

# A plan for the costs you don't see

## Face the unthinkable with confidence

You never expect a life-threatening illness like cancer, heart attack or stroke. But if the unexpected happens, you want to be prepared.

With Cancer and Heart/Stroke coverage, you'll receive cash benefits upon your first diagnosis of cancer, heart attack or stroke.<sup>1</sup> This allows you to get the care you need and pay your expenses.

Cancer and Heart/Stroke coverage provides:

- Four benefit levels to choose from: \$25,000; \$30,000; \$50,000 and \$75,000
- The flexibility to choose any doctor with no network restrictions
- Cash benefits that you can use in any way you need

<sup>1</sup> Plan pays Heart/Stroke benefits for coronary artery disease or cardiac arrhythmia resulting in heart attack, coronary artery disease or cardiac arrhythmia resulting in coronary artery bypass, coronary artery disease resulting in coronary angioplasty and cerebrovascular disease resulting in stroke.

Get covered.  
Contact me today:



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.

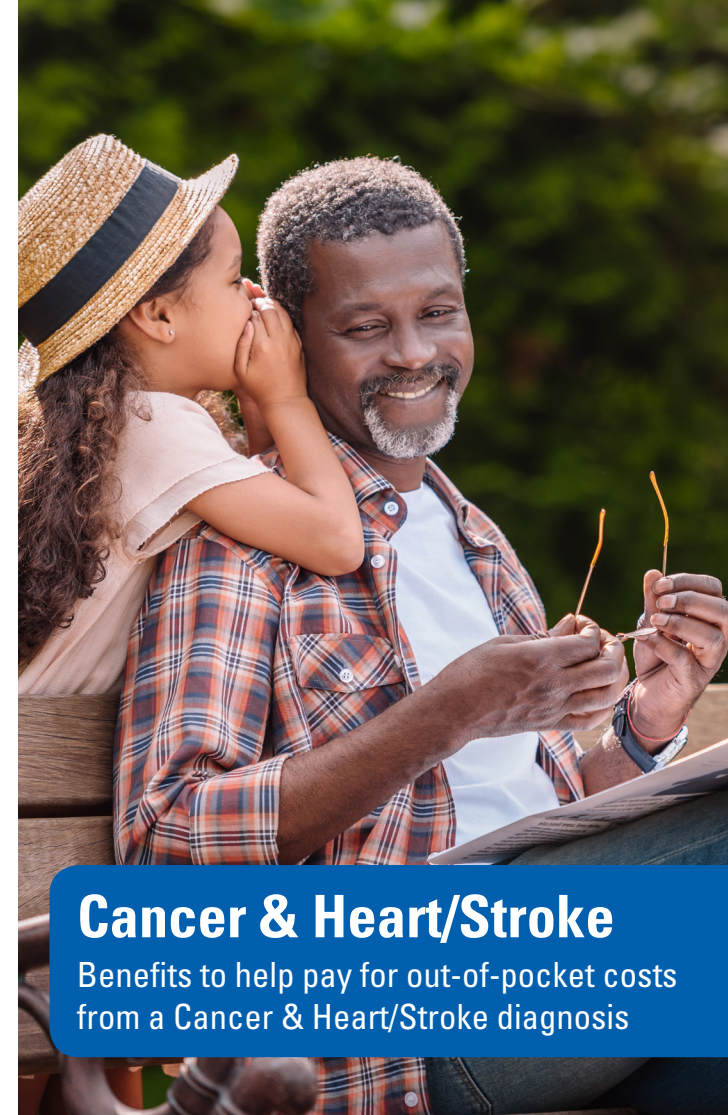
**This document provides summary information. For a complete listing of benefits, exclusions and limitations, please refer to the Insurance Policy. In the event there are discrepancies with the information in this document, the terms and conditions of the coverage documents will govern.**

Go to [ngah-ngic.com](http://ngah-ngic.com) and download the Cancer & Heart/Stroke brochure.

**THIS PLAN PROVIDES LIMITED BENEFITS.**

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Plan availability varies by state.  
NGAH-CHS-TRIFOLD (05/2019)  
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## Cancer & Heart/Stroke

Benefits to help pay for out-of-pocket costs from a Cancer & Heart/Stroke diagnosis



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

# Cancer and Heart/Stroke Benefits

## A life-threatening diagnosis is scary enough

With Cancer and Heart/Stroke coverage, you get cash benefits when you need them most, so you can concentrate on recovery without worrying about your bills piling up. Your Cancer and Heart/Stroke plan will pay cash benefits for a number of common diagnoses. Here's how it works:

If you're diagnosed with this:	Your plan pays this:
<b>First-ever, Cancer</b>	100% of your selected benefit amount
<b>Coronary Artery Disease or Cardiac Arrhythmia resulting in a heart attack</b>	100% of your selected benefit amount
<b>Coronary Artery Disease or Cardiac Arrhythmia resulting in a Coronary Bypass</b>	25% of your selected benefit amount <sup>2</sup>
<b>Coronary Artery Disease resulting in Coronary Angioplasty</b>	10% of your selected benefit amount <sup>2</sup>
<b>Cerebrovascular Disease resulting in Stroke</b>	100% of your selected benefit amount

<sup>2</sup> For conditions paying partial benefits, your plan will pay you for other covered conditions until 100% of your selected benefit amount has been paid.

<sup>3</sup> Not an actual case. Presented for illustration only. Cost of services will vary.

\* Average cost of cancer treatment for one year according to the Medical Expenditure Panel Survey, statistical brief #345, November 2011.

How does this coverage work?  
Let's do some math.



Following a routine colonoscopy, Oscar found out he had colon cancer. After a year of treatment, his medical bills started adding up. On top of that, time away from work made it hard to keep up with other expenses. Oscar has a Cancer and Heart/Stroke plan with a \$50,000 benefit level.<sup>3</sup>

**Treatment Cost:** **\$14,019\***

**Cancer and Heart/Stroke Paid:** **\$50,000**

**Remaining Cash Benefits:** **\$35,981**



Oscar can use the remaining cash benefits in any way he needs, such as mortgage and vehicle payments.