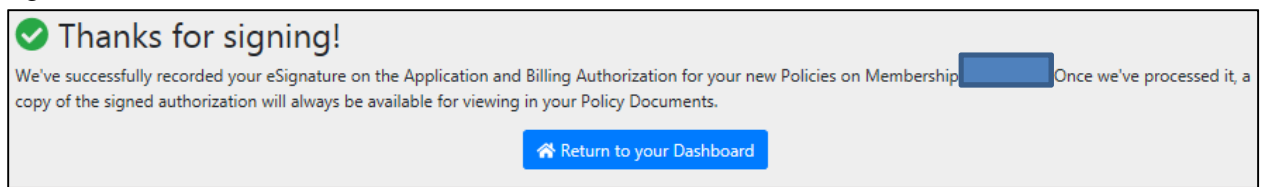
Figure 1.23.1



The form is titled "Sign Authorization". It features a text input field with a person icon and the placeholder text "Full Name of a Parent/Legal Guardian". Below the input field is a green button with a white signature icon and the text "Sign Authorization".

- Click on the "Sign Authorization" button and the following message displays. See Figure 1.24

Figure 1.24



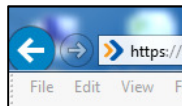
The message box has a green checkmark icon and the heading "Thanks for signing!". The text reads: "We've successfully recorded your eSignature on the Application and Billing Authorization for your new Policies on Membership [redacted]. Once we've processed it, a copy of the signed authorization will always be available for viewing in your Policy Documents." At the bottom is a blue button with a house icon and the text "Return to your Dashboard".

- Click on "Return to your Dashboard".
- There is a delay of up to 24 hours for the Authorization to be recorded.
- Once the signed authorization is recorded the Important notice message does not display and the completed Authorization form can be viewed by clicking on the View Documents button or Policy documents button at the top of any page.
- Note for Authorizations:
  - STM 3xX policies. Only the 1<sup>st</sup> STM policy will show if the Authorization has not been signed.
  - LIFE Association policies will not display the Important Notice even if the Authorization has not been signed for the product policies.
  - When the customer clicks to eSign, all pending policies will be pulled into the document. The customer cannot choose which policies/products to eSign.

## General Information

- In the Member Portal, customers can review policy status, print temporary ID cards, and view all coverages and documents.
- If problems are experienced when the Customer is trying to access the Member Portal, they should try pressing the "Ctrl + F5" keys simultaneously to clear the cache. The process to clear the cache may also remove the "Remember Me" Sign in so this will need to be re-selected if it has been cleared.

- Policy data for newly issued policies is updated 4 times per day (CST), 2:30am, 11:00am, 3:00pm, and 8:00pm.
  - Policy change data is updated in 24 hours (day after policy change is processed).
- If a Customer is already registered with a MyNatGen.com account and applied for additional policies after the initial registration or has other existing policies, they will need to add the Member ID(s) to see all of their policies under one account.
  - Sign into MyNatGen.com as an existing login
  - Click on the Add Membership button
  - Follow the process listed above
  - NOTE: Newly associated memberships will not show on the same day the policy is issued. The customer can add the new membership after 24 hours (day after the new policy is issued).
- To go back to the previous page, click on the “back button” in the browser. Examples,



## Revision History

Revision Date	Revision Notes
5/30/2018	May 2018 Release
7/13/2018	July 2018 Release