



**National General** »  
Accident & Health

**ACCESS**

**Affordable,  
fixed benefits for  
everyday health  
care needs.**

**THIS PLAN PROVIDES LIMITED BENEFITS.**

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## Member Highlights

### First-dollar coverage

Members get set cash benefits, and have no deductibles to satisfy or copay costs to meet before the plan starts paying benefits for services. Members are then responsible for the remaining balance after the plan pays.

### Benefits that increase

Select benefits will increase with each consecutive year they enroll in the plan, for up to three years.

### Next-day effective dates

Members get the benefits for sickness and injuries right away.

### First Health Network Discounts

Access to 5,300 hospitals, 100,000 ancillary facilities, and 695,000 doctors and health care providers, with discounts for covered services from network providers.<sup>1</sup>

### LIFE Association membership

This plan is sold through LIFE Association, a non-profit, members-only organization that provides lifestyle-related perks and discounts on everyday services, as well as additional health programs to help members save.<sup>2</sup>

## Agent Highlights

### Accept/Reject Underwriting

Four yes/no questions to answer.

### Guaranteed Issue option

A Guaranteed Issue option is available to clients who may not qualify for our other plans.

### Sell all year long

Make it a part of your growing portfolio and sell it anytime!

### Simple rate structure

The quoting and rate structure for National General Access is based on age ranges. What could be easier?

1. As of September 2017 First Health data warehouse.
2. LIFE Association not available in: IA, WI.

# How does it work?

## Here's how the plan works for members.

1. Members will present their insurance card at the time of service. No need to file any forms. The health care provider will let us know which services they received.
2. The plan then pays the provider directly.<sup>1</sup> If the services cost more than the amount of the benefit, the client will be responsible for the remaining costs.

### *ER visit and X-Ray for a dislocated shoulder*

X-RAY FEE:	<b>\$110<sup>2</sup></b>
EMERGENCY ROOM FEE:	<b>\$925<sup>2</sup></b>
<b>TOTAL HOSPITAL CHARGES:</b>	<b>\$1,035</b>

### *Fundamental Level benefits*

NETWORK DISCOUNT:	<b>\$390<sup>3</sup></b>
RADIOLOGY BENEFIT:	<b>\$250</b>
EMERGENCY ROOM BENEFIT:	<b>\$250</b>
<b>TOTAL COST TO MEMBER:</b>	<b>\$145</b>



In this example<sup>4</sup>, the plan along with the network discount would cover 86% of the bill.

### *Office Visit with three Laboratory tests*

LABORATORY FEES:	<b>\$292<sup>2</sup></b>
OFFICE VISIT FEE:	<b>\$141<sup>2</sup></b>
<b>TOTAL HOSPITAL CHARGES:</b>	<b>\$433</b>

### *Fundamental Level benefits*

NETWORK DISCOUNT:	<b>\$168<sup>3</sup></b>
LABORATORY BENEFIT:	<b>\$75</b>
OFFICE VISIT BENEFIT:	<b>\$75</b>
<b>TOTAL COST TO MEMBER:</b>	<b>\$115</b>



In this example<sup>4</sup>, the plan along with the network discount would cover 91% of the bill.

### *Appendectomy with a one night hospital stay*

HOSPITAL FEES:	<b>\$8,770</b>
SURGERY FEES:	<b>\$1,285</b>
ANESTHETIC FEES:	<b>\$733</b>
<b>TOTAL HOSPITAL CHARGES:</b>	<b>\$10,788<sup>5</sup></b>

### *Fundamental Level benefits paid for sickness*

NETWORK DISCOUNT:	<b>\$4,294<sup>3</sup></b>
ADMISSION BENEFIT:	<b>\$750</b>
CONFINEMENT BENEFIT:	<b>\$2,000</b>
SURGEON TIER 2 BENEFIT:	<b>\$2,000</b>
ASST. SURGEON TIER 2 BENEFIT:	<b>\$1,000</b>
ANESTHETIC BENEFIT:	<b>\$500</b>
<b>TOTAL COST TO MEMBER:</b>	<b>\$244</b>



In this example<sup>4</sup>, the plan along with the network discount would cover 97.7% of the bill.

1. This requires members to agree to assign benefits to the provider.  
2. Pricing based on an average of National General claims received.  
3. Based on the average discount applied from First Health Network.

4. Presented for illustration only. Cost of services will vary.  
5. <https://www.healthcarebluebook.com/ui/proceduredetails?rid=69&dataset=MD&q=Appendectomy> | February 2020