



# AcciMED

A plan for unexpected out-of-pocket costs associated with accidents, accidental death and dismemberment

National General Accident and Health markets products underwritten and issued by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

NGAH-ACCIMEDBRO

**National General**   
Accident & Health

# Plan for the unpredictable

## Stay financially prepared for the high out-of-pocket costs following accidents with AcciMED

As if experiencing an accident isn't bad enough, the medical bills following one can pile up fast. AcciMED is a simple solution that helps you pay these high out-of-pocket costs so that you can receive and afford the treatment you need.



- Choose one of four benefit levels: \$2,500; \$5,000; \$7,500 and \$15,000
- Get financial protection from accident-related health care costs with Accident Medical Expense coverage
- Stay prepared with accidental death and dismemberment benefits



**THIS PLAN PROVIDES LIMITED BENEFITS.**



# Accident Medical Expense

Accident Medical Expense gives you the coverage you need to help pay the high out-of-pocket costs following an accident

Following a covered accidental injury, this plan will help you cover accident-related medical costs and other expenses up to the benefit amount you choose.

Accident Medical Expense (AME) has a \$250 deductible for the \$7,500 and \$15,000 benefit levels, and a \$100 deductible for the \$2,500 and \$5,000 benefit levels.

**ACCIDENT MEDICAL EXPENSE ADVANTAGES**

- Use the cash benefits any way you choose
- No limit on the number of covered accidents
- Pays covered expenses up to the selected benefit amount regardless of other coverage

1 Not an actual case. Presented for illustration only. Cost of services will vary.

2 How Much Does a Broken Hand Cost? - CostHelper.com (n.d.). Retrieved November 15, 2019, from <https://health.costhelper.com/broken-hand.html>



## How does Accident Medical Expense work? Let's do some math

Mark was painting the living room when he fell off the ladder and broke his hand.<sup>1</sup> He has a primary medical plan with a \$3,000 deductible and AcciMED with a \$5,000 benefit level.

<b>MEDICAL COST TO REPAIR BROKEN HAND</b>	<b>\$4,500<sup>2</sup></b>
<b>ACCIDENT MEDICAL EXPENSE DEDUCTIBLE</b>	<b>\$100</b>
<b>ACCIDENT MEDICAL EXPENSE PAID</b>	<b>\$4,400</b>
<b>PRIMARY PLAN DEDUCTIBLE</b>	<b>\$3,000</b>
<b>REMAINING BENEFIT</b>	<b>\$1,400</b>



After he pays his primary plan deductible, Mark has \$1,400 left to cover other medical or household expenses.



# Accidental death and dismemberment



## AcciMED helps you stay prepared

No one wants to think about the worst actually happening. But if it does, you want to make sure that you and the ones you love have the financial coverage needed to pay medical expenses.

In the unfortunate event that an insured person suffers a dismembered limb or passes away due to a covered accident, AcciMED will pay the elected benefit amount based on the schedule of benefits.<sup>2</sup>



### ACCIDENTAL DEATH AND DISMEMBERMENT FEATURES

- Provides a benefit payout (percentage of the face amount) in the event of Accidental Dismemberment<sup>3</sup>
- Provides a benefit payout for a death resulting directly from a covered accidental injury
- Lump-sum benefit not restricted to medical expenses — use it for a wide variety of out-of-pocket costs

<sup>2</sup> The benefit payout for a death resulting directly from a covered accidental injury, independent of any other causes, is subject to the schedule of benefits (100% benefit to the insured; 100% benefit to a covered spouse; 50% benefit to any covered children) and the death must occur within 30 days of the covered accident. The claim must be submitted within 180 days of the covered accident. The benefit amount is paid to the listed beneficiary.

<sup>3</sup> The benefit amount for covered injuries will be a percentage (ranging from 25%-100%), depending on the specific injury.



## L.I.F.E. membership benefits

This plan includes a membership with L.I.F.E. Association. L.I.F.E. Association is a non-profit, members-only organization which provides lifestyle-related benefits and discounts to its members.

Your L.I.F.E. Membership can get you convenient services and discounts on:



Items at retail stores and gifts



Member travel advantages



Consumer protection



Dining and entertainment



Health care programs

Lifestyle and wellness benefits and discounts are not insurance. Your agent and National General Insurance may receive financial compensation in connection with membership fees.

