

National General

Accident & Health

The logo graphic consists of two stylized chevron shapes pointing to the right. The front chevron is orange and the back chevron is blue, creating a layered effect.

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

Short Term Medical



Plan Design

Eligibility

Enrollment

Post Sale

Product Overview

Short Term Medical Insurance

- Two types: Standard and Guaranteed Issue

Policy coverage terms available from 30 days to 3 months

Broad state availability

Easy enrollment process

In most states, this STM coverage is only available through a LIFE Association membership.

Why Short Term Medical?

A plan to bridge the gap

Short Term medical is a great option for clients who:

- Missed Open Enrollment and do not have a Qualifying Life Event
- Are waiting for Medicare eligibility
- Are International students needing insurance while here
- Are waiting for benefits to begin at a new job and worried about the 'what if'



Short Term Medical Plans Provide Limited Benefits and are not Minimum Essential Coverage as mandated by the Affordable Care Act. Your customers may be subject to a tax penalty if this is their only insurance coverage. This is not comprehensive major medical coverage.

Plan design options – Standard Issue

Deductible	Coinsurance	Out-of-pocket Maximum (Includes deductible and coinsurance)	Coverage Period Maximum
\$1,000	50%/50%	\$3,500	\$250,000
	80%/20%	\$2,500	\$1,000,000
\$2,500	50%/50%	\$5,000	\$250,000
	80%/20%	\$4,000	\$1,000,000
	100%	\$2,500	
\$5,000	50%/50%	\$8,750	\$250,000
	80%/20%	\$7,000	\$1,000,000
	100%	\$5,000	
\$10,000	80%/20%	\$12,000	\$1,000,000
\$25,000	80%/20%	\$27,000	\$1,000,000

Available in: IA, IN, KS, KY, LA, MO, MS, MT, NC, ND, OH, SD, TN, VT, WI, WV, WY

Plan design options – Standard Issue

Deductible	Coinsurance	Out-of-pocket Maximum (Includes deductible and coinsurance)	Coverage Period Maximum
\$1,000	50%/50%	\$6,000	\$250,000
	80%/20%	\$6,000	\$1,000,000
\$2,500	50%/50%	\$7,500	\$250,000
	80%/20%	\$7,500	\$1,000,000
	100%	\$2,500	
\$5,000	50%/50%	\$10,000	\$250,000
	80%/20%	\$10,000	\$1,000,000
	100%	\$5,000	
\$10,000	80%/20%	\$15,000	\$1,000,000
\$25,000	80%/20%	\$30,000	\$1,000,000

Available in: AL, AR, AZ, DC, FL, GA, HI, ID, IL, MI, NE, NV, OK, PA, SC, TX & VA

Plan Design options - Guaranteed Issue

Deductible	\$3,500
Coinsurance	80% / 20%
Out -of-pocket Maximum (includes deductible and coinsurance)	\$10,000
Coverage Period Maximum	\$100,000

Deductible	\$5,000
Coinsurance	90% / 10%
Out-of-pocket Maximum (includes deductible and coinsurance)	\$10,000
Coverage Period Maximum	\$100,000

Guaranteed Issue plans are subject to Pre existing condition limitations.

Plan Details: Network Savings



***Aetna Open Choice[®]
PPO Network***

664,301 Medical Providers ¹
5,667 Hospitals ¹

¹ Source: <https://www.aetna.com/about-us/aetna-facts-and-subsiaries/aetna-facts.html>

Plan Details: Benefits

Doctor Visit Benefit

Subject to deductible and coinsurance ¹

Urgent Care

Unlimited visits
Insured pays \$50 access fee per visit,
Plan deductible is waived
Visit charges are subject to coinsurance

Emergency Room

Unlimited visits
Insured pays \$250 access fee, unless admitted
Visit charges are subject to deductible and coinsurance

Ambulance Service

Unlimited trips
Plan pays \$250 per trip

1. In Co, FL, OH, MD, NM, OR and UT, this plan pays one \$50, first dollar benefit for one doctor visit. Subsequent visits apply to deductible and coinsurance

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
- Rx discounts
 - Pre-negotiated savings on prescriptions, vitamins, and more
- Hospital Negotiation services
- Discounts on Direct Lab services

