



Med Supp & More

Presented by:

Andy Larson – Regional Sales Directory
National General Accident & Health

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

Nice to meet you!



Andy Larson

Regional Sales Director – Accident & Health

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Who is National General?



8,500 Employees
working for you!

FORTUNE

#565 on
FORTUNE 1000



\$4.6 Billion
of revenue in 2018



FORTUNE 100
fastest growing companies of 2017



Underwriting Companies
Rated A- (Excellent)



Publicly traded
National General Holdings Corp. (NGHC)

Today we insure over 4 million people across the nation.

Medicare Supplement

NatGen Medicare Supplement Plans & Rates

- » Broad-based pricing and state approval
- » 7% “Roommate” HH Disc
- » Any day effective date
- » Electronic Sig/”Mothers Maiden Name”
- » Up to \$200 per app bonuses

Protect your savings

Use our Medicare Supplement Insurance to help you manage your budget and your health care expenses. Unexpected medical costs can put a strain on your savings. But, a Medicare Supplemental plan offers you protection against out-of-pocket costs — for the expenses Medicare Parts A and B may not cover.

Focus on getting well

You can recover with confidence knowing your savings are safe from the out-of-pocket costs that often come with unexpected medical care.

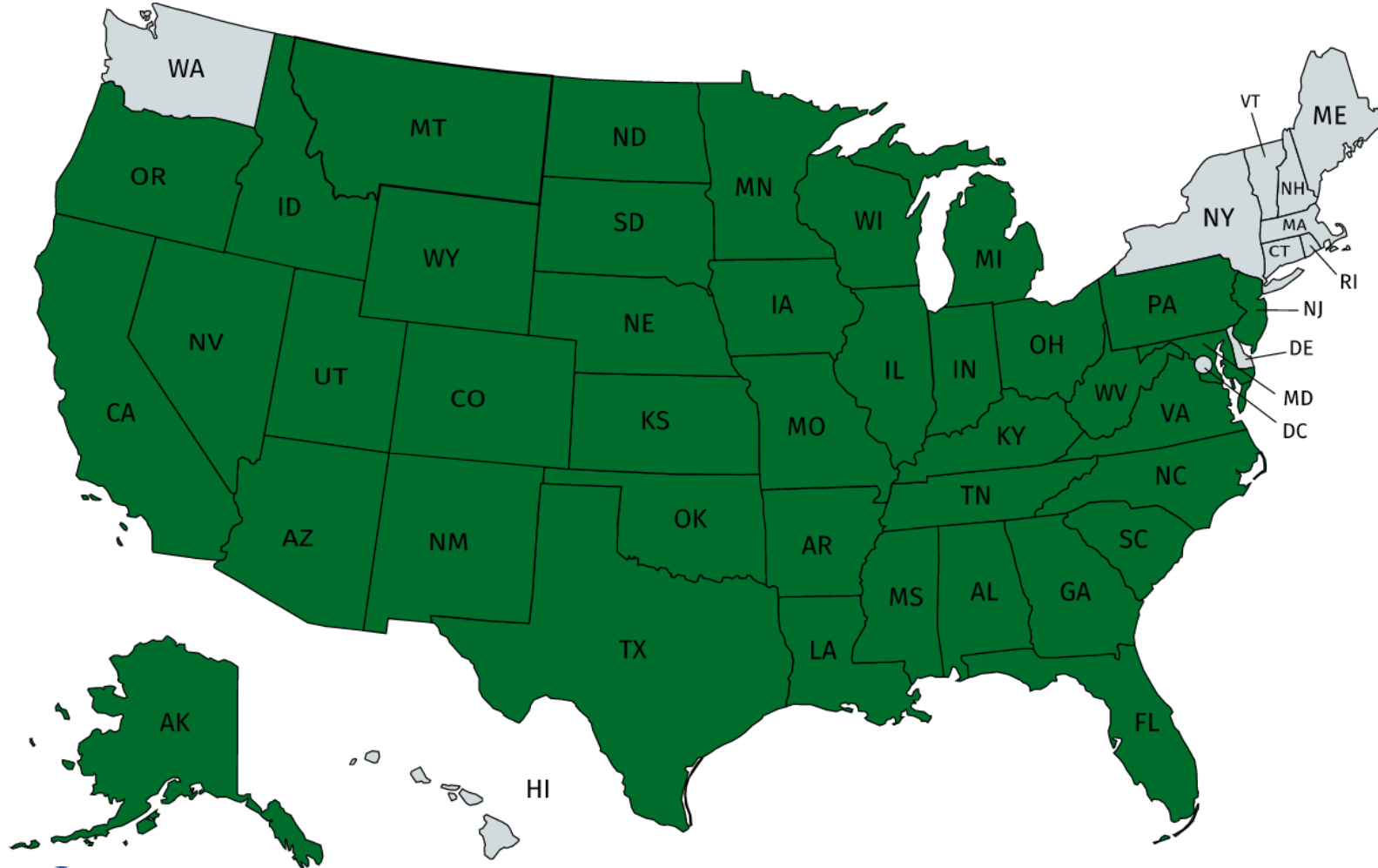
Customer service you can count on

- ✓ Get in touch with real people who are ready to listen and help
- ✓ Our dedicated team responds quickly to give you the best experience possible
- ✓ Personalized service and advice from industry professionals



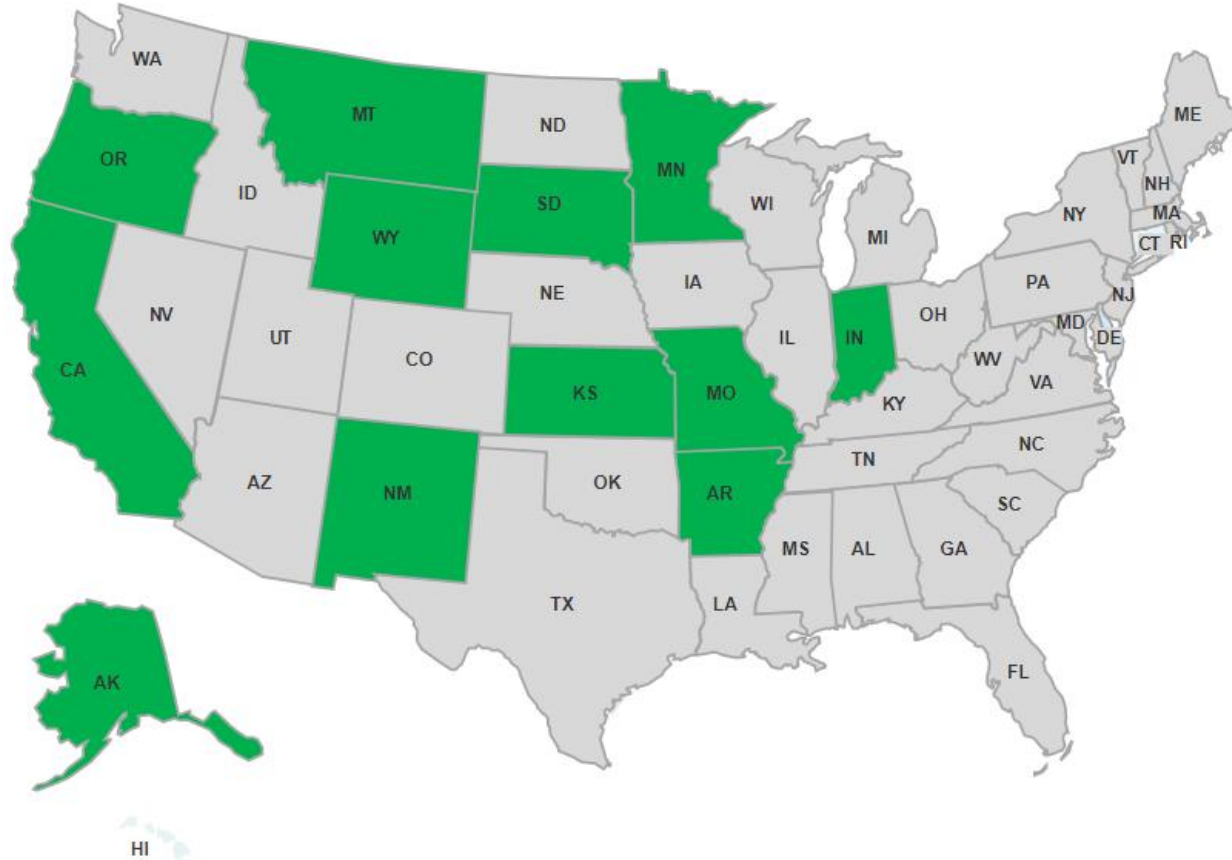
NatGen Medicare Supplement Plans & Rates

