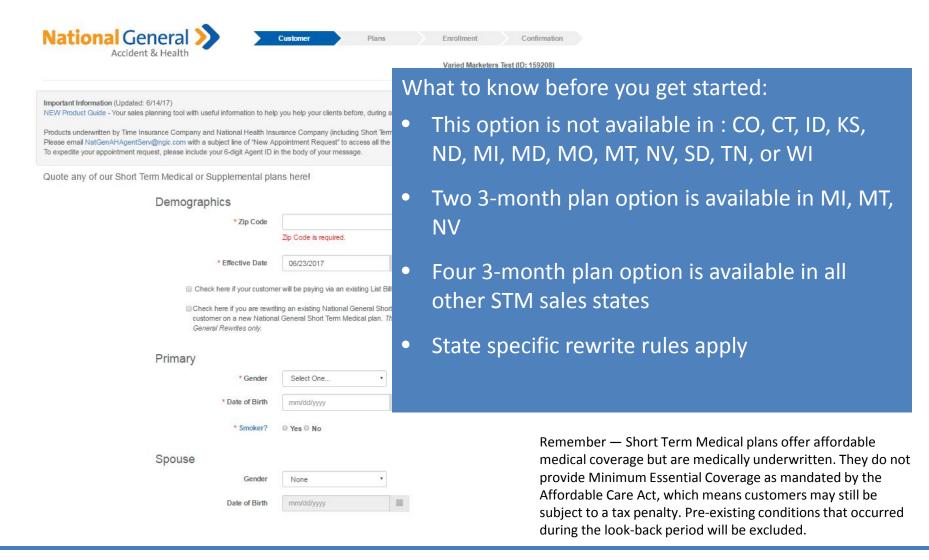


#### STMx4

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



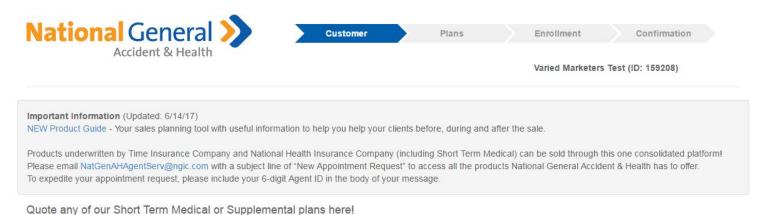
### QuoteNatGen.com





## Getting started

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



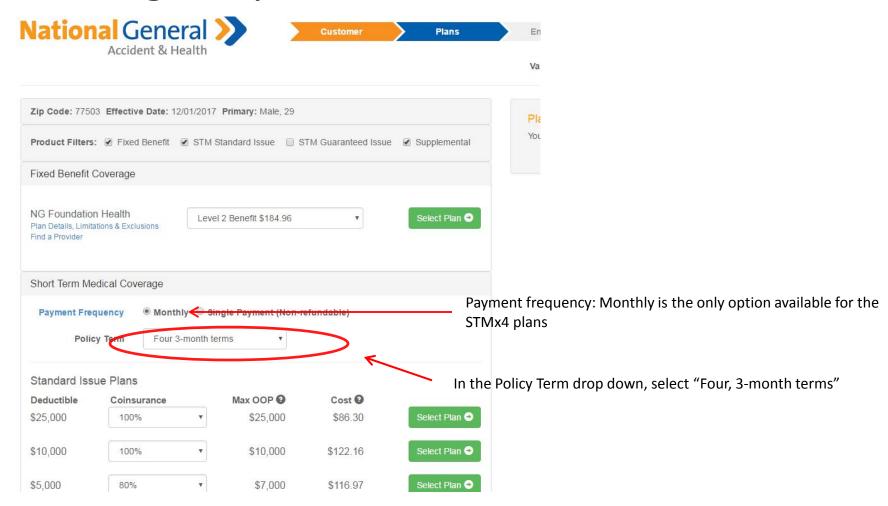
#### Note:

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

| Demographics  |                             | Enter eligible zip code                             |
|---|-----------------------------|---|
| * Zip Code  | 4                           | Litter engine zip dade                              |
|   | Zip Code is required.       |   |
| * Effective Date  | <b>i</b>                    |   |
|   | Effective date is required. | Enter eligible effective date                       |
| ☐ Check here if your customer will be paying via an existing List Bill.   |                             | • First available effective date is January 1, 2018 |
| Check here if you are rewriting an existing National General Short Term Medical<br>customer on a new National General Short Term Medical plan. This applies to<br>National General Rewrites only. |                             |   |
| Primary   |                             |   |
| * Candar  | w alcM                      |   |

