

# Why choose our plan?

## Life doesn't stop; neither should your coverage

Short-Term Limited-Duration Health Insurance 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!<sup>1</sup>

Get 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<sup>®</sup>, and through partners like LIFE Association, our 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](http://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

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](http://NatGenHealth.com) and download the Short Term Medical brochure.

**THIS PLAN PROVIDES LIMITED BENEFITS.**

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## Short-Term Limited-Duration Health Insurance

Health care coverage for you and your family.

Network provided by: **aetna**<sup>®</sup>



**FOR USE IN: IOWA**

# Plan Options

## Building a Short-Term Limited-Duration Health Insurance 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	Enhanced PPO							Copay Enhanced PPO		General Benefits
<b>Individual Plan Deductibles</b>	<b>\$2.5k</b>	<b>\$2.5k</b>	<b>\$2.5k</b>	<b>\$5k</b>	<b>\$5k</b>	<b>\$5k</b>	<b>\$10k</b>	<b>\$6k</b>	<b>\$8k</b>	Refer to your Benefits Schedule for a complete list.
<b>Coinsurance - (% Paid by you)</b>	50%	20%	0%	50%	20%	0%	0%	0%	0%	<b>Inpatient Services</b> Includes Hospital Stays <i>Applies to deductible and coinsurance</i>
<b>Out-of-Pocket Maximum</b> (Coinsurance, Deductible & Copays)	\$7.5k	\$7.5k	\$2.5k	\$10k	\$10k	\$5k	\$10k	\$6k	\$8k	<b>Emergency Room Visit</b> <i>Applies to deductible and coinsurance</i>
<b>Policy Maximum Benefit</b>	<b>\$1,000,000</b>							<b>\$5,000,000</b>		<b>Diagnostic, X-Ray &amp; Lab</b> <i>Applies to deductible and coinsurance</i>
<b>Plan Specific Benefits</b>	<b>Deductible/coinsurance</b>  » \$10 Copay on generic drugs » Maximum OOP of \$3,000 (Individual), \$9,000 (Family)							<b>Copay: \$40 PCP; \$60 Specialist.</b>  » \$10 Copay on generic drugs » Maximum OOP of \$3,000 (Individual), \$9,000 (Family)		<b>Urgent Care</b> \$75 copayment for network visits. <i>Out-of-network visits apply to deductible and coinsurance.</i>
Office Visits (including preventive visits)	Deductible/coinsurance							Deductible/coinsurance		<b>Child Immunizations</b> First Dollar Benefit
Pharmacy	Deductible/coinsurance							Deductible/coinsurance		
Outpatient Services	No Limit							No Limit		
Adult Screenings	» Includes Immunizations Deductible/coinsurance							» Includes Immunizations Deductible/coinsurance		

All deductibles, coinsurance, and copays accrue to the Out-of-Pocket Maximum.

Out-of-network deductibles and coinsurances are double their in-network amounts. Coinsurance percentages are the same for out-of-network services.

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Access to  
**aetna**<sup>®</sup>

Choose your doctor from more than 690,000 primary care doctors and specialists across 5,700 hospitals in the Aetna Open Choice<sup>®</sup> PPO Network.<sup>1</sup>  
Find a provider at: [MyNatGen.com/aetnaOpenChoicePPO](https://www.aetna.com/myNatGen.com/aetnaOpenChoicePPO)



Coverage solutions available for up to 3 years!<sup>2</sup>

1. Provider count source: <https://www.aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html>  
2. Minimum allowable benefit period is 3 months. Maximum allowable benefit period is 12 months minus 1 day.