Family Benefits

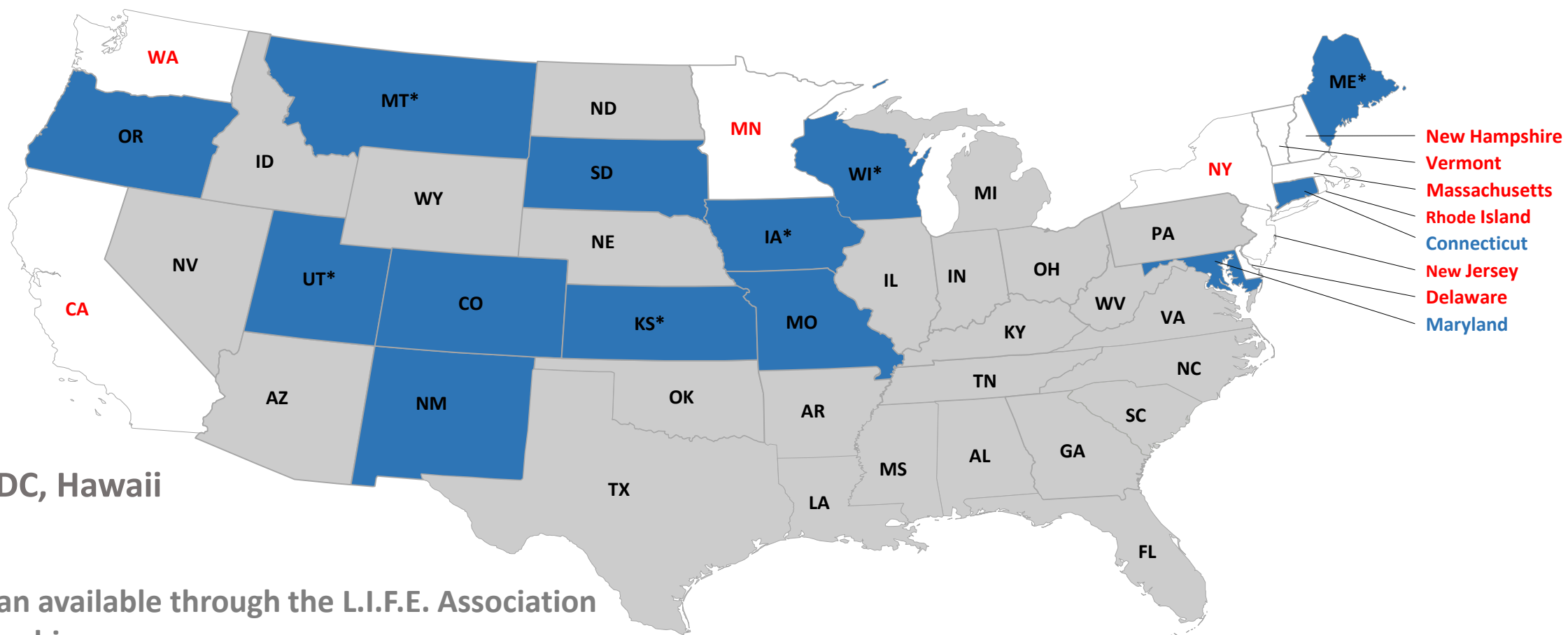
- Fitness Program
- Identity Theft
- Auto Discounts

Entertainment

- Travel Services
- Retail Stores
- Dining & Entertainment

The Association Membership is not insurance.

STM plan state availability



Alaska, DC, Hawaii

Eligibility – Age

Primary applicant

- Ages 60 days to 64 years
 - Children up to age 26 on parents plan

Child only applications

- 60 days to 17 years of age
- Youngest as Primary



Health Eligibility Questionnaire

- Are you or any applicant:
 - Now pregnant, an expectant father, in process of adoption, or undergoing infertility treatment?
 - Over 300 pounds if male or over 250 pounds if female?
- Have you or any applicant been hospitalized for mental illness in the last 5 years or seen a psychiatrist more than 5 times during the last 12 months
- Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)?