Now available in most states – diversify your portfolio with us



NatGen Medicare Supplement Plans & Rates

NatGen offers some of the most competitive rates in the following states:



AK	F, G, N
AR	N, G, F
CA	F, N
IN	F, G, N
KS	F, G
MN	Basic + Riders
MO	F, N, G
MT	F, G
NM	F, G, N
OR	F, G
SD	F, G, N
WY	F, G

Current fit-at-home offering – and ongoing



stay active at home

**ENROLLMENT FEE WAIVED
APRIL – JUNE DUE TO COVID-19.**

With the Active&Fit Direct™ program, you have access to **800+ on-demand fitness videos** to keep moving wherever you may be.

Your membership also includes our national network of **10,000+ fitness centers**, with the ability to change anytime.

No long-term contract.
It's fitness made flexible!

Due to the closure of many fitness centers, we're pleased to waive your enrollment fee and help you stay active at home.**

Use promo code **ACTNOW25** at checkout.
Get Started: Log in to MyNatGen.com.

FITNESS PROGRAM MEMBERSHIP

\$25

A MONTH*

10,000+ FITNESS CENTERS

Active&Fit DIRECT™



Find these brands and more in our robust online resource library of fitness videos.



*Plus applicable taxes and enrollment fee. **Enrollment fee waived 4/1/2020 – 6/30/2020.
This is a discount program and is not insurance. The Active&Fit Direct program is separate from any Medicare Supplement Insurance plan benefits. Registration and membership pricing subject to change.
M566-2495-MG-A20 © 2020 American Specialty Health Incorporated (ASH). All rights reserved. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of ASH. Active&Fit Direct and the Active&Fit Direct logo are trademarks of ASH and used with permission herein. Other names or logos may be trademarks of their respective owners.

A complimentary “At Home Program” is also included with each NG Med-Supp policy :

- 800+ on-demand workout videos accessible at home or on-the-go
- Activity tracking with 250+ wearable fitness devices, apps, and exercise equipment

Furthermore, members choose from 10,000+ fitness centers with the flexibility to change anytime, for just \$25/mo.* No long-term contract!

Why National General MedSupp?



Extra cash from July 1, 2020, to December 31, 2020!

SELL

Underwritten Medicare
Supplement Insurance plans

Open Enrollment Medicare
Supplement Insurance plans

EARN

AN EXTRA
\$200¹

AN EXTRA
\$50¹

Quoting and Enrollment

Product Enrollment

National General Accident & Health offers three methods for submitting and completing applications:



Voice Signature



E-Signature



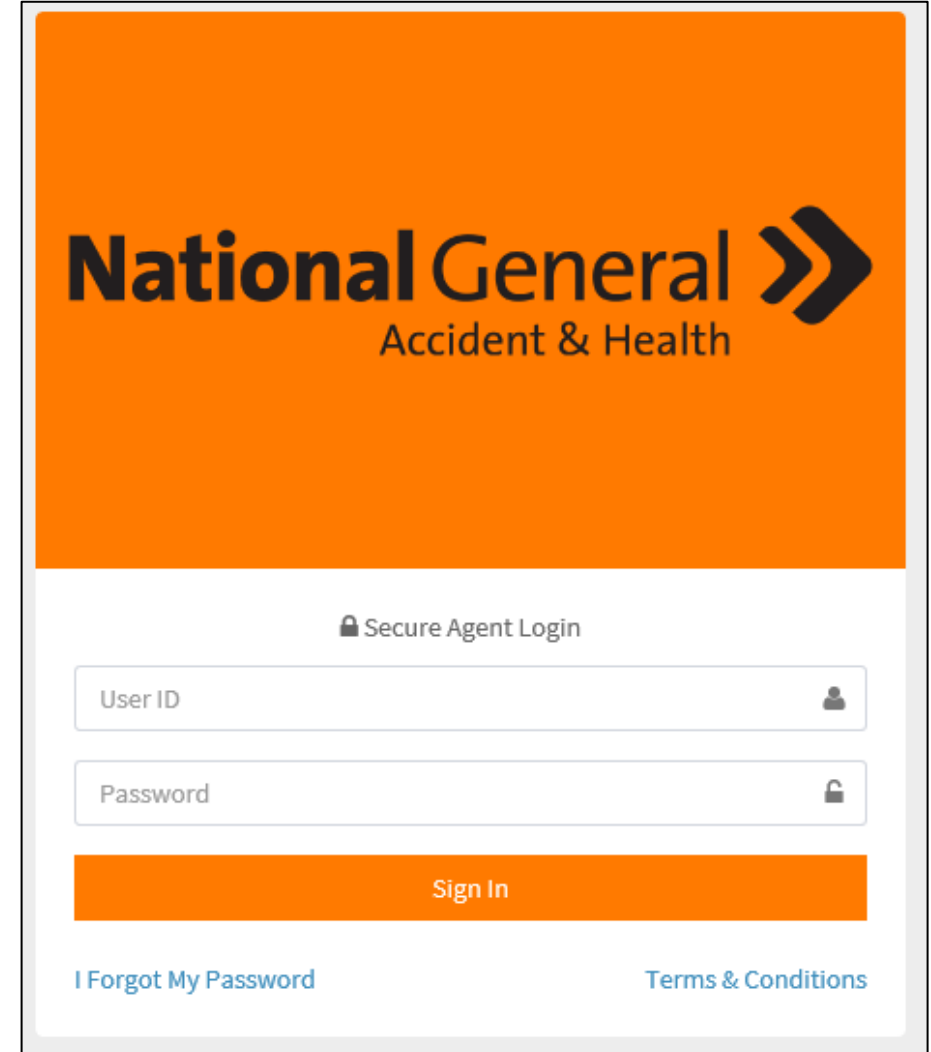
Paper Application

Already Contracted?

If you don't have your original welcome email, go to:

<https://ngah.triadtpa.com>

- Click the “I forgot my password” link
- In the “User ID” field:
 - Prepend an “8” to the NHIC agent number
(i.e. if the NHIC number is 123456, enter 8123456)
- Click the “Email Password” button
 - This will send an email with your initial password, and display the email address to which it was sent.

A screenshot of the National General Accident & Health login interface. The top section has an orange background with the company logo and name. Below this is a white box containing the login form. The form includes a title 'Secure Agent Login', a 'User ID' field with a person icon, a 'Password' field with a lock icon, an orange 'Sign In' button, and links for 'I Forgot My Password' and 'Terms & Conditions' at the bottom.

National General >>
Accident & Health

Secure Agent Login

User ID

Password

Sign In

[I Forgot My Password](#) [Terms & Conditions](#)

Quoting and Enrollment

The screenshot shows a web dashboard for National General Medicare Supplement. On the left is a dark sidebar with navigation links: Home, eApp, Underwriting, Support, Supplies, and Contact Us. The main content area is titled 'Dashboard' and contains several sections:

- Pending Apps**: A summary card showing counts for 'Yesterday', 'Last 7 Days', 'All', and 'Resolved (Last 30 Days)', all with a value of 0. Below these are 'Amount Collected \$0.00' and 'Annualized Premium \$0.00'.
- eApp - Premium Calculator**: A form with a 'Zip Code' input field and a 'Reset Form' button. Red arrows point to the title and the input field with the text 'Enter Zip Code'.
- Contact Us**: A table with contact information for 'Main' (866-916-8816) and 'TeleUnderwriting' (866-916-8817). Buttons for 'Mail', 'Fax', and 'Call' are at the top right.
- Policy Search**: A search bar with the label 'Policy Search' and a 'Search' button. A red arrow points to the input field with the text 'You can do a search for a policy by Policy Number'.

