National General Member Portal

User Guide

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Sign In
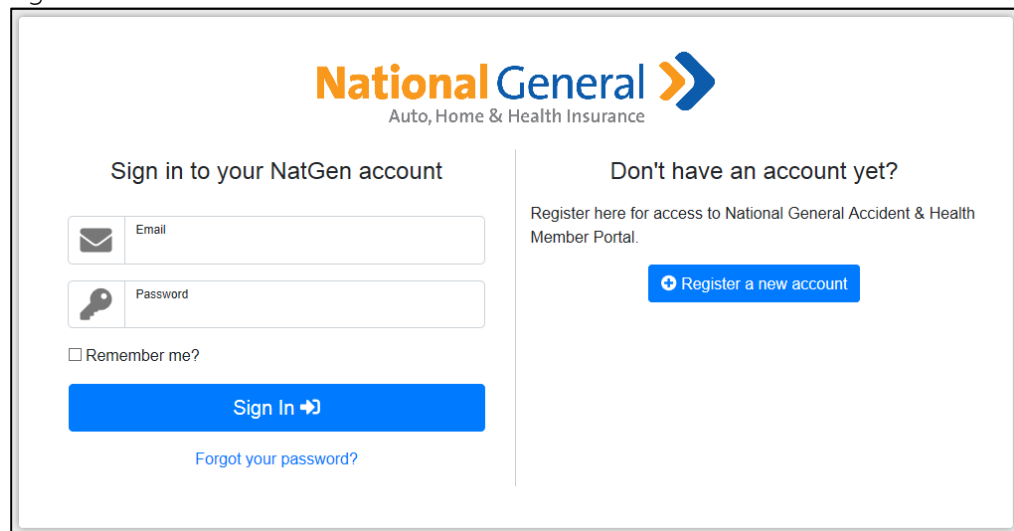
The url to the Member Portal is – https://MyNatGen.com

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.
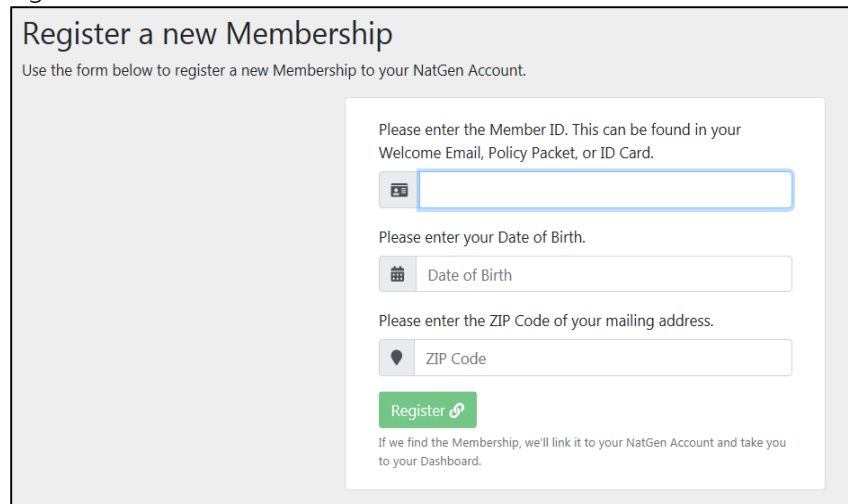- Click on the "Register a new account" button; see Figure 1.1.
  Figure 1.1

