



Short Term Medical

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

National General 
Accident & Health

Network provided by: **aetna**[®]

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

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 you.

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 going strong.



 **This brochure includes:**

- Plan Highlights pg. 3
- Plan Options. pg. 4
- Coverage Solutions. pg. 5
- Guaranteed Issue pg. 6
- Out-of-pocket solutions. pg. 7
- LIFE Association pg. 8
- Limitations and Exclusions pg. 9 – 11

 Ask your agent how supplemental coverage can help you with your out-of-pocket costs!

THIS PLAN PROVIDES LIMITED BENEFITS. Short Term Medical plans are medically underwritten and do not cover pre-existing conditions. They are not Minimum Essential Coverage under the Affordable Care Act.



Plan Highlights

Here's a quick breakdown on some key features and benefits of our Short Term Medical plan:

Office visits for everyone

Office visit benefits come standard with all our plans and copay options are available.

Deductible waived on Urgent Care visits

You pay a \$50 access fee and the rest applies to coinsurance.

Prescription drug options

Keep your costs low with a pharmacy discount card on all plans, or a \$10 copay on generics with our Copay Enhanced PPO plan.

Flexible coverage periods and solutions

Choose the coverage duration that best suits your needs, whether it's 30 days, 12 months,¹ or even up to 3 years!²

Next day effective dates

Get the benefits you need for injuries and preventive care right away, with eligibility for sickness benefits after just 7 days.⁴

LIFE Association membership

This plan is brought to you through LIFE Association, a non-profit, members-only organization that provides you with lifestyle-related perks and discounts on everyday services, as well as additional health programs to help you save.

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 Network³

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



Coverage solutions available for up to 3 years!²

1. Maximum allowable policy period is 364 days. Plan durations vary by state.
2. Short Term Medical continuous coverage options and availability vary by state. See page 5 for more details.
3. Provider count source: <https://www.aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html>
4. The 7 day wait on sickness benefits is waived if the application date is more than 7 days from effective date.

Plan Options

Building a Short Term Medical plan is easy

All you have to do is choose a deductible and select a coinsurance option. Then complete a health questionnaire and you're all set.

Plan	Essentials PPO			Enhanced PPO							Copay Enhanced PPO*					
Individual Plan Deductibles¹	\$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	\$250,000 ²			\$1,000,000 ²							\$5,000,000					

Plan Specific Benefits

Office Visits (including preventive visits)	Deductible/coinsurance	Deductible/coinsurance	Copay:³ \$40 PCP; \$60 Specialist
Pharmacy⁴	N/A	N/A	» \$10 Copay on generic drugs » Maximum benefit of \$3,000
Outpatient Services⁵	Deductible/coinsurance Limited to \$15,000	Deductible/coinsurance No Limit	Deductible/coinsurance No Limit
Adult Screenings⁶	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
Applies to deductible and coinsurance

Emergency Room Visit

\$250 access fee; waived if admitted
Applies to deductible and coinsurance

Diagnostic, X-Ray & Lab

Applies to deductible and coinsurance

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.

- The family deductible is capped at 3x the individual deductible. For families with more than 3 members, all covered expenses accumulate towards the family deductible, but no individual member will pay more than their individual deductible.
- In IN: The Coverage Period Maximum is \$2,000,000.
- Up to 6 months:**
Individual: 1 total; Family: 3 total
Over 6 months:
Individual: 2 total; Family: 4 total
Additional: Applies to deductible and coinsurance
Copay not applicable to out-of-network services.
- No waiting period applies.
- Includes services such as Surgeon, Anesthesia, Office Visits, Preventive Services, Urgent Care, Diagnostics and Lab.
- In FL, first dollar benefits on breast cancer screenings.

*Copay Enhanced PPO \$2,000 and \$4,000 deductible plan options are not available in the following states: AR, GA, KY, LA, MS, OH and SC.

