



SENIOR PRODUCTS - 2022

For agent use only. Not for distribution to customers.

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

National General 
Accident & Health



About Us

- National General traces its roots back to 1939
- January 2021, acquired by Allstate
- Underwriting companies rated A+ (Superior) from A.M. Best
- Industry leading technology
- Broad portfolio of simplified sales solutions





Why NatGen MedSupp Multi-Discount Plan

Launching 2/2022

- Multi-Discounts
 - ▶ Stackable discounts, up to 25% in savings
- Increased commissions
- Easy online signature methods; Security Question, Electronic Signature, & Voice-sign
- InstaDecision E-app / Instant ID cards





NatGen MedSupp Multi-Discounts

- ◎ Roommate HHD¹ – 7%
 - ▶ Offered to those residing with someone 50+ y/o for 1+ years (max 3 residents)
- ◎ Dual Applicant Discount – 10%
 - ▶ When 2 people in the same residence apply for MedSupp at the same time (7% roommate + 3% dual-applicant)
- ◎ Annual Pay Discount – 10%
 - ▶ Select Annual payment for a 10% discount on the premium
- ◎ Activity-Tracker Discount – 5%
 - ▶ Register your Fitbit/Apple Watch or other wearable fitness device and save 5%



¹Some states require the other adult to also have an active National General Accident & Health Medicare Supplement policy (underwritten by National Health Insurance Company, Integon National Insurance Company, or Integon Indemnity Corporation), or is applying for such policy to qualify for the household discount. Please ask your agent for details.



NatGen MedSupp Preferred Select

Preferred Select

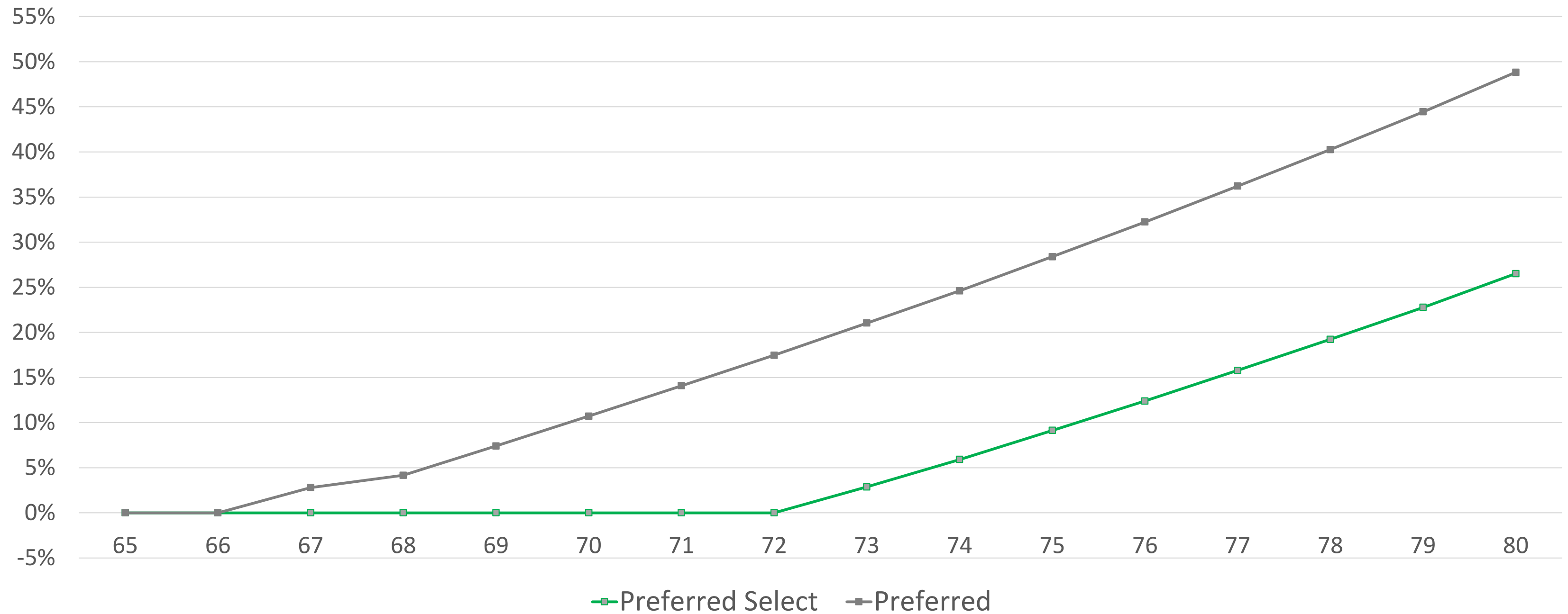
- ▶ Reward your healthy clients with the best rate available from NatGen
- ▶ Two Qualifications:
 1. Height/Weight table / No tobacco
 2. One additional medical question:
Within the last 5 years, has medication been prescribed or recommended for Depression?