	Mail	Fax	Call
Main			866-916-8816
TeleUnderwriting			866-916-8817

Category	Count
Yesterday	0
Last 7 Days	0
All	0
Resolved (Last 30 Days)	0

Category	Amount
Amount Collected	\$0.00
Annualized Premium	\$0.00

Quoting and Enrollment

Medicare Supplement Application

✓ Applicant Information

✓ Policy Info

✓ Medicare & Insurance

✓ General Info

✓ Guaranteed Issue Eligibility

✓ Health Information Authorization

✓ Medical Questions

✓ Replacement Notice

✓ Premium Payment

✓ Agent Statement

✓ Privacy Policy

✓ Acknowledgements & Agreement

National General

Accident & Health

✕ Exit

Acknowledgements & Agreement

Acknowledgements & Agreement

I wish to apply for Medicare Supplement insurance coverage. I acknowledge that I have received or been given access to review: (a) an Outline of Coverage for the policy applied for, and (b) a "Guide to Health Insurance for People with Medicare."

I HAVE READ AND FULLY UNDERSTAND the questions and my answers on this application. To the best of my knowledge and belief they are true and complete. I understand the Company may conduct a telephone interview with me regarding the answers. I understand and agree the policy applied for will not take effect until issued by the Company, and that the agent is not authorized to extend, waive or change any terms, conditions or provisions of the coverage.

Caution: If your answers on this application are incorrect or untrue, the Company has the right to deny benefits or rescind your coverage.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicant Signed at:

Atlanta

Applicant's State

GEORGIA

☒ Applicant Acknowledgement: By checking this box, I certify that I HAVE READ AND FULLY UNDERSTAND the statement above.

Producer Number

123456789

Producer Phone

(555)555-5555

☒ Producer Acknowledgement: By checking this box, I certify that I HAVE READ AND FULLY UNDERSTAND the statement above.

Send Policy to:

☐ Agent ☒ Applicant

Signature

How Will The Applicant's Signature Be Collected?

Prev

Submit

Enter the required information. Read and Understand the Acknowledgments and Agreement, check the appropriate boxes. From the Signature drop down menu, select the option that matches how you will be collecting the applicants signature. Once selected, hit "Submit" in the bottom-right and you're on your way.

Signature

How Will The Applicant's Signature Be Collected?

DocuSign via Email

DocuSign in Person

Mother's Maiden Name

National General
Accident & Health

Medicare Supplement

Enrollment



» Coverage can start any day of the month!!



Initial Payment

Choose the initial
premium draft date



Payment options

Bank drafts can occur
between the 1st and the
28th of the month



Form of Payment

EFT
Personal Check

New 2020 Senior Products / Value-Adds

New 2020 Senior Products:

August 2020: DVH (Dental, Vision, Hearing)

Senior DPPO	Level 1	Level 2	Level 3
DEDUCTIBLE	\$50/\$150 (Ind/Fam) \$100/\$300 Applies to OON & Prev	\$50/\$150 (Ind/Fam) \$100/\$300 Applies to OON & Prev	\$50/\$150 (Ind/Fam) \$100/\$300 Applies to OON & Prev
PREVENTIVE SERVICES*	100% No Waiting Period	100% No Waiting Period	100% No Waiting Period
BASIC SERVICES**	25% day one 50% after year one	25% day one 50% after year one	50% day one 100% after year one
MAJOR SERVICES	Not Covered	25% day one 50% after year one	25% day one 50% after year one
DENTURES	Not Covered	Under Major	Under Major
IMPLANTS	Not Covered	Not Covered	Under Major
ANNUAL MAXIMUM	\$750 day one \$1500 year 2+	\$1000 day one \$2000 year 2+	\$1500 day one \$3000 year 2+
HEARING	Discount Plan	Discount Plan	Discount Plan
VISION	Covered Separately	Covered Separately	Covered Separately
Standalone	\$20.30	\$42.20	\$56.50
Bundled (w NG) or Preferred	\$18.27	\$37.98	\$50.85
Preferred & Bundled (w NG)	\$16.24	\$33.76	\$45.20