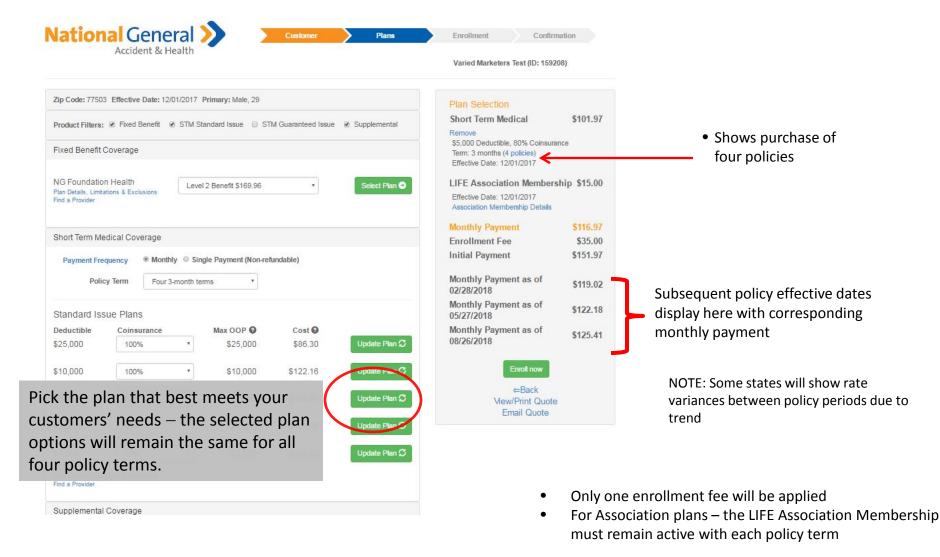


### Selecting the plans



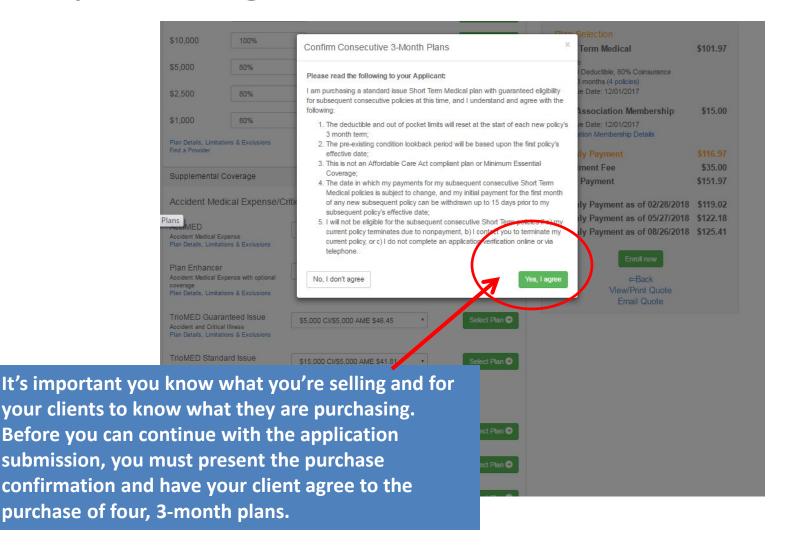


# The Shopping Cart





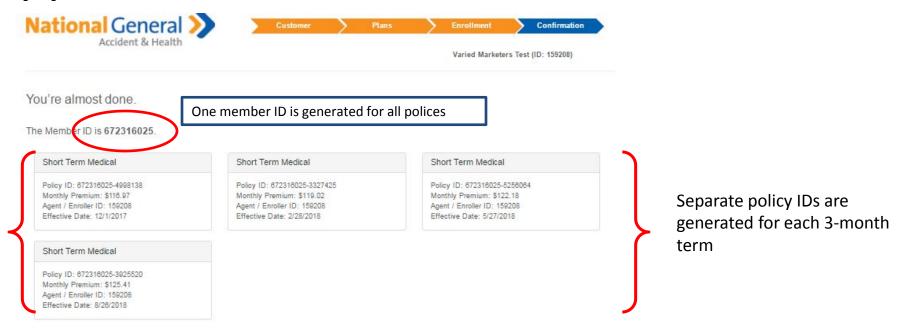
## Required Agent attestation



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



# Application submission



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 "Registe
- . 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.

#### 2. Voice Verification

· Please read the Voice Verification script

Customers must complete the esignature or voice verification with this application.

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 polices. 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