Height	Decline	Preferred Select	Preferred	Standard	Decline
4'2"	< = 65	66-107	108-125	126-143	> = 144
4'3"	< = 68	69-111	112-130	131-148	> = 149
4'4"	< = 71	72-115	116-135	136-154	> = 155
4'5"	< = 73	74-119	120-140	141-160	> = 161
4'6"	< = 76	77-124	125-146	147-166	> = 167
4'7"	< = 79	80-128	129-151	152-173	> = 174
4'8"	< = 82	83-133	134-157	158-179	> = 180
4'9"	< = 85	86-138	139-162	163-185	> = 186
4'10"	< = 88	89-143	144-168	169-192	> = 193
4'11"	< = 91	92-148	149-174	175-199	> = 200
5'0"	< = 94	95-153	154-180	181-205	> = 206
5'1"	< = 97	98-158	159-186	187-212	> = 213
5'2"	< = 101	102-163	164-192	193-219	> = 220
5'3"	< = 104	105-168	169-198	199-226	> = 227
5'4"	< = 107	108-174	175-204	205-234	> = 235
5'5"	< = 111	112-179	180-211	212-241	> = 242
5'6"	< = 114	115-185	186-217	218-248	> = 249
5'7"	< = 118	119-190	191-224	225-256	> = 257
5'8"	< = 121	122-196	197-231	232-264	> = 265
5'9"	< = 125	126-202	203-238	239-271	> = 272
5'10"	< = 128	129-208	209-244	245-279	> = 280
5'11"	< = 132	133-214	215-251	252-287	> = 288
6'0"	< = 136	137-220	221-259	260-295	> = 296
6'1"	< = 140	141-226	227-266	267-304	> = 305
6'2"	< = 144	145-232	233-273	274-312	> = 313
6'3"	< = 148	149-239	240-281	282-321	> = 322