Copay Enhanced PPO \$2,000 plan option not available in: FL

Coverage Solutions

Extend your coverage

Gain flexibility and save yourself time by purchasing multiple plans with one application or set up a renewable plan option. These solutions¹ can let you extend your coverage for up to 3 full years!

Renewable Plan Option

- Eligible expenses for pre-existing conditions are covered after the first 12 months of coverage.
- Deductible/coinsurance reset with each new policy term.
- Coverage Period Maximum does not reset.
- Guaranteed rate option available, letting you plan ahead knowing your rates won't change.
- Get up to 3 full years of coverage!

Consecutive Plans

- Eligible expenses for pre-existing conditions are covered after the first 12 months of coverage.
- Deductible/coinsurance reset with each new policy term.
- Coverage Period Maximum resets with each new policy term.
- Rates are determined at the time of purchase and may vary between policies.
- Purchase multiple plans with just one application and get up to 2 years of coverage!²

1. All plan options must be selected at the time of purchase. Not available for Guaranteed Issue Plans. Renewal option not available in OH.
2. Maximum allowable policy period is 364 days. In SC, 11 months.





Guaranteed Issue PPO Plan and Benefits

Get the coverage you need, guaranteed

Our Guaranteed Issue PPO¹ plan is a great alternative to our Essentials, Enhanced, or Copay Enhanced plans. You are guaranteed eligibility and there is no health questionnaire to fill out.

Just pick the option that works best for you and you're all set. With many of the same benefits as our other PPO plan options, you can't go wrong.

Plan	Guaranteed Issue PPO	
Individual Plan Deductibles²	\$3,500	\$5,000
Coinsurance - (%paid by you)	20%	10%
Coins. Out-of-Pocket Per member	\$6,500	\$5,000
Coverage Period Maximum	\$100,000	\$100,000

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

Guaranteed Issue PPO benefits

Office Visits
(including preventive)

Applies to deductible and coinsurance

Urgent Care

\$50 access fee. Deductible waived. Remaining cost subject to coinsurance.

Emergency Room Visit

\$250 access fee; waived if admitted

Applies to deductible and coinsurance

Diagnostic & Lab

Applies to deductible and coinsurance

Outpatient Services

Includes services such as Surgeon, Anesthesia, Office Visits, Preventive Services, Urgent Care, Diagnostics and Lab.

Applies to deductible and coinsurance

Inpatient Services

Includes Hospital Stays

Applies to deductible and coinsurance

Adult Screenings³

Applies to deductible and coinsurance

Child Immunizations

First Dollar Benefit

Outpatient Services

No limit



1. Short Term Medical plans do not cover costs associated with pre-existing conditions.
2. Guaranteed Issue is not available in IN and MS.
3. The family deductible is capped at 3x the individual deductible. For families with more than 3 members, all covered expenses accumulate towards the family deductible, but no individual member will pay more than their individual deductible.
4. In FL, first dollar benefits on breast cancer screenings.



What about out-of-pocket costs?

We have smart solutions for those, too

Short Term Medical coverage helps you get the health care coverage you need, when you need it. But, like other insurance plans, there are always out-of-pocket costs. Out-of-pocket costs include expenses you are responsible for like deductibles and coinsurance.

Add one of our Supplemental Coverage plans to get the out-of-pocket protection you need from some costs not covered by your Short Term Medical plan. They're affordable options that help you broaden your financial protection and keep more money in your pocket.

Get ahead of out-of-pocket costs with supplemental coverage for:



Accidents



Critical Illnesses



Cancer and Heart/Stroke



Hospital Stays

Ask your agent for more information.

How does Supplemental coverage protect you from out-of-pocket costs?

The average cost of a fractured hip is \$12,923.¹ Now, let's assume you chose to pair our Plan Enhancer supplemental coverage with a \$5,000 benefit level with our \$5,000 deductible Short Term Medical plan.