Vision Plans

	Low Plans		High Plans	
	INN	ONN	INN	ONN
Eye Exam				
Frequency	12 Months		12 Months	
Copay	\$15	Up to \$35	\$10	Up to \$35
Frames				
Allowance	\$130.00	Up to \$70	\$200.00	Up to \$70
Frequency	24 Months		12 Months	
Lenses				
Copay	\$25	NA	\$25	NA
Frequency	24 Months		12 Months	
Standard Spectacle Lenses:				
Single	In full after Copay	Up to \$25	In full after Copay	Up to \$30
Bifocal	In full after Copay	Up to \$40	In full after Copay	Up to \$50
Trifocal	In full after Copay	Up to \$50	In full after Copay	Up to \$65
Lenticular	In full after Copay	Up to \$50	In full after Copay	Up to \$60
Progressives	Up to \$55	Up to \$40	Up to \$135	Up to \$50

Lens Package				
Youth & Adult Polycarbonate (impact resistant)	Y	N	Y	N
Scratch-Resistant Coating	Discount	N	Y	N
UV Protection	Discount	N	Y	N
Tinted Lenses	Discount	N	Y	N
Anti-Reflective Coating	Discount	N	Discount	N
Light-to-Dark Tinting (adaptive)	Discount	N	Discount	N
Contact Lenses				
Frequency	24 (In Lieu)		12 (In Lieu)	
Elective	\$130	up to \$110	200	Up to \$110
Med Necessary	Covered	Up to \$210	Covered	Up to \$210
Fitting Exam (no benefit payable for charges above this; provider cannot balance bill over the copay)	\$50 copay (std) \$75 (non-std)	Not Covered	\$25 copay (std) \$50 (non-std)	Not Covered

Individual Per Month

Expected

\$10.00

\$19.00

New 2020 Senior Products, contd:

Q-4 2020 Or Q-1 2021:

- Hospital Indemnity:

- Static plans that are simpler than other market options
- Plans pay cash to member for specific treatments/conditions (*benefits and restriction may apply. Additional info to follow)



Q-1 2021

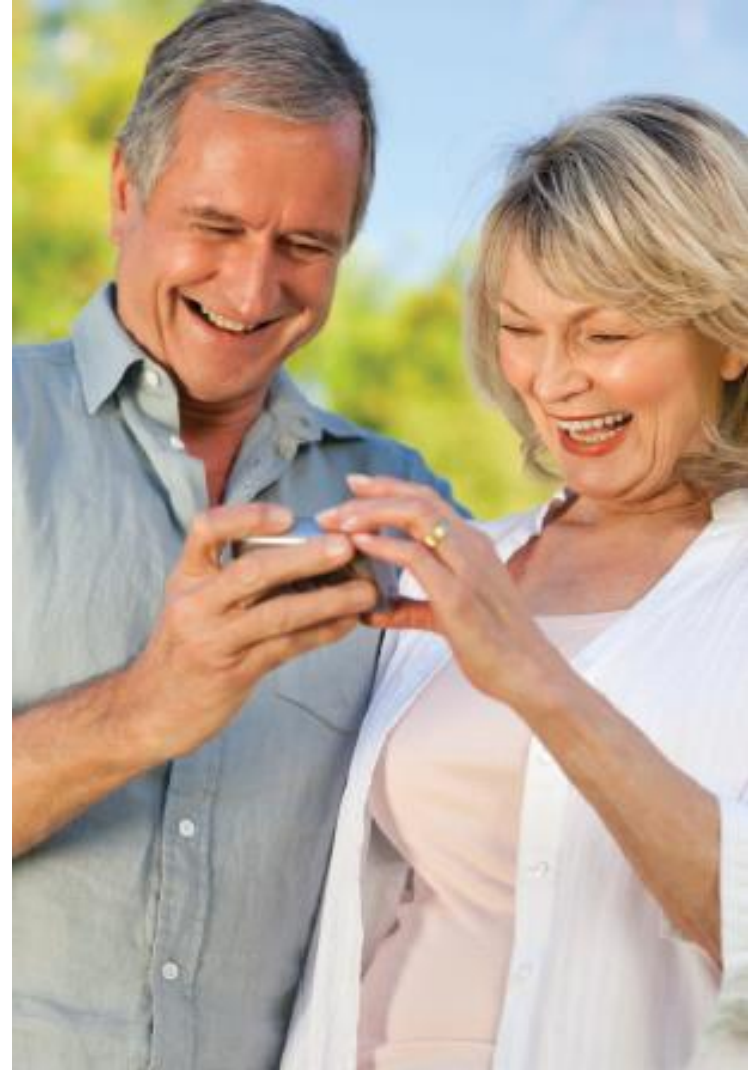
- Senior Limited Medical Plan:

- Niche Offering for those who do not have and/or do not qualify for Medicare
- Scheduled indemnity benefits paid in cash
- Market alternatives are limited

Short Term Medical

Why Short Term Medical?

- Term Lengths Up to 3 years varies by market
- Cost effective alternative to COBRA or ACA for suited clients – 35-70% less
- Solve the coverage gap for early retirees or spouses of T65 clients still waiting Medicare
- Great commissions!



STM For Transitioning Seniors

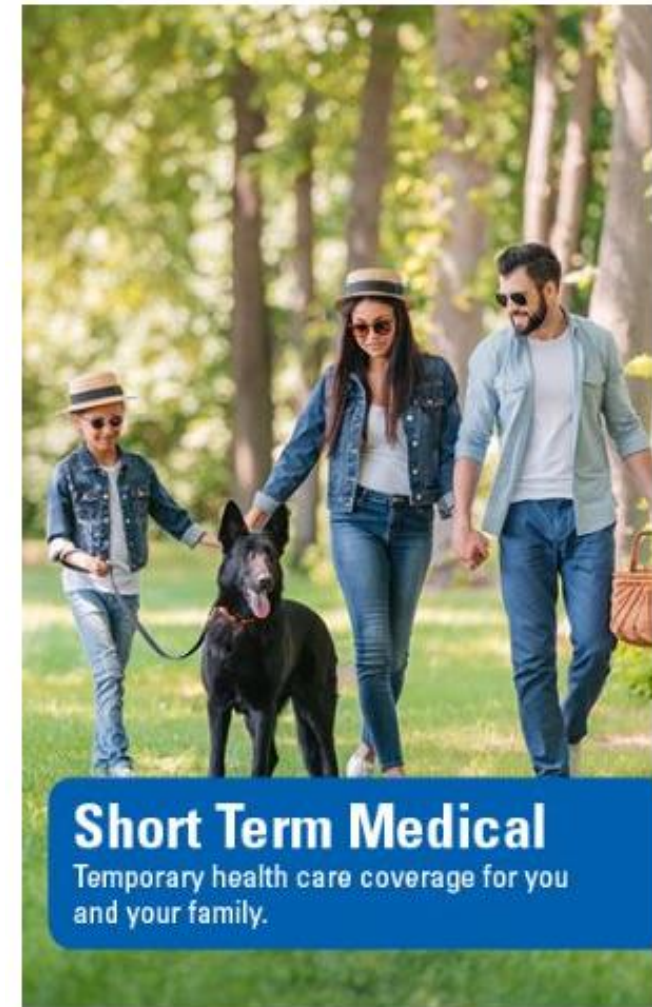
- Pre 65 Retirees
- Alternative for COBRA
- Under 65 spouses of those who have aged in to Medicare

Medicare Agents can now offer a cost effective alternative with the added advantage of longer term durations!



NatGen STM Highlights

- Simplified issue underwriting
- Next day effective dates
- Flexible duration & plan options
- Nationwide PPO networks
- Favorable Urgent Care benefit
- Package U65 Supplemental plans on same app
- Telemedicine & other discounts
- Premium discounts available
- Coming soon – preferred rating methodology



National General >>
Accident & Health

Thank you for joining us today!
Contact us for all things NatGen
Individual!

- Short Term Medical
- Under 65 Supplemental
- Medicare Supplement

800-265-1163



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