NatGen MedSupp Preferred Select

Cumulative Attained Age Increases by Year

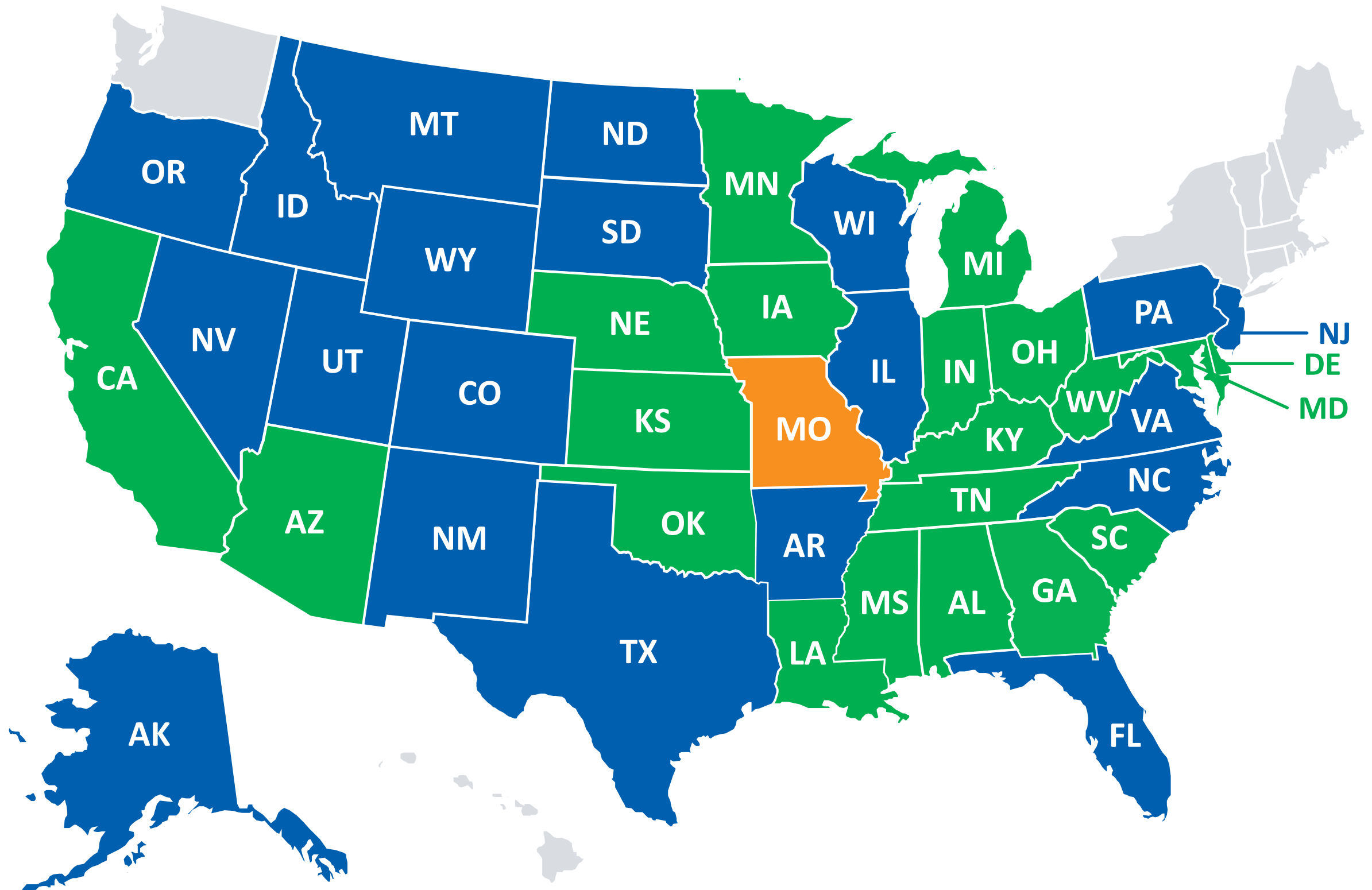




Medicare Supplement Target States

- ▶ Blue - Existing States
- ▶ Green - 2/1 States (4/1 Eff)
- ▶ Orange – 3/1 States (5/1 Eff)

- Preferred Select is not available in OH, CA, & MN
- Activity Tracker Discount is not available in OH



Amplifon Hearing Care®



- Amplifon Hearing Care® Network
 - ▶ 5,000 providers nationwide¹
 - ▶ \$75 hearing evaluation at one of 5,000 NCQA-credentialed provider locations
 - Free evaluations at Miracle-Ear® locations
 - ▶ **Hearing aids starting at \$695**
 - 64% average savings on MSRP for hearing aids¹
 - Includes all major brands and technology levels
- Other services:
 - ▶ 1 year of free follow-up care
 - ▶ 2 years of free batteries²
 - ▶ 3-year warranty with loss and damage protection³