Treatment Cost	\$12,923¹
Short Term Medical Deductible	\$5,000
Plan Enhancer Paid	\$4,750
Plan Enhancer Deductible	\$250

In this example, Plan Enhancer would pay 98% of your medical plan's deductible



1. Average cost of a fractured hip according to the National Center for Biotechnology Information. Retrieved April 17, 2015, from www.ncbi.nlm.nih.gov/pubmed/23035626

LIFE Association Membership

Save on your health, wellness and more!

LIFE Association is a not-for-profit, members-only organization providing you with lifestyle-related benefits and discounts on everyday services and needs, such as travel, entertainment, financial services, home protection, and more.

In addition, members get access to great health related benefits like:



Telemed for LIFE

Telemedicine is an innovative solution for non-emergency illnesses and general care. It allows direct access to consult with state-licensed physicians via phone or video to treat common ailments and offer health care advice. This service comes at no additional cost with unlimited sessions. Available 24 hours a day, 7 days a week for adults and children alike.



Pharmacy Discount Card and Hospital Negotiations¹

Maximize your savings with the pharmacy discount card and save on prescription drugs nationwide. Or, enlist the help of LIFE Association negotiators to help lower the price of non-emergency hospital services and procedures prior to treatment.



Everyday wellness

Keep yourself and your family fit for less! Get access to the lowest rates at over 14,000 high quality fitness facilities through the International Fitness Club Network (IFCN). Free trial certificates, a vast network, and a 24/7 service hot-line will help you find the most convenient and affordable fitness center for your healthier lifestyle!



PLEASE REFER TO THE LIFE BROCHURE FOR DETAILS. 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.

1. Negotiations are not available for services that have been paid for, are already in collections, have already been negotiated, or are older than 60 days. Other restrictions may apply. Negotiations may not be applicable if services have already been discounted through other networks and benefits provided by this plan.

Limitations and Exclusions

Pre-Existing Condition Exclusion

- » This Plan does not cover any charges related to Certificate benefits resulting directly or indirectly from a Pre-Existing Condition or a complication resulting therefrom.

Pre-Existing Condition means:

- » A Sickness, Injury, or condition, including any related or resulting complications:
 - For which medical advice, consultation, diagnosis, care, or treatment (includes receipt of services, supplies, or diagnostic tests) was received or recommended from a provider or prescription drugs were prescribed during the 1 year period immediately prior to the Covered Person's Effective Date, regardless of whether the condition was diagnosed, misdiagnosed or not diagnosed; or
 - That produced signs or symptoms during the 1 year period immediately prior to the Covered Person's Effective Date.
- » The signs or symptoms were significant enough to establish manifestation or onset by one of the following:
 - The signs or symptoms reasonably should have allowed or would have allowed a medical provider to diagnose the condition; or
 - The signs or symptoms reasonably should have caused or would have caused an ordinarily prudent person to seek medical advice, consultation, diagnosis, care, or treatment.
 - A pregnancy that exists on the day before the Covered Person's Effective Date will be considered a Pre-Existing Condition.

Additional Charges Not Covered By This Certificate

Unless set forth as a benefit in the Benefits section, this Certificate does not cover charges for:

Treatment, services or supplies that are: 1) received before the Effective Date or after the termination date; 2) provided at no cost to the Covered Person; 3) not specifically listed in the Benefits section; 4) are in excess of the Maximum Allowable Amount or Maximum benefit stated.

- » Complications resulting or related to treatment, services or supplies that are not covered.
- » Treatment, services or supplies that are: 1) Experimental or Investigational Services; 2) preventive; 3) prophylactic; 4) not Medically Necessary; 5) received in a clinical trial; 6) for the personal comfort or convenience of the Covered Person, the Covered Person's family, a Health Care Practitioner or a provider; 7) incurred outside of the United States or its possessions or Canada.

