



A growing portfolio

Made for growing businesses

Remember when we only had one self-funded option?

National General Benefits Solutions Self-Funded Program now includes more options so you can offer more solutions and help more clients. With solutions for groups of 2 to 500, we help your clients gain better control of the costs of their groups' health benefits.

✓ Plan options available for all group sizes

PPO

A plan that pays benefits for both in-network and out-of-network services, with secured network savings.

Advantage Plan

A plan that pays benefits for emergency and in-network services only. Savings come from eliminating the high costs of out-of-network services.

Copay Plans

Offer clients simple copay plan options without high deductibles and high out-of-pocket expenses. Zero-Deductible and HSA-Compatible plans are available.

✓ Reference-based pricing options for all group sizes

Core Value

A reference-based pricing plan that pays based on a multiple of the Medicare reimbursement rate,¹ delivering great savings potential.

Core Value Flex

This option allows employers to experience the savings of our Core Value plan with the added flexibility of switching to a PPO network² mid-year, without a change in your clients' monthly payment.

Core Value Access

Core Value Access gives clients the savings of a reference-based pricing plan with the added benefit of access to a network for physicians.

Healthcare Bluebook[®] PLAN FEATURE

This cost and quality steering tool helps members find low-cost, high-quality providers — saving them and your clients money on health care. It's included with Core Value and Core Value Flex plans at no additional cost to employers and members. Not available with Core Value Access.

✓ All options are Level-Funded

With level-funding, employers pay one predictable monthly payment, and have the opportunity for a refund in low-claims years. Available for all group sizes.

¹ In instances when a service is not priced by Medicare, reimbursement is based on a derived equivalent.
² PPO network to be selected from approved networks at the time of plan change. Aetna Signature Administrators[®] PPO Network is not available for the Flex option.

See reverse for plan features, 51+ group size options, and fine print.

 **Value-added features**

Teladoc®

A convenient option your clients will love. With Teladoc, members get access to quality, low-cost health care over the phone, web, or app.

Group Dental

Our dental plans can be paired with most of our self-funded programs. Add dental to create a more complete benefits package for your clients. Allied Benefit Systems, LLC business only.

Wellness Program by Vitality®

This unique program helps keep employees engaged and on the path to wellness by tracking and rewarding healthy behaviors. When you do healthy right, your clients save big on health care costs.

Activity Tracker Credit

This innovative program invites clients and their employees to connect popular fitness devices, like Fitbit and Garmin, to National General at enrollment. When they do, clients can save up to 5% on their health care coverage costs.

 **Additional options for 51+ groups**

Traditional Funding

Employers pay claims through direct funding, only paying for claims as they are processed.

Aggregate Only Stop-Loss Policy

A policy with a single stop-loss deductible to meet for the entire group. A simple solution for transitioning from fully insured.³

12/12 Stop-Loss Contract

12/12 contracts only cover claims incurred and paid during the plan year. For maximum protection, clients can combine this contract with options that cover claims incurred during, but received after the plan year. This contract option provides lower first-year payments, making the transition to self-funded even more affordable.

National General Benefits Solutions offers the flexibility employers need to stay on top of their groups' health benefits costs, alongside innovative, personalized health features employees want.

This unique combination lets you offer more solutions to more clients, so you can continue to grow your business.

³ Now available for groups with under 50 employees in the following states: Maryland, New Jersey, and West Virginia. Available in Maine for groups of 11 or more employees. Options vary by state. For agent use only. Not for distribution to consumers. The National General Benefits Solutions (NGBS) Self-Funded Program provides tools for employers owning small to mid-sized businesses to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. For employers in the NGBS Self-Funded Program, stop-loss insurance is underwritten by: Integon National Insurance Company in CO, CT, NY and VT; Integon Indemnity Corporation in FL; and National Health Insurance Company in all other states where offered. NGBS-SELFUNDING-PORTFOLIO-FLYER (Rev. 02/26/2021) © 2021 National General Insurance. All rights reserved.