

National General

Accident & Health



Our
New
Fixed
Benefit
Medical
Plan

ACCESS

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What's the opportunity?



28 million people uninsured.*

ACA premiums and OOP maximums
are continuing to increase.

The individual mandate fee has been reduced to \$0.
This opens growth opportunities for non-ACA options.

* <https://www.kff.org/other/state-indicator/total-population> (2016)

What is National General Access?



National General Access is a fixed-benefit plan.



That pays set benefit amounts for certain medical events.



With first-dollar benefits and no deductibles or copays.



To help members cover medical costs.

THESE PLANS PROVIDE LIMITED BENEFITS

Who is it for?



National General Access plans are a good fit for clients who:

Missed open enrollment
or aren't subsidized.

Are worried about their
high deductibles.

Need help paying for the
health care they need.

Need to protect their
monthly cash flow more
than their assets.

Need tools and services
to help them stay healthy
so they don't miss work
or lose income.

Like knowing the benefits
they'll receive for services.
No surprises.

How does it work?



National General Access is a fixed-benefit plan with no deductible or copays to satisfy.

- The plan pays a set amount for services regardless of provider location or charges.
- Members pay any balance above the benefit amount.
- National General Access can be sold as stand-alone insurance or as a supplement to a primary insurance policy.
- An association plan: Clients must first join the LIFE Association to get access to purchase coverage.
- No open enrollment period; can be sold all year long.



Who are our Partners?



First Health

Through this plan, members get access to the First Health network, helping them save more on health care.

The First Health network brings clients savings at more than 5,100 hospitals, over 110,000 ancillary facilities, and over 695,000 professional providers at over 1 million health care service locations.*

*Network statistics as of December 2017 First Health Data Warehouse

LIFE Association

LIFE Association provides members services like TeleMed for LIFE, negotiation services, discounts on prescriptions and other life and wellness services

Clients must first join the LIFE Association in order to purchase National General Access.

National General Access Highlights*

Hospital admission and increasing daily confinement benefits.



Ambulance and Emergency Room benefits.

Two tiers for inpatient surgery, assistant surgeon, and anesthesia.

Two tiers of confinement benefits: injury and sickness.

\$

Two

Tiers

No waiting period for sickness benefits; 90-day waiting period for preventive services.



3

3 levels of coverage – Value, Fundamentals, Enhanced – plus a Guaranteed Issue option.

Testing, radiology, and lab services benefits.



Increasing benefits in years 2 and 3 of the plan.

Prescription benefits.



* Benefits vary by selected level and may vary by state. Plans include limitations and exclusions. Ask your sales representative for a complete listing.

Plan Grid and Benefits



Ask your National General Sales Representative for a complete listing of limitations and exclusions.

Plan Benefits

INPATIENT HOSPITALIZATION BENEFITS

Hospital Admission
Confinement (Sickness) ¹
Confinement (Injury) ¹
ICU (Sickness)
ICU (Injury)
Health Care Practitioner Visit
Surgeon (Tier 1)
Surgeon (Tier 2 & Outpatient)
Assistant Surgeon (Tier 1)
Assistant Surgeon (Tier 2 & Outpatient)
Anesthesia (Tier 1)
Anesthesia (Tier 2 & Outpatient)
Anesthesia (Outpatient Surgical Facility)

OUTPATIENT

Office Visit ²
Preventive Care Office Visits
Urgent Care Visit

LABORATORY SERVICES

Radiology
Laboratory

EMERGENCY SERVICES

Ambulance (Ground)
Ambulance (Air)
Emergency Room

TRANSITIONAL CARE

Skilled Nursing Facility
Home Health Care
Hospice Care

OUTPATIENT DRUGS

Outpatient Prescription Drugs

	Value	Fundamentals	Enhanced	Guaranteed
\$500; 3 per year	\$750; 5 per year	\$1,000; 10 per year	\$500; 1 per year	
\$1,000/day	\$2,000/day	\$3,000/day	\$1,000/day; 90 days	
\$2,000/day	\$4,000/day	\$6,000/day	\$2,000/day; 90 days	
\$2,000/day; 60 days	\$3,000/day; 60 days	\$4,000/day; 60 days	\$2,000/day; 60 days	
\$4,000/day; 60 days	\$5,000/day; 60 days	\$6,000/day; 60 days	\$4,000/day; 60 days	
\$50/visit; 2 per year	\$75/visit; 4 per year	\$75/visit; 10 per year	\$50/visit; 1 per year	
\$5,000/surgery	\$6,000/surgery	\$7,000/surgery	\$5,000/surgery	
\$1,000/surgery	\$2,000/surgery	\$3,000/surgery	\$1,000/surgery	
N/A	\$3,000/surgery; 3 per year	\$3,500/surgery; 4 per year	N/A	
N/A	\$1,000/surgery; 3 per year	\$1,500/surgery; 4 per year	N/A	
\$500/surgery; 2 per year	\$1,000/surgery; 3 per year	\$1,500/surgery; 4 per year	N/A	
\$250/surgery; 2 per year	\$500/surgery; 3 per year	\$750/surgery; 4 per year	N/A	
N/A	\$500/surgery; 3 per year	\$750/surgery; 4 per year	N/A	
\$75/visit; 2 per year	\$75/visit; 4 per year	\$100/visit; 4 per year	\$75/visit; 2 per year	
N/A	N/A	\$100/visit; 2 per year	N/A	
\$100/visit; 2 per year	\$100/visit; 3 per year	\$200/visit; 4 per year	N/A	
\$200/test; 2 per year	\$250/test; 2 per year	\$300/test; 2 per year	\$200/test; 1 per year	
\$75/test; 2 tests per day, 3 per year	\$75/test; 2 tests per day, 4 per year	\$75/test; 2 tests per day, 5 per year	\$75/test; 1 per year	
\$500/trip; 1 per year	\$750/trip; 1 per year	\$1,000/trip; 1 per year	\$500/trip; 1 per year	
\$1,000/trip; 1 per year	\$1,500/trip; 1 per year	\$2,000/trip; 1 per year	\$1,000/trip; 1 per year	
\$100/trip; 1 per year	\$250/trip; 2 per year	\$250/trip; 3 per year	N/A	
N/A	N/A	\$100/day; 50 days	N/A	
N/A	N/A	\$100/day; 50 days	N/A	
N/A	N/A	\$100/day; 50 days	N/A	
N/A	\$15/script; 50 scripts	\$25/script; 50 scripts	N/A	