- » Suicide or attempted suicide, Health Care Practitioner assisted suicide, and intentionally self-inflicted injury; war or any act of war or participation in the military service of any country.
- » Treatment, services or supplies paid by Medicare or any other government law or program except Medicaid (Medi-Cal in California), motor vehicle insurance, no fault insurance or worker's compensation insurance.
- » Treatment, services or supplies incurred while a Covered Person is committing or participating in a felony.
- » An Injury resulting from or related to a Covered Person being under the influence of illegal narcotics, non-prescribed controlled substances, or alcohol (such that the Covered Person is intoxicated per state law).
- » Eyeglasses, contact lenses, eye exams, eye refraction, eye surgery, vision therapy.
- » Artificial hearing devices, batteries, cochlear implants, auditory prostheses or other mechanical or surgical means of enhancing, creating or restoring auditory comprehension.
- » Smoking cessation; snoring; sleep disorders; treatment of hair loss; change in skin pigmentation; cognitive enhancement.
- » Gastric bypass surgery.
- » Weight reduction or weight control programs or treatment, surgery for weight control, obesity or morbid obesity, suction lipectomy, physical fitness programs, exercise equipment, exercise therapy, health club or gym membership fees, nutritional and dietary counseling.
- » Family and/or marriage counseling; hypnotherapy; Custodial Care, respite care; rest care; supportive care; homemaker services; private duty nursing services rendered during Hospital confinement; standby Health Care Practitioners; hospice care.
- » Adjustments; manipulations; acupuncture; rolfing; cupping therapy; massage; biofeedback; neurotherapy; electrical stimulation; aversion therapy; non-medical items; self-care or self-help programs; stress management; aroma therapy; meditation or relaxation therapy; naturopathic medicine; homeopathic medicine; acne.
- » Cosmetic Services, capsular contraction, augmentation or reduction mammoplasty, except Reconstructive Surgery.
- » Sales tax or gross receipt tax; provider administrative expenses; missed appointments; non-medical items.
- » Learning disorders or disabilities or developmental delays; educational services; wilderness therapy programs; or, education-based residential treatment programs.
- » Mental Illness or Substance Abuse; applied behavior therapy or applied behavior analysis, except as covered in the Autism Spectrum Disorder benefit.

Limitations and Exclusions

- » Any hazardous activity, whether or not compensation is received including, but not limited to: parachute jumping, hang-gliding, bungee jumping, rodeo activities, racing any motorized or non-motorized vehicle or conveyance, rock or mountain climbing, skydiving or parkour.
- » Any hazardous occupation or other activity for which compensation is received including, but not limited to: skiing, horse riding, or racing any non-motorized vehicle or conveyance.
- » An Injury sustained while participating in any inter-collegiate sport or professional or semi-professional contact sports.
- » Chronic pain disorders.
- » Surgery for: ear tubes, tonsils, adenoids, hernia, sinuses, or deviated septum.
- » Joint replacement, unless related to an Injury.
- » End stage kidney or end stage renal disease.
- » Foot conditions.
- » Cranial orthotic devices.
- » Genetic testing, genetic counseling or reproductive treatment; growth hormone therapy; allergies and allergy testing.
- » Pregnancy, except for Complications of Pregnancy; including but not limited to: childbirth; fetal reduction surgery; routine well baby care, including Hospital nursery charges at birth; abortion; infertility diagnosis and treatment; cryopreservation of sperm or eggs; surrogate pregnancy; umbilical cord stem cell or other blood component harvest; sterilization, drugs or devices used directly or indirectly to promote or prevent conception; and sexual treatment regardless of underlying causes.
- » Treatment, services or supplies resulting from or related to any congenital condition, except when provided to a newborn or adopted child added who is a Covered Dependent.
- » Dental treatment, orthodontic treatment, or care for supporting structures of the teeth; Temporomandibular or craniomandibular joint dysfunction; maxillary or mandibular hypoplasia; malocclusion; mandibular protrusion or recession; maxillary or mandibular hyperplasia.
- » Sclerotherapy, varicose veins or spider veins.
- » Herbal or homeopathic medicines or products; minerals; vitamins; appetite suppressants; dietary or nutritional substances or dietary supplements; Nutraceuticals; tube feeding formulas and infant formulas; medical foods.