- 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

Figure 1.3.1

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

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

Member Portal Home Page

1. Home Page Buttons

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

Figure 1.6
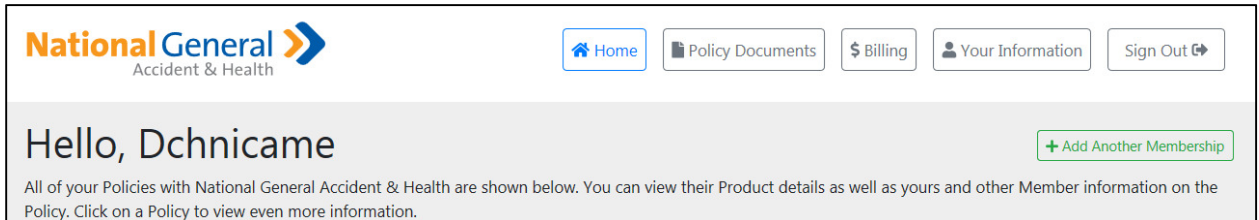
- Click on "Home" to return to the Home page from current page.
- Click on "Policy Documents" to view documents that are available for each policy. See Figure 1.7
    - Documents will be available 2-4 days from submission.
    - Click on Name of policy to display documents.
    - Click on document name 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
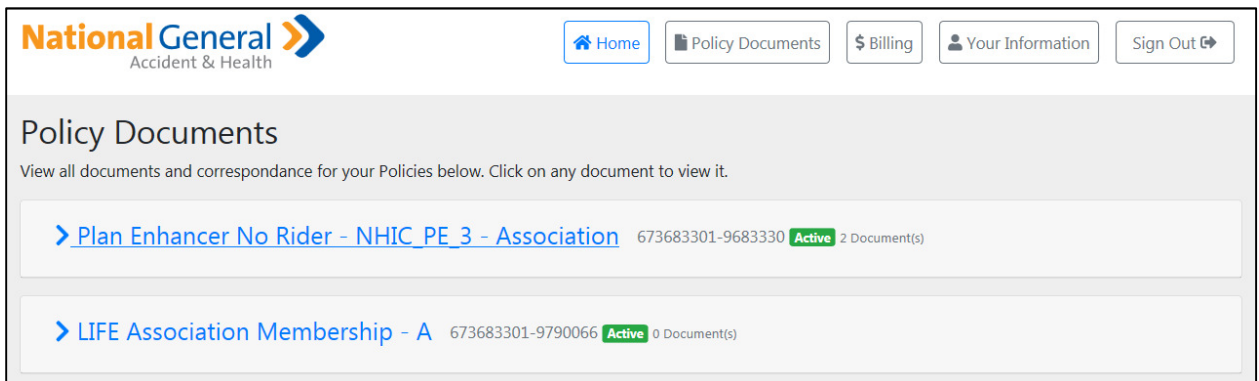
- Click on "$ Billing" to view Billing and Payment information. See Figure 1.8.
- The active payment method is displayed. Click Inactive Payment Methods button to previous payment method(s), if applicable. See Figure 1.8.1
- Current and past payment transactions are displayed.
- Click on the Policy # 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

Figure 1.8.1

Figure 1.8.2

- 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

- 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.
    - o 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

Add a new Membership

If you have other accident or health policies with National General, you can link those plans to your new account by simply entering the policy Member ID below. (Your Member ID's can be found on the ID card, in the policy packet, or in the initial welcome email from us). Once added, you'll be able to view all your policies in one account, using one set of login credentials.

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

Member ID

This field is required.

Next ❯

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

Figure 1.11

Add a new Membership

If you have other accident or health policies with National General, you can link those plans to your new account by simply entering the policy Member ID below. (Your Member ID's can be found on the ID card, in the policy packet, or in the initial welcome email from us). Once added, you'll be able to view all your policies in one account, using one set of login credentials.

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

Member ID

Membership Summary

Here's a rundown of the Policies that are on the Membership we found. Please review and, if everything looks good, proceed to Add the Membership to your Account.

LIFE Association Membership - C
Policy #:
Effective: 6/17/2018
Benefit: LIFE Association Membership - C

Dental PPO - Association
Policy #:
Effective: 6/17/2018
Benefit: Enhanced

- 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

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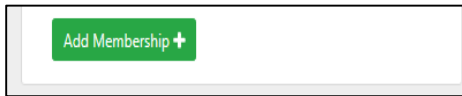
- If policies are successfully added the following message will display. See Figure 1.13

Figure 1.13

Add a new Membership

Use the form below to associate another Membership to your Account. You must be a Member of the requisite relationship on the Membership in order to add it to your Account.

Membership ▮▮▮▮▮ has been successfully added

You will now be able to see the Policies, Documents, and other useful information on this Membership. Please go back to the Home page to view the newly added Policies.

