



STMx4

How to sell four, 3-month Short Term Medical plans in one application on QuoteNatGen.com

FOR AGENT USE ONLY. NOT FOR DISTRIBUTION TO CONSUMERS.

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

NGAH_STMx4HOWTO (09/2017) © 2017 National Health Insurance Company. All rights reserved.



QuoteNatGen.com



Customer

Plans

Enrollment

Confirmation

Varied Marketers Test (ID: 159208)

Important Information (Updated: 6/14/17)

NEW Product Guide - Your sales planning tool with useful information to help you help your clients before, during a

Products underwritten by Time Insurance Company and National Health Insurance Company (including Short Term Medical). Please email NatGenAHAgentServ@ngic.com with a subject line of "New Appointment Request" to access all the information. To expedite your appointment request, please include your 6-digit Agent ID in the body of your message.

Quote any of our Short Term Medical or Supplemental plans here!

Demographics

* Zip Code

Zip Code is required.

* Effective Date

☐ Check here if your customer will be paying via an existing List Bill

☐ Check here if you are rewriting an existing National General Short Term Medical plan. The new plan will be a General Rewrite only.

Primary

* Gender

* Date of Birth

* Smoker?

☐ Yes ☐ No

Spouse

Gender

Date of Birth

What to know before you get started:

- This option is not available in : CO, CT, ID, KS, ND, MI, MD, MO, MT, NV, SD, TN, or WI
- Two 3-month plan option is available in MI, MT, NV
- Four 3-month plan option is available in all other STM sales states
- State specific rewrite rules apply

Remember — Short Term Medical plans offer affordable medical coverage but are medically underwritten. They do not provide Minimum Essential Coverage as mandated by the Affordable Care Act, which means customers may still be subject to a tax penalty. Pre-existing conditions that occurred during the look-back period will be excluded.



Getting started

This new quoting option will be available on October 1, 2017



Varied Marketers Test (ID: 159208)

Important Information (Updated: 6/14/17)

[NEW Product Guide](#) - Your sales planning tool with useful information to help you help your clients before, during and after the sale.

Products underwritten by Time Insurance Company and National Health Insurance Company (including Short Term Medical) can be sold through this one consolidated platform! Please email NatGenAHAgentServ@ngic.com with a subject line of "New Appointment Request" to access all the products National General Accident & Health has to offer. To expedite your appointment request, please include your 6-digit Agent ID in the body of your message.

Quote any of our Short Term Medical or Supplemental plans [here!](#)

Demographics

* Zip Code

Zip Code is required.

Enter eligible zip code

* Effective Date

Effective date is required.

Enter eligible effective date

☐ Check here if your customer will be paying via an existing List Bill.

☐ Check here if you are rewriting an existing National General Short Term Medical customer on a new National General Short Term Medical plan. *This applies to National General Rewrites only.*

• First available effective date is January 1, 2018

Primary

* Gender

Note:
Applicants will be required to attest to all four policies at time of application

Selecting the plans



Zip Code: 77503 Effective Date: 12/01/2017 Primary: Male, 29

Product Filters: ☒ Fixed Benefit ☒ STM Standard Issue ☐ STM Guaranteed Issue ☒ Supplemental

Fixed Benefit Coverage

NG Foundation Health
[Plan Details, Limitations & Exclusions](#)
[Find a Provider](#)

Level 2 Benefit \$184.96 [Select Plan](#)

Short Term Medical Coverage

Payment Frequency ☒ Monthly ☐ Single Payment (Non-refundable)

Policy Term [Four 3-month terms](#)

Standard Issue Plans

Deductible	Coinsurance	Max OOP	Cost	
\$25,000	100%	\$25,000	\$86.30	Select Plan
\$10,000	100%	\$10,000	\$122.16	Select Plan
\$5,000	80%	\$7,000	\$116.97	Select Plan

Payment frequency: Monthly is the only option available for the STMx4 plans

In the Policy Term drop down, select "Four, 3-month terms"

The Shopping Cart



Varied Marketers Test (ID: 159208)

Zip Code: 77503 Effective Date: 12/01/2017 Primary: Male, 29

Product Filters: ☒ Fixed Benefit ☒ STM Standard Issue ☐ STM Guaranteed Issue ☒ Supplemental

Fixed Benefit Coverage

NG Foundation Health
Plan Details, Limitations & Exclusions
Find a Provider

Level 2 Benefit \$169.96 [Select Plan](#)

Short Term Medical Coverage

Payment Frequency ☒ Monthly ☐ Single Payment (Non-refundable)

Policy Term Four 3-month terms

Standard Issue Plans

Deductible	Coinsurance	Max OOP	Cost	
\$25,000	100%	\$25,000	\$86.30	Update Plan
\$10,000	100%	\$10,000	\$122.16	Update Plan

[Find a Provider](#)

Supplemental Coverage

Pick the plan that best meets your customers' needs – the selected plan options will remain the same for all four policy terms.

