

Why choose Short Term Medical?

Life doesn't stop; neither should your coverage

Short Term Medical gives you the flexibility to get the coverage you need, with the options you want, for the time that best suits your needs, whether it's 30 days, 12 months, or even up to 3 years!¹

With access to benefits and options that provide financial protection for the everyday and the unexpected, such as:

- Doctor visits and preventive care
- Emergency room and hospital stays
- Pharmacy benefits and discount options

Together with network providers like Aetna[®], and through partners like LIFE Association, our Short Term Medical plans can save you more on your health care; and help you keep your wallet, coverage, and wellness strong.

1. Plan durations, coverage options, and product availability varies by state. Check with your agent to learn more.

Get covered.
Contact me today:



This coverage is not required to comply with federal market requirements for health insurance, principally those contained in the Affordable Care Act. Be sure to check your policy carefully to make sure you are aware of any exclusions or limitations regarding coverage of preexisting conditions or health benefits (such as hospitalization, emergency services, maternity care, preventive care, prescription drugs, and mental health and substance use disorder services). If this coverage expires or you lose eligibility for this coverage, you might have to wait until an open enrollment period to get other health insurance coverage.

This document provides summary information. Please refer to our product brochures and limitation and exclusion documents on our website, NatGenHealth.com for more 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.

L.I.F.E. Association is a membership organization that provides lifestyle-related benefits to its members. Membership in the Association is required in order to be eligible for this insurance coverage in certain states. Annual membership dues may be collected in installments with insurance premium. Membership dues are non-refundable and failure to remit membership dues will result in loss of eligibility to participate in any of the Association-sponsored programs or benefits. National General Accident & Health may also realize some benefit from these fees. Plan availability varies by state. In some states this plan is only available through the L.I.F.E. Association. Membership fees apply.

Go to NatGenHealth.com and download the Short Term Medical brochure.

THIS PLAN PROVIDES LIMITED BENEFITS.

NGAH-STMPPOTRIFOLD-A-ASSOC (03/2020)
© 2020 National Health Insurance Company. All rights reserved.

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



Short Term Medical

Health care coverage for you and your family.
Available to you through your LIFE Association Membership.

Network provided by: **aetna[®]**



FOR USE IN THE FOLLOWING STATES:

**AL, AR, AZ, FL, GA, IL, IN, KY, LA, MI, MS,
MT, NE, NV, OH, OK, SC, TX, UT, WI, WV.**



Plan Options

Building a Short Term Medical plan is easy

All you have to do is choose a deductible, select a coinsurance option, designate your coverage term, complete a health questionnaire, and you're all set.

Plan	Essentials PPO ¹			Enhanced PPO ¹							Copay Enhanced PPO [*]					
Individual Plan Deductibles	\$5k	\$10k	\$25k	\$2.5k	\$2.5k	\$2.5k	\$5k	\$5k	\$5k	\$7.5k	\$10k	\$25k	\$2k	\$4k	\$6k	\$8k
Coinsurance - (% Paid by you)	40%	40%	40%	50%	20%	0%	50%	20%	0%	20%	0%	0%	25%	25%	0%	0%
Coins. Out-of-Pocket Per member	\$7.5k	\$7.5k	\$7.5k	\$5k	\$5k	\$0	\$5k	\$5k	\$0	\$5k	\$0	\$0	\$7.5k	\$7.5k	\$0	\$0
Coverage Period Maximum	\$250,000²			\$1,000,000							\$5,000,000					

Plan Specific Benefits

Office Visits (including preventive visits)	Deductible/coinsurance	Deductible/coinsurance	Copay: \$40 PCP; \$60 Specialist
Pharmacy	N/A	N/A	» \$10 Copay on generic drugs » Maximum benefit of \$3,000
Outpatient Services	Deductible/coinsurance Limited to \$15,000	Deductible/coinsurance No Limit	Deductible/coinsurance No Limit
Adult Screenings	Deductible/coinsurance	Deductible/coinsurance	» Includes Immunizations Deductible/coinsurance

General Benefits — Please refer to your Benefits Schedule for a complete list.

Inpatient Services Includes Hospital Stays <i>Applies to deductible and coinsurance</i>	Emergency Room Visit \$250 access fee; waived if admitted <i>Applies to deductible and coinsurance</i>	Diagnostic, X-Ray & Lab <i>Applies to deductible and coinsurance</i>	Urgent Care \$50 access fee. Deductible waived. Remaining cost subject to coinsurance	Child Immunizations First Dollar Benefit
--	---	--	--	--

Out-of-network deductibles and coinsurances are double their in-network amounts. Coinsurance percentages are the same for out-of-network services. There is no out of network cost sharing differential in TX and IL.

*Copay Enhanced PPO \$2,000 and \$4,000 deductible plan options are not available in the following states: AR, AZ, GA, IL, KY, LA, MI, MS, NV, OH, SC, TX. Copay Enhanced PPO \$2,000 option is not available in FL. All Copay Enhanced PPO options are unavailable in OK.

This document provides summary information. Please refer to our product brochures and limitation and exclusion documents on our website, NatGenHealth.com for more 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.

Access to aetna®

Choose your doctor from more than 690,000 primary care doctors and specialists across 5,700 hospitals in the Aetna Open Choice® PPO Network.¹

Find a provider at: [MyNatGen.com/aetnaOpenChoicePPO](https://www.mynatgen.com/aetnaOpenChoicePPO)



Coverage solutions available for up to 3 years!²

LIFE Association Membership

A LIFE Association Membership helps you save every day by providing you with access to services and discounts such as:



Pharmacy Discount Card and Hospital Negotiations³



Fitness programs



Telemed for LIFE

LIFE Association is a not-for-profit, members-only organization which provides you with lifestyle-related benefits and discounts.

LIFE Association Membership benefits may vary by state.

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

LIFE Association Membership is required to purchase these plans in the following states: AL, AR, AZ, FL, GA, IL, IN, KY, LA, MI, MS, NV, OH, OK, SC, TX, WV.

LIFE Association Membership is not available in the following states: MT, NE, UT, WI.

1. Provider count source: <https://www.aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html>
2. Continuous coverage options and availability vary by state.
3. See the LIFE Association Membership guide for complete details.