🏠 Go Home

- 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

2. Additional Links

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

Figure 1.15
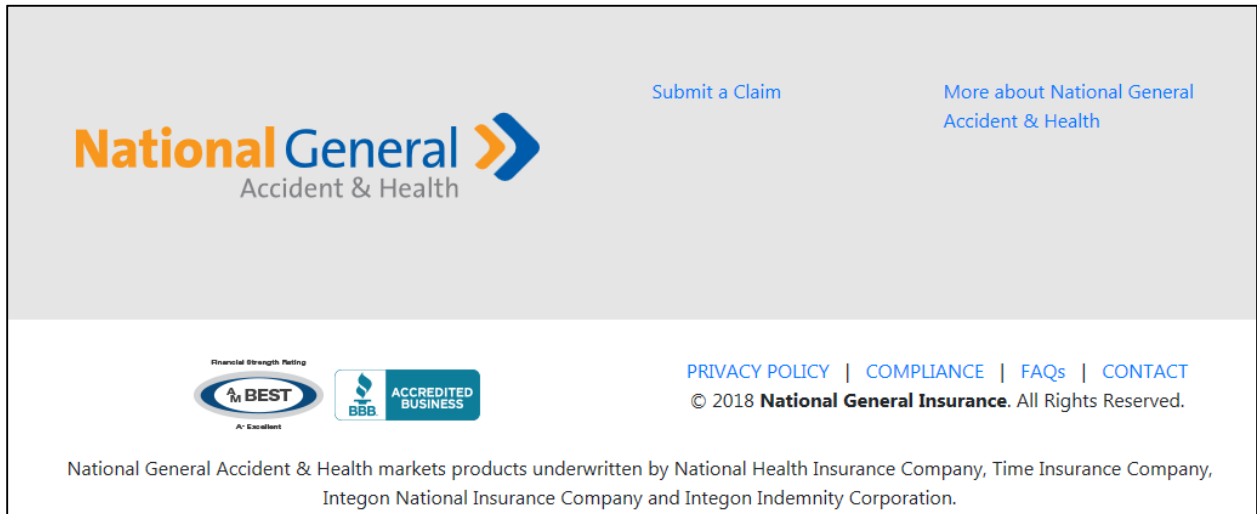
- Submit a Claim
  - Claim submission information and forms.
  - URL: https://ngah-ngic.com/claims.php
- More about National General Accident & Health
  - Information about National General Accident & Health Products.
  - URL: https://ngah-ngic.com/
- PRIVACY POLICY – displays the NGAH Privacy Policy
- 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
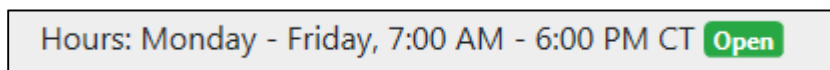
Policy Information

- 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

Figure 1.17.1 - (Member ID card print). Click on double arrows in upper right hand corner to display menu.
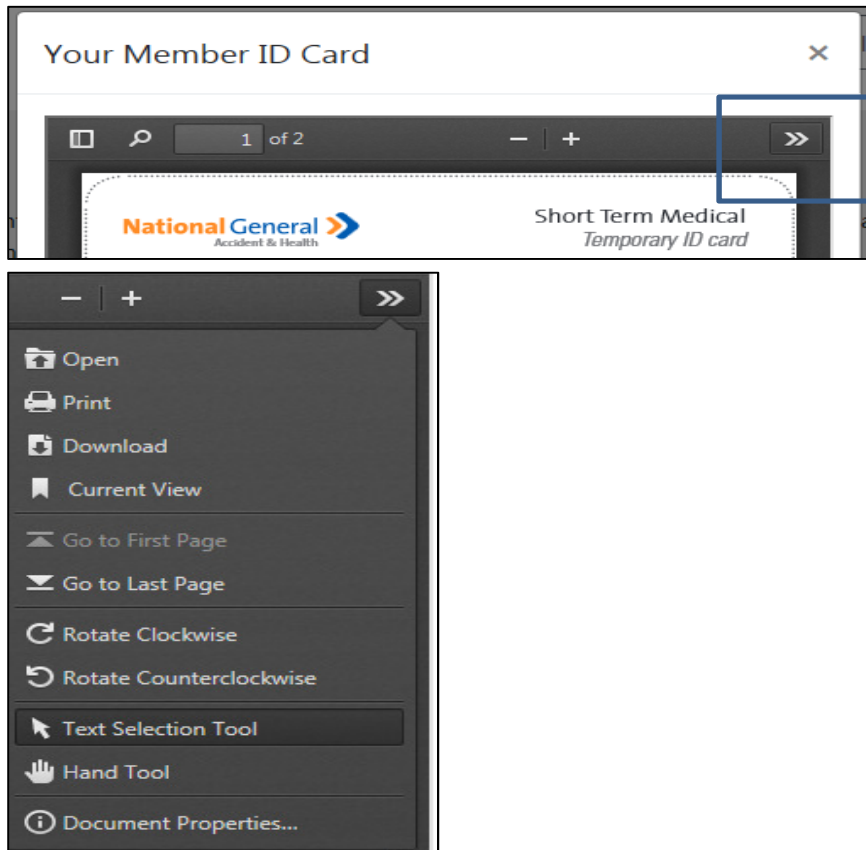
- Click on the Name of the Policy to review additional Policy Information. See Figure 1.18

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)