Plan Selection

Short Term Medical \$101.97

[Remove](#)

\$5,000 Deductible, 80% Coinsurance

Term: 3 months (4 policies)

Effective Date: 12/01/2017

LIFE Association Membership \$15.00

Effective Date: 12/01/2017

[Association Membership Details](#)

Monthly Payment \$116.97

Enrollment Fee \$35.00

Initial Payment \$151.97

Monthly Payment as of 02/28/2018 \$119.02

Monthly Payment as of 05/27/2018 \$122.18

Monthly Payment as of 08/26/2018 \$125.41

[Enroll now](#)

[Back](#)
[View/Print Quote](#)
[Email Quote](#)

- Shows purchase of four policies

Subsequent policy effective dates display here with corresponding monthly payment

NOTE: Some states will show rate variances between policy periods due to trend

- Only one enrollment fee will be applied
- For Association plans – the LIFE Association Membership must remain active with each policy term

Required Agent attestation

Confirm Consecutive 3-Month Plans

Please read the following to your Applicant:

I am purchasing a standard issue Short Term Medical plan with guaranteed eligibility for subsequent consecutive policies at this time, and I understand and agree with the following:

1. The deductible and out of pocket limits will reset at the start of each new policy's 3 month term;
2. The pre-existing condition lookback period will be based upon the first policy's effective date;
3. This is not an Affordable Care Act compliant plan or Minimum Essential Coverage;
4. The date in which my payments for my subsequent consecutive Short Term Medical policies is subject to change, and my initial payment for the first month of any new subsequent policy can be withdrawn up to 15 days prior to my subsequent policy's effective date;
5. I will not be eligible for the subsequent consecutive Short Term policies if a) my current policy terminates due to nonpayment, b) I contact you to terminate my current policy, or c) I do not complete an application verification online or via telephone.

Plan Selection

Term Medical	\$101.97
Deductible, 80% Coinsurance	
3 months (4 policies)	
Effective Date: 12/01/2017	
Association Membership	\$15.00
Effective Date: 12/01/2017	
Association Membership Details	
Monthly Payment	\$116.97
Enrollment Fee	\$35.00
First Payment	\$151.97
Monthly Payment as of 02/28/2018	\$119.02
Monthly Payment as of 05/27/2018	\$122.18
Monthly Payment as of 08/26/2018	\$125.41

[Back](#)
[View/Print Quote](#)
[Email Quote](#)

It's important you know what you're selling and for your clients to know what they are purchasing. Before you can continue with the application submission, you must present the purchase confirmation and have your client agree to the purchase of four, 3-month plans.

Remember, these are sold as 4 separate policies and are not Affordable Care Act Plans

Application submission



Customer

Plans

Enrollment

Confirmation

Varied Marketers Test (ID: 159208)

You're almost done.

One member ID is generated for all policies

The Member ID is 672316025.

Short Term Medical

Policy ID: 672316025-4998138
Monthly Premium: \$116.97
Agent / Enroller ID: 159208
Effective Date: 12/1/2017

Short Term Medical

Policy ID: 672316025-3327425
Monthly Premium: \$119.02
Agent / Enroller ID: 159208
Effective Date: 2/28/2018

Short Term Medical

Policy ID: 672316025-5258084
Monthly Premium: \$122.18
Agent / Enroller ID: 159208
Effective Date: 5/27/2018

Short Term Medical

Policy ID: 672316025-3925520
Monthly Premium: \$125.41
Agent / Enroller ID: 159208
Effective Date: 8/26/2018

Separate policy IDs are generated for each 3-month term

Your customer received an email from us that includes the link to VIPmemberbenefits.com/verify where they can go to read and e-sign their application acceptance verification. Or, your client is with you, you can share the link below or complete the voice verification. Your customer must complete one of the options to finalize the application process.

1. Online e-signature Verification

- Visit www.vipmemberbenefits.com/verify
- Select "Register to setup a login"
- Register your account by entering your Member ID 672316025 and other credentials.
- Select "Register"
- Once registered and logged into the portal, a brief summary of the product, the terms and conditions, and the e-signature field will be displayed.
- Please read the terms and conditions carefully to understand how your plan works.
- Please verify your answers and read the authorization copy in its entirety.
- Provide your electronic signature at the bottom of the page.
- Click "Submit"
- A confirmation message will appear at the top of the screen when the process is complete.

Customers must complete the e-signature or voice verification with this application.

2. Voice Verification

- Please read the Voice Verification script

Subsequent policies will not be issued if we do not receive an Authorization attestation.

Policy Administration:

Important things to know:

- Deductibles and out-of-pocket maximums are reset with each policy
- The premium of the first policy will be drafted immediately
- The first premium on the subsequent policies will be drafted 5 days prior to the effective date of each new policy term
- New ID cards and policy packets will be provided with each policy term
 - Applicable policy packets and ID cards will be made available on the member portal upon receipt of 1st months premium for each subsequent term
 - Member ID will remain the same for all policy terms
 - New effective date will be noted on the ID cards
- The 10-day free look period applies to all plans
- Members can cancel at any time – standard cancellation rules will apply

Policy Administration:

Important things to know:

- Pre-existing condition look-back period will remain based on the first policy's effective date
- As a reminder, all policy exclusions apply to all four, 3-month term policies.

Some important examples are:

- Normal pregnancy or childbirth; routine well baby care including Hospital nursery charges at birth
- Treatment of joints, spine, bones or connective tissue including tendons, ligaments and cartilage, unless related to a covered Injury.
- Expenses for surgery for a total or partial hysterectomy, tonsillectomy, adenoidectomy, repair of deviated nasal septum or any type of surgery involving the sinus, myringotomy, tympanotomy, herniorraphy, or cholecystectomies.
- Customers will not be eligible for the subsequent consecutive Short Term policies if:
 - The current policy terminates due to nonpayment;
 - They call to terminate the current policy; or
 - They have not completed an application verification online or via telephone
- Reinstatements will not be accepted. Customers must reapply for coverage