# Limitations and Exclusions

The Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Intentionally self-inflicted Injury, suicide or any attempt thereat while sane or insane;
- Committing or attempting to commit a felony or civil insurrection or while involved in an illegal occupation;
- Acts of war, whether declared or not;
- Traveling by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline, unless specifically provided in the Certificate;
- Injuries covered by Worker's Compensation, Employer Liability Law, or Occupational Disease Act or Law;
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the loss occurs;
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Physician;
- While a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is to the extent it extends beyond 31 days;
- While flying in an ultra-light plane, hang gliding, parachuting or bungee jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere;
- While driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATVs);
- Injuries sustained where a Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;
- Competing in motor sports races or competitions;
- Testing cars or trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Participating in a rodeo; or
- Illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except bacterial infection due to an accidental cut or wound, botulism or ptomaine poisoning.

- With respect to any period of time a Covered Person is traveling on an air conveyance, this coverage applies only with respect to Covered Injuries sustained by the person:
  - » While riding as a Passenger in or on (including getting in or out of, or on or off of);
  - » Any scheduled commercial airline;
  - » Any military air transport aircraft

For the Accident Medical Benefit only, the Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Intentionally self-inflicted Injury, suicide or any attempt thereat while sane or insane;
- Committing or attempting to commit a felony or civil insurrection or while involved in an illegal occupation;
- Acts of war, whether declared or not;
- Treatment by persons employed or retained by the Policyholder, or by any Immediate Family Member or member of the Covered Person's household;
- Treatment of hernia, Osgood-Schlatter's Disease, osteochondritis, appendicitis, osteomyelitis, cardiac disease or conditions, Pathological Fractures, congenital weakness, detached retina unless caused by a Covered Injury or Mental Disorder or psychological or psychiatric care/counseling or treatment (except as provided in the Policy), whether or not caused by a Covered Accident;
- Pregnancy, childbirth, miscarriage, abortion or any complication of childbirth, miscarriage or abortion unless due to a Covered Injury;
- Mental and Nervous Disorder (except as provided in the Policy);
- Charges incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofascial pain (except as provided by the Policy);
- Charges for injuries caused while riding in or on, entering into or alighting from, or being struck by a 2 or 3-wheeled motor vehicle or a motor vehicle not designed primarily for use on public streets or highways;
- Participation in or practice for intercollegiate sports, semiprofessional sports or professional sports (unless specifically covered under the Policy);
- Charges for which the Covered Person would not be responsible for in the absence of the Policy, except for Medicaid;

- Conditions that are not caused by a Covered Accident;
- Any elective treatment, surgery, health treatment or examination, (including any service, treatment or supplies);
- Charges payable by any automobile insurance Policy without regard to fault (This exclusion does not apply in any state where prohibited);
- Treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.);
- Blood, blood plasma or blood storage except charges by a Hospital for processing or administration of blood;
- Cosmetic, plastic or restorative surgery except needed as a result of the Covered Injury;
- Any treatment, service or supply not specifically covered by the Policy;
- Personal comfort or convenience items, such as but not limited to Hospital telephone charges, television rental or guest meals;
- Routine physical examinations and related medical services, elective treatment or surgery or investigative treatments of procedures;
- A Medical Repatriation;
- Charges for rest cures or custodial care;
- Treatment in any Veteran's Administration, Federal or state facility, unless there is a legal obligation to pay; or
- Services or treatment provided by an infirmary operated by the Policyholder

Insurance benefit payments are subject to definitions, limitations, exclusions and other provisions within the Certificate(s). May not be available in all states. Review your entire policy packets for full benefit descriptions and definitions of your coverage. No benefits will be paid out if the insured is full-time in armed forces, eligible for Medicare (accident only), or receiving disability or worker's compensation benefits. For full details, limitations, exclusions, age limits, state availability, and definitions please refer to your benefit policy package or contact your Insurance Agent.



National General Holdings Corp. (NGHC), headquartered in New York City, is a specialty personal lines insurance holding company. National General traces its roots to 1939, has a financial strength rating of A- (excellent) from A.M. Best, and provides personal and commercial automobile, homeowners, umbrella, recreational vehicle, motorcycle, lender-placed, supplemental health and other niche insurance products.

National General Accident & Health, a division of NGHC, is focused on providing supplemental and short-term coverage options to individuals, associations and groups. Products are underwritten by National Health Insurance Company (incorporated in 1965), Integon National Insurance Company (incorporated in 1987) and Integon Indemnity Corporation (incorporated in 1946). These three companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. National Health Insurance Company has been rated as A- (Excellent) by A.M. Best. National Health Insurance Company is financially responsible for its respective products.