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

Figure 1.19

- o Agent Details. See Figure 1.20

Figure 1.20

- o Clicking on the agent Phone Number will dial the number on a mobile device.
- o 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
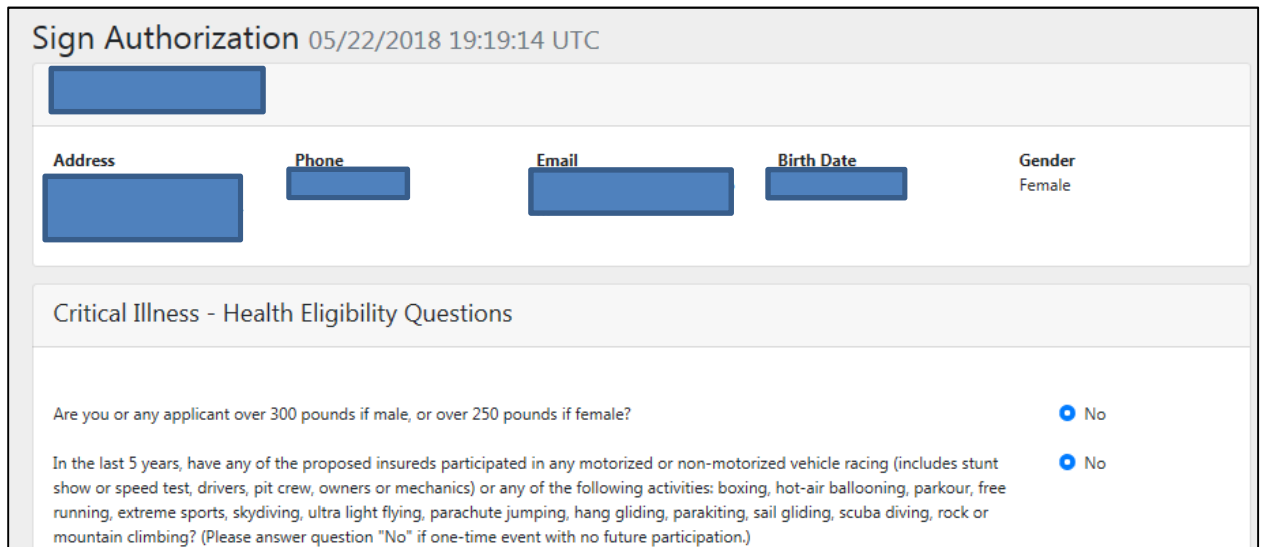
> **Important notice**
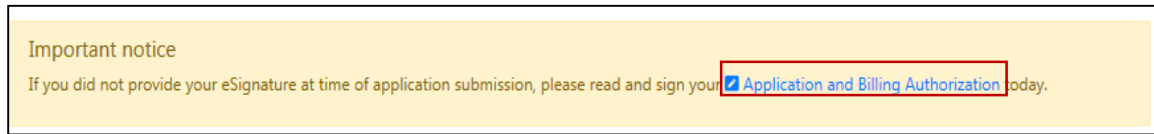> If you did not provide your eSignature at time of application submission, please read and sign your ☑ Application and Billing Authorization today.

- 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

Address	Phone	Email	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
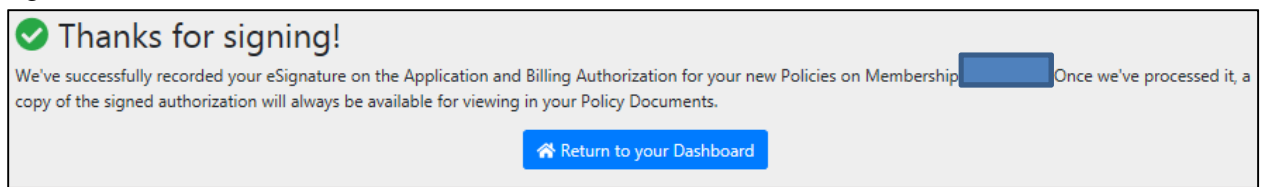
Figure 1.23

Sign Authorization

Your Full Name

[Sign Authorization]

Figure 1.23.1

Sign Authorization

👤 Full Name of a Parent/Legal Guardian

📝 Sign Authorization

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

Figure 1.24

✅ **Thanks for signing!**
We've successfully recorded your eSignature on the Application and Billing Authorization for your new Policies on Membership ▮▮▮▮ Once we've processed it, a copy of the signed authorization will always be available for viewing in your Policy Documents.

🏠 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 1st 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.
    - o 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.
    - o Sign into MyNatGen.com as an existing login
    - o Click on the Add Membership button
    - o Follow the process listed above
    - o <u>NOTE:</u> 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,
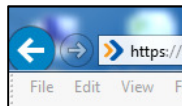
Revision History

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