Some states may require more questions

Health Eligibility Questionnaire



Within the last 5 years has any applicant been diagnosed, treated, or taken medication for or experienced signs or symptoms of any of the following:

Cancer or Tumor

Stroke

Liver disorder

Heart disease (including heart attack), chest pain or had heart surgery

Degenerative disc disease or Herniation/bulge

Degenerative joint disease of the knees

COPD or emphysema

Crohn's Disease

Rheumatoid Arthritis

Kidney disorder

Diabetes

Alcohol abuse or chemical dependency

Neurological disorder

Guaranteed Issue Qualification



If the client answers **yes** to **one or more health history questions** they may be eligible to enroll in a Guaranteed Issue plan

Guaranteed Issue plans are available in:

AL	HI	MI	NC	PA	UT
AR	ID	MS	ND	SC	VA
AZ	IN	MO	OH	SD	WV
DC	IA	MT	OK	TN	WI
FL	KY	NE	KS	TX	WY
GA	LA	NV			

Short Term Medical Guaranteed Issue plans do have the pre-existing condition limitations

Some limitations and exclusions include:

- Pre-existing conditions
- Maternity
- Expenses occurred outside the United States, it's possessions, or Canada
- Acts of War
- Intentionally self-inflicted sickness or injury
- Mental Illness
- Joint replacement or spinal/back surgery (unless related to covered injury)

This is NOT a comprehensive list of limitations and exclusions.

Sell 4 Short Term Medical Plans - with one application

- Customers ***apply once*** and have ***only one application fee***
 - Customers apply once for Standard Issue Short Term Medical and are guaranteed eligibility for three more consecutive plans
- Clients must attest to eligibility for all 4 plans at time of ***initial application***
- Their pre-existing condition lookback period will be based on the ***first policy's effective date***.



Federal regulation allows for plan durations with no more than three months.

Sell 4 Short Term Plans - with one application cont.

- Deductible, MOOP, & coverage period maximum reset with each policy
- Plan design must be the same for each policy
- Members must be the same on each policy
- Customers must complete the required attestation and pay the monthly premium payments on time in order to remain eligible for all plans
- Not available in CO, CT, ID, KS, MD, MI, MT, ND, NV, SD, TN & WI
- Option to purchase two 3-month* plans available in MI, MT & NV

Federal Regulation permits STM plans with no more than 3 month coverage periods

Combine with our supplemental plans for even more coverage

We have many coverage options to choose from

Add more
financial
protection

- **Plan Enhancer:** AME with optional CHS and SIP riders*
- **TrioMed:** AME | Critical Illness | AD & D
- **Cancer and Heart/Stroke**
- **Hospital Expense Protection**
- **Term Life – Critical Illness**
- **National General Foundation Health** – Fixed-benefit plan
- **Dental PPO or Dental Indemnity** plans also make a great add-on

These Plans Provide Limited
Benefits

**Riders not available in all states*

Enrollment



- Coverage can start as early as the next day
- Coverage terms – 30 days to no more than 3 months



Initial Payment

Drawn at time of application



Payment options

Monthly: recurring payments drawn 5 days before the Monthiversary of start date

Single Payment: available from 30 to 89 days (Single payment option premium is non-refundable)



Form of Payment

EFT

Visa, MasterCard, or Discover

Enrollment – Rewrite policies

Connecticut, Idaho & New Mexico	Limited to 1 Short Term Plan with Us. No rewrites allowed
Colorado	A Maximum of 2 plans with any carrier in 12 months before a 6 month gap is required for another STM Plan.
Kansas & North Dakota	Limited to 1 rewrite
Maine	Combined total of the new plan and any prior policies cannot exceed 24 months
Michigan & Nevada	Limited to 185 days of STM coverage with Us in any 365 day period (185 days of coverage does not need to be consecutive)
Oregon	An individual may purchase another Short Term Medical plan. The applicant must wait 60 days from the last day of coverage before reapplying.
Tennessee	The applicant must wait 30 days from the last day of coverage before reapplying
Maryland, Missouri, North Carolina, South Dakota, Utah & Wisconsin	There must be at least a 63 day gap in coverage from any health insurance plan in order to obtain a NGAH STM policy

Member Portal: www.MyNatGen.com



Where members can go to:

- Provide an e-signature for the Application and Billing Authorization
- View completed Application & Billing Authorizations
- View Policy Documents
 - Print Temporary ID Cards

National General Accident & Health	National General Foundation Health Fixed-Benefit Plan ID Card
Member	John Doe
Member ID	12345678910
Policy number	98765432101
Effective date	01.01.2017
For benefits, claims and coverage information, call customer service at (888)781.0585	

Permanent ID cards will arrive in mail

Post Sale: Member Services

Member Services



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 (*not applicable with single pay options)*

Short Term Medical – recap



Aetna Open Choice[®] PPO Network



\$50 access fee to urgent care with unlimited visits, subject to coinsurance



L.I.F.E. Association
Membership Benefits



As young as 60 days old



Options to fit many customer needs and budgets



Guaranteed Issue available

Questions?



Email: Training@ngisadmin.com

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