

What to expect after the Sale

Thank you for doing business with National General Accident & Health. We look forward to serving your client's health insurance needs.

Here are a few things to know to help your customers through the new business onboarding process.

Upon submission of the application, a "You're almost done" page will be displayed. Your client is required to complete the application acceptance verification (this is in addition to the agent authorization acknowledgement which was checked on the application prior to submission).

Your client must complete one of the three options for the application verification process:

- 1. Upon application submission, your client receives an email from us (memberservices@nhicadmin.com) for each product purchased. This email includes the link to VIPmemberbenefits.com/verify where your client is directed to read and e-sign their application acceptance. One Authorization Form includes all purchased products; customers only need to sign once. Please also note: While all applicants receive this email notice, your client only needs to complete one method for the application verification.
- 2. If your client is with you, you can share the link from the "You're almost done" page. From there, your client will be directed to VIPmemberbenefits.com/verify to read and e-sign the application acceptance.
- 3. You can select the voice verification process. While you have your client on the phone, dial the number provided on the "You're almost done" page under the Voice Verification option. You both will be connected to a recorded phone line. You must read the entire verification to your client, and then your client will be asked to acknowledge the application acceptance.

Your clients will need their Member ID to register on VIPMemberbenefits.com to access, read, and sign the authorization form. Their member ID's provided on the "You're almost done" and in the email sent to the email address listed on the application.

ID Cards

Short Term Medical plans:

Once the application authorization is complete:

- Your client will have access to electronic STM Medical ID cards in VIPMemberbenefits.com
 - The electronic ID cards can be downloaded from VIPmemberbenefits.com
 - o The electronic ID card should be used until the permanent ID card arrives in the mail
- The Permanent ID Card should arrive in the mail in 10-12 days

This is the Medical ID card, and your client should always present the Medical ID card when visiting the doctor

Dental and National General Foundation Health plans:

- ID cards should arrive in the mail in 5-7 days
- Electronic ID cards are not available

L.I.F.E. Member Savings Cards

- Are available for download from
 - o The L.I.F.E. Welcome email
 - VIPmemberbenefits.com
- It's important to let your client know this is not the Medical ID Card

Policy fulfillment

Personalized policy packets with plan details will be available electronically within 5-7 days after application submission.

Your client will receive an email from <u>documents@ngahdocuments.com</u> when the policy is available. The email provides the following instructions for accessing the plan documents.

- 1. Go to: www.NGAHDocuments.com
- 2. Click the "Register with Member ID" link
- 3. Enter your Insurance Plan Member ID: [member ID] and complete the remaining fields; select enter
- 4. Once you complete the registration, you will be redirected to the log-in page
- 5. Enter your Member ID: [member ID] and password to log in and view your documents

Policy Administration

After your client has registered on www.VIPMemberbenefits.com and has provided an e-signature or voice verification of application acceptance, your client will have access to the Member Portal to:

- Make changes to contact and billing information
- View billing and payment history
- For STM plans this is where the electronic ID cards are housed
- Access copies of the L.I.F.E. Association Membership Savings cards
- Get answers to frequently asked questions

This is a separate site and requires a separate registration and log in than NGAHDocuments.com, where clients go to access plan documents.

This is where your client will need to go to access their plan documents

L.I.F.E. Association Memberships

Within 5 day's of the plan's effective date, your client will receive an email from (membership-specific URL and information regarding how to access the L.I.F.E. Association Membership benefits.*

This is where they go to register for Telemedicine Services, WellCard Discount card and get access to L.I.F.E. Association member discounts.

*L.I.F.E. Association membership programs and services vary by state and membership level. Not all programs and services are available to all members.

Telemedicine Services

Your client must register for access to Telemedicine services:

- Clients should click on the My Telemedicine link in the benefits list on the L.I.F.E. home page
 - Complete the online registration form
- When clients need medical advice, they call the number provided to schedule a consultation

WellCard Discounts

Your client must register for access to WellCard Savings discounts:

- Clients should click on the WellCard Savings Card image on the L.I.F.E. home page
 - Complete the online registration form
- Upon registration, an email will be sent from WellCard Savings
 - o The email includes the WellCard member discount cards
- The WellCard Savings member discount cards must be presented at participating pharmacies to receive the discounted pricing

Discounts on everyday items and services through your L.I.F.E. Association Membership

- The email from L.I.F.E. Association includes a printable Association Membership Card. This is for Association programs and services only.
 - o This membership card cannot be used for WellCard Savings discounts, Telemedicine services, or medical services.
- A complete Membership Book outlining all the benefits and services is available for download from the website
- Customers can also download their L.I.F.E. Association Membership cards from the National General Member portal, VIPMemberbeneifts.com

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

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