- » Over-the-counter products or drugs; Inpatient Drugs prescribed for treatment of a Sickness or an Injury that is not covered; outpatient prescription drugs, except as otherwise covered.
- » Treatment, services or supplies 1) provided by or through any employer of a Covered Person or the employer of a Covered Person's Immediate Family member; or 2) provided by the Covered Person's Immediate Family member or any entity in which a Covered Person or their Immediate Family member receives, or is entitled to receive, any direct or indirect financial benefit, including but not limited to an ownership interest in any such entity.

Prescription Drug Exclusions and Limitations

If you purchase the Copay Enhanced PPO plan with prescription drug coverage, then in addition to the exclusions and limitations listed in the Certificate, we will not pay outpatient prescription drug benefits for:

- » Drugs that are:
 - Not on Our Drug List, received at a Non-Participating Pharmacy, or covered under the Plan.
 - Prescribed for treatment of a Sickness or Injury that is not covered under the Plan.
 - Dispensed in excess of the Supply Limits provision.
 - Taken to prevent the transmission of disease during activities such as intercourse, sharing of needles, or direct or indirect exchange of bodily fluids.
 - Obtained from Pharmacy provider sources online outside the United States.
 - Designed or used to diagnose, treat, alter, impact, or differentiate genetic make-up or genetic predisposition.
- » Diagnostic kits and products, blood or blood products.
- » Duplicate prescriptions; replacement of lost, stolen, destroyed, spilled or damaged prescriptions; prescriptions refilled more frequently than the prescribed dosage indicates.
- » Bulk powder/chemical drugs and drugs containing, or made of, bulk powder/chemicals.
- » Compounded medications made up of two or more active parts or ingredients.
- » Combination drugs or drug products manufactured and/or packaged together and containing one or more active ingredients
- » Amounts above the Contracted Rate for a Participating Pharmacy.
- » DDAVP (desmopressin acetate) or other drugs used in the treatment of nocturnal enuresis (bedwetting) for a Covered Person under the age of 8.
- » Postage, handling and shipping charges for any drugs.
- » Contraceptives or devices other than oral contraceptives.

Limitations and Exclusions

- » Injectable Outpatient Prescription Drugs.
- » Any administrative charge for drugs.

Short Term Medical is nonrenewable

This Short Term Medical plan is nonrenewable. Termination of this plan is not considered a qualifying life event for the purposes of enrolling in an ACA-compliant major medical plan.

If you choose to purchase a new subsequent Short Term Medical plan, you must submit a new application. Any sickness or condition developed during under a previous plan will be considered a pre-existing condition, regardless of whether the sickness or condition was covered under your previous plan, and will not be covered by subsequent Short Term Medical plans. Re-application may not be available in all states.

If you purchased a Renewability Rider at the time you initially enrolled in your Short Term Medical plan, then your plan will be renewable up to 36 months so long as you maintain compliance with the plan provisions.

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 pre-existing 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 policy does not meet the definition of qualifying previous coverage or qualifying existing coverage. As a result, if purchased in lieu of a conversion policy or other group coverage, you may have to meet a pre-existing condition requirement when renewing or purchasing other coverage.

For a full list of limitations and exclusions go to:

[NatGenHealth.com](https://www.natgenhealth.com)

Who we are

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 Time Insurance Company (est. in 1892), National Health Insurance Company (incorporated in 1965), Integon National Insurance Company (incorporated in 1987), and Integon Indemnity Corporation (incorporated in 1946). These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation have been rated as A- (Excellent) by A.M. Best. Each underwriting company is financially responsible for its respective products.



Visit us on the web at: [NatGenHealth.com](https://www.NatGenHealth.com)

Brochure for use in: AL, AR, FL, GA, IN, KY, LA, MS, OH, SC, WV

