

Critical Illness coverage

For employees

Get covered. Get well. Protect your future.



If you get diagnosed with a life-threatening illness, the last thing you want to think about is how you're going to pay for the care you need. Nothing should get between you and living your best life with the people you love. Especially not hospital bills.

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

National General 
Benefits Solutions

Critical Illness coverage gives you financial protection when you need it most. It'll help you get the care you need so you can get well without worrying about bills piling up.

Critical Illness coverage advantages:

- » Helps you pay costs not covered by other insurance
- » No deductible or network restrictions
- » Pays lump-sum, cash benefits upon first diagnosis to pay expenses fast
- » Provides coverage beginning on the next available effective date¹
- » No waiting period – benefits are available when coverage begins

How do you get a plan?

First, complete a health questionnaire. Then, select the benefit level fitting your needs and budget.

Benefit Levels

\$5,000	\$10,000	\$15,000
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Get coverage today
starting at \$3.56² per month

¹ Coverage begins on either the fifteenth of the month of application or the first of the next month if the application is submitted on or after the sixteenth of the month
² Rate example is based on individual coverage for a non-smoking male between the ages of 18-29 with a \$10,000 benefit level.

How does this plan work?



In the event of the first diagnosis of a critical illness, this plan will provide a lump-sum, cash benefit to help you pay your out-of-pocket expenses up to the benefit level you choose. If your medical bill is less than your benefit level, you can use the leftover funds in any way you like.

This plan pays benefits for the first diagnosis of covered illnesses in three categories. It pays one cash benefit per category, with three lump-sum payments available.

Covered event	Percentage of benefit level
Category One	
Heart attack	100%
Stroke	100%
Major organ transplant (heart or combination transplant including heart)	100%
Coronary bypass surgery	25%
Heart valve replacement or repair	25%
Category Two	
Invasive cancer after 90 days*	100%
Cancer in Situ after 90 days**	50%
Category Three	
Coma	100%
Motor neuron disease / ALS	100%
Paralysis	100%
Severe burns	100%
End stage renal failure	100%
Advanced Alzheimer's disease	100%
Major organ transplant (excluding those covered in category one)	100%

* If any of the insureds are diagnosed with invasive cancer within the first 90 days of the policy effective date, the benefit amount is reduced to 10% of the maximum allowed benefit

** If any of the insureds are diagnosed with cancer in situ within the first 90 days of the policy date, the benefit amount is reduced to 10% of the maximum allowed benefit



Plan for the unexpected with a Critical Illness plan today.

CI limitations and exclusions

Exclusions

We will not pay the Benefit Amount for a Covered Condition if such Covered Condition is caused by, occurs during or results from:

- Intentional and self-inflicted injuries
- Suicide or any attempt at suicide, while sane or insane
- Participation in the commission or attempted commission of a felony
- Participation in a riot or insurrection
- Alcoholism or drug addiction or
- Being intoxicated or under the influence of alcohol, drugs, or any narcotic (including overdose) unless administered on the advice of a Physician and taken according to the Physician's instructions. The term "intoxicated" refers to that condition as defined by law and decisions of the jurisdiction in which the accident, cause of loss or loss has occurred.

We will not pay the Benefit Amount for a Covered Condition if:

- Such Covered Condition is not covered under the Policy;
- Such Covered Condition first occurred while the Policy was not in force;
- Such Covered Condition was diagnosed by a person who is not a Physician;

- Such Covered Condition was diagnosed outside the United States, unless the Diagnosis is confirmed in the United States;
- Such Covered Condition or surgical procedure was performed outside the United States, unless on a United States military base or facility, or within another U.S. military or government building or facility; or
- The Covered Person's date of birth, age or sex was misstated on the Application and at the correct date of birth, age or sex, the Certificate or coverage under the Policy would not have become effective or would have terminated.

This brochure provides a summary of benefits, limitations and exclusions. In certain states, an outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage for a description of the important features of the health benefit plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions. Benefits vary by state.

Coverage is renewable to age 70 provided there is compliance with plan provisions, including dependent eligibility requirements.

NHIC has the right to change premium rates upon providing appropriate notice.

Critical Illness plans are designed to provide extra benefits in the event of a critical illness and do not provide comprehensive health (major medical) insurance or satisfy the government's requirements for minimum essential coverage.

National General Insurance markets products underwritten and issued by National Health Insurance Company, Time Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation. All three underwriting companies are rated as "A-" (Excellent) by A.M. Best. (01/2017) © 2017 National Health Insurance Company. All rights reserved.