



## Short Term Medical PPO Plan

**National General**   
Accident & Health

When working with National General, you can offer your clients a lower priced option and get:

### More choices for more clients

Our STM product is all about giving your clients more options and more coverage, without breaking the bank. A plan customized to fit their needs and budget.

### Competitive Commissions

We've got great commissions and various bonus incentives to put more cash in your pocket.

### 1-on-1 Focus

Unmatched, hands-on service with us to make your job easier.

### Modern Convenience

Technology and sales platforms that help you build, quote, submit and issue plans faster.

At National General, we are committed to the Agent experience and providing you with the tools and support that keep you selling.

## Benefits of our Short Term Medical

### For Your Clients

When it comes to your clients the differences between plans are what end up making the most difference.

### Coverage Solutions Built to Last

Securing longer coverage periods with Renewable and Consecutive plan options for up to 3 years!

### Copay Options

Whether it's an Office Visit or filling a prescription, copay's do it for less.

### Discounts on premiums!

Clients get discounts for not smoking; getting a plan for two or more people; or paying for their whole coverage upfront. We also offer a discount for under 6 month plans in 12-month states.

### Enrollment any day, any time.

Available year round with next day effective dates.

### Portability!

This plan stays with your client if they move to a new state and their coverage stays the same.

### Contact me to learn more:

# Short Term Medical PPO plans and benefits

Plan	Essentials PPO		
Individual Plan Deductibles <sup>1</sup>	\$5k	\$10k	\$25k
Coinsurance Option	60%	60%	60%
Coins. Out-of-Pocket Per member	\$7.5k	\$7.5k	\$7.5k
Coverage Period Maximum	\$250,000		

Enhanced PPO									
	\$2.5k	\$2.5k	\$2.5k	\$5k	\$5k	\$5k	\$5k	\$10k	\$25k
	50%	80%	100%	50%	80%	100%	80%	100%	100%
	\$5k	\$5k	\$0	\$5k	\$5k	\$0	\$5k	\$0	\$0
	\$1,000,000								

Copay Enhanced PPO				
	\$2k	\$4k	\$6k	\$8k
	75%	75%	100%	100%
	\$7.5k	\$7.5k	\$0	\$0
	\$5,000,000			

## Plan Specific Benefits

Office Visits  
(including preventive visits)  
Pharmacy<sup>3</sup>

Deductible/coinsurance  
N/A

Deductible/coinsurance  
N/A

Copay:<sup>2</sup> \$40 PCP;  
\$60 Specialist.  
» \$10 Copay on generic drugs  
» Maximum benefit of \$3,000

Limitations and exclusions apply, including those pertaining to pre-existing conditions.  
Ask your sales representative for more information.

Out-of-network deductibles and coinsurances are double their in-network amounts. Coinsurance percentages are the same for out-of-network services.

1. The family deductible is capped at 3x the individual deductible. For families with more than 3 members, all covered expenses accumulate towards the family deductible, but no individual member will pay more than their individual deductible.
2. Up to 6 months:  
Individual: 1 total; Family: 3 total  
Over 6 months:  
Individual: 2 total; Family: 4 total  
Additional: Applies to deductible and coinsurance  
Copay not applicable to out-of-network services.
3. No waiting period applies.