Our Access plan is different from other health insurance plans. It pays set dollar amounts for specific health care services. The benefit paid for covered health care services is the same regardless of where you receive your care or how much your provider charges.

Confinement¹ and Office Visit² benefits increase with each consecutive year!

1. For years two and three, select benefits will increase by 25% of first year benefit amount
2. An additional visit is granted in year 2 and in year 3.

No Lifetime Maximums on Value, Fundamentals and Enhanced levels. \$100,000 Lifetime maximum for Guaranteed Issue.

Sample rates?

Issue Age	NG Access - Value			
	Ind	1-Par	Ins/Spouse	2-Par
18 - 29	\$56.22	\$109.06	\$112.44	\$165.28
30 - 39	\$77.48	\$132.97	\$154.97	\$210.45
40 - 49	\$100.98	\$154.75	\$201.96	\$255.73
50 - 54	\$130.89	\$178.84	\$261.77	\$309.72
55 - 59	\$149.40	\$191.80	\$298.81	\$341.21
60 - 64	\$165.83	\$202.40	\$331.65	\$368.22
65 - 69	\$307.27	\$336.29	\$614.54	\$643.56
70 - 74	\$410.93	\$438.94	\$821.86	\$849.87

Issue Age	NG Access - Fundamentals			
	Ind	1-Par	Ins/Spouse	2-Par
18 - 29	\$130.73	\$257.24	\$261.45	\$387.97
30 - 39	\$179.27	\$312.20	\$358.54	\$491.47
40 - 49	\$234.65	\$363.52	\$469.29	\$598.17
50 - 54	\$307.30	\$422.35	\$614.60	\$729.65
55 - 59	\$352.42	\$454.07	\$704.83	\$806.49
60 - 64	\$392.08	\$480.23	\$784.17	\$872.31
65 - 69	\$754.68	\$824.19	\$1,509.37	\$1,578.87
70 - 74	\$1,028.50	\$1,095.68	\$2,057.01	\$2,124.18

Issue Age	NG Access - Enhanced			
	Ind	1-Par	Ins/Spouse	2-Par
18 - 29	\$195.40	\$385.71	\$390.80	\$581.11
30 - 39	\$267.37	\$467.34	\$534.74	\$734.71
40 - 49	\$349.92	\$543.79	\$699.85	\$893.71
50 - 54	\$458.71	\$631.77	\$917.41	\$1,090.47
55 - 59	\$526.37	\$679.26	\$1,052.73	\$1,205.63
60 - 64	\$585.64	\$718.23	\$1,171.27	\$1,303.87
65 - 69	\$1,126.89	\$1,231.44	\$2,253.79	\$2,358.33
70 - 74	\$1,536.83	\$1,637.88	\$3,073.66	\$3,174.71

Issue Age	NG Access - Guaranteed Issue			
	Ind	1-Par	Ins/Spouse	2-Par
18 - 29	\$70.30	\$134.59	\$140.60	\$204.89
30 - 39	\$98.54	\$165.95	\$197.08	\$264.49
40 - 49	\$129.51	\$194.81	\$259.03	\$324.33
50 - 54	\$168.48	\$226.66	\$336.96	\$395.14
55 - 59	\$193.18	\$244.57	\$386.35	\$437.75
60 - 64	\$214.50	\$258.53	\$428.99	\$473.02
65 - 69	\$399.21	\$434.65	\$798.42	\$833.86
70 - 74	\$533.43	\$567.64	\$1,066.87	\$1,101.08

Rates may vary by state.

About National General

When you work with National General you get the confidence of knowing you're partnering with a company that offers years of experience and financial stability.

For over 75 years we've been providing insurance solutions in various lines for both personal and professional customers and businesses, focusing on unique markets and distributions.

Our Accident & Health business features an expansive portfolio with over 15 different products to keep you covered for a variety of situations. With years of experience in the insurance space providing health benefits to consumers every day, we're ready for your insurance needs.



8,500 Employees
working for you!

FORTUNE

#565 on
FORTUNE 1000



\$4.6 Billion
of revenue in 2018



FORTUNE 100
fastest growing companies of 2017



Underwriting Companies
Rated A- (Excellent)



Publicly traded
National General Holdings Corp. (NGHC)

Today we insure over 4 million people across the nation.

All numbers pulled as of 2018. | Fortune source 1: <https://fortune.com/fortune500/national-general-holdings/>
Fortune source 2: <https://fortune.com/100-fastest-growing-companies/2017/search/>

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

THANK YOU