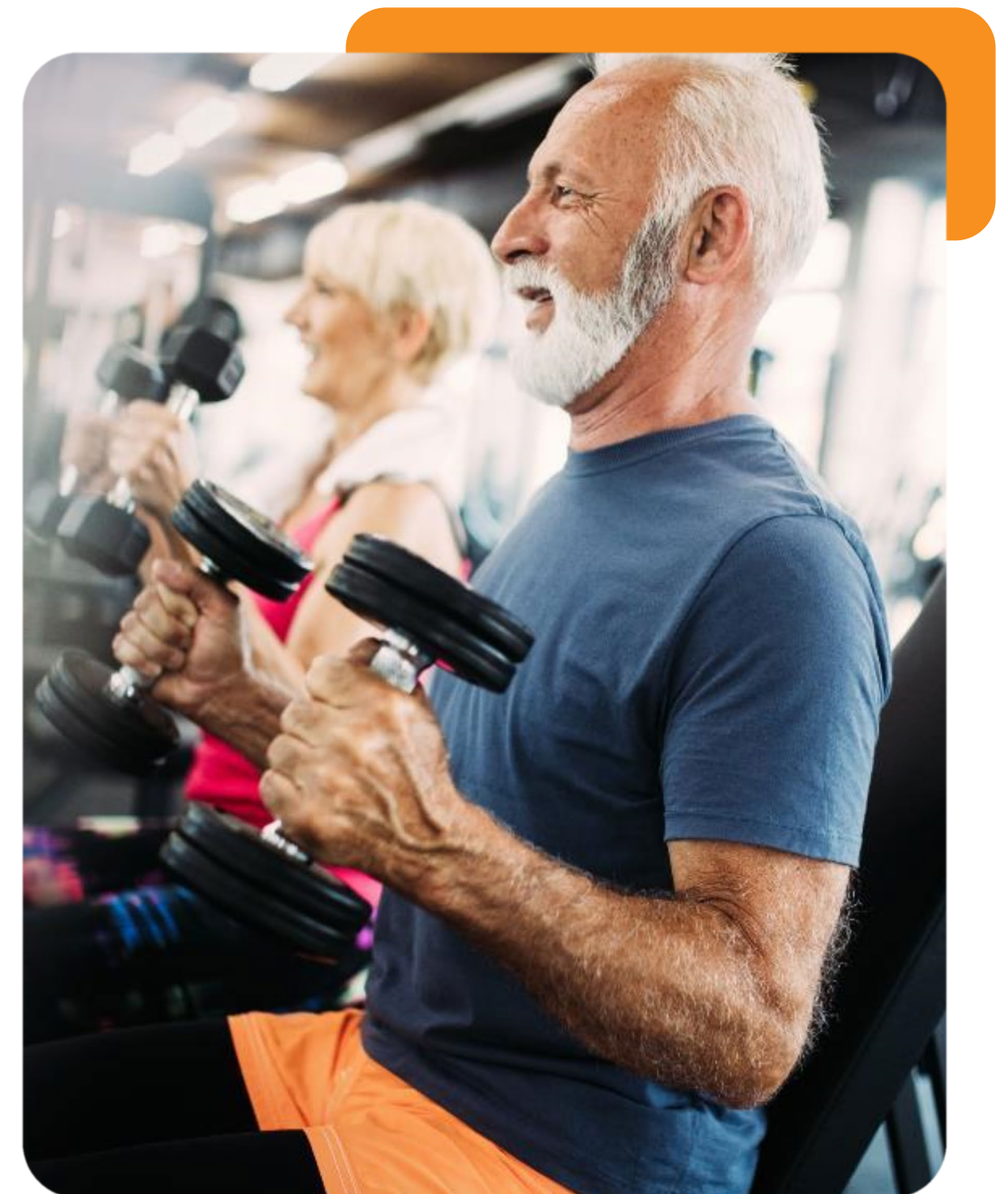


¹Based on Amplifon® network internal data. | ²Amplifon offers a price match on most hearing devices. Some exclusions apply.



Active & Fit Direct™

- Complimentary discount program that includes:
 - ▶ Access to 800+ on-demand fitness videos
 - ▶ Choose from 10,000+ fitness centers for just \$25/month¹
 - No long-term contract
 - Change fitness centers any time at no additional cost
 - ▶ Activity tracking that is compatible with 250+ wearable fitness devices, apps, and exercise equipment



¹Plus applicable taxes and enrollment fee.



SR. DENTAL VISION HEARING



Senior Dental/Vision

◎ Dental Vision Hearing:

- ▶ Optional/Passive Aetna Network
- ▶ Up to 25% Day 1 Major Services
- ▶ Up to 100% Basic coverage
- ▶ Denture repairs covered under “Basic” benefit
- ▶ Full-mouth X-ray covered as “Preventive”

²Denture coverage available with Level Two and Level Three plans only. Implant coverage available with Level Three only.



Senior Dental/Vision

🕒 Dental Discounts:

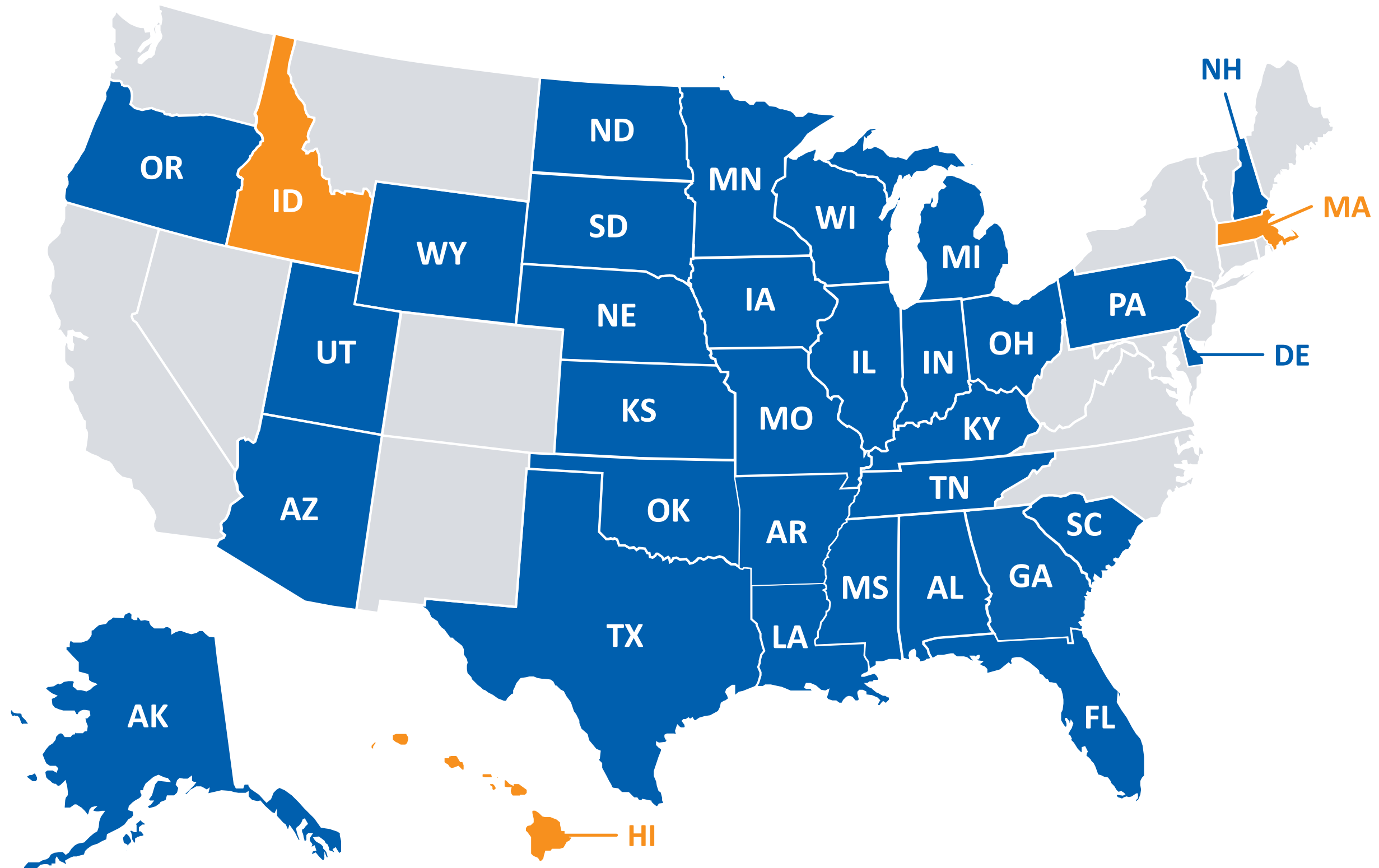
- ▶ 10% Preferred discount
 - Has any applicant had a filling, crown, root canal, dentures, or implants within the last 12 months?
- ▶ 10% bundling discount
 - Available when Dental plan is paired with either MedSupp OR Sr. Indemnity on the same application (online enrollments)





Senior DVH States

- ▶ Blue – Currently offered
- ▶ Orange – Coming 3/25/2022





Dental | Benefit Levels

Benefits	Level One	Level Two	Level Three
Annual Deductible	Individual: \$50 ¹ Family: \$150 (Out-of-Network: \$100/\$300)	Individual: \$50 ¹ Family: \$150 (Out-of-Network: \$100/\$300)	Individual: \$50 ¹ Family: \$150 (Out-of-Network: \$100/\$300)
Preventive Services	100% (Out-of-Network: 100% after ONN deductible)	100% (Out-of-Network: 100% after ONN deductible)	100% (Out-of-Network: 100% after ONN deductible)
Basic Services	Day 1: 25% Year 2+: 50%	Day 1: 25% Year 2+: 50%	Day 1: 50% Year 2+: 100%

Note: PLANS PROVIDE LIMITED BENEFITS. | ¹\$50 deductible does NOT apply to in-network preventive services.



Dental | Benefit Levels

Benefits	Level One	Level Two	Level Three
Major Services	Not covered	Day 1: 25% Year 2+: 50%	Day 1: 25% Year 2+: 50%
Dentures	Not covered	Day 1: 25% Year 2+: 50%	Day 1: 25% Year 2+: 50%
Implants	Not covered	Not covered	Day 1: 25% Year 2+: 50%
Annual Maximum (per member)	Day 1: \$750 Year 2+: \$1,500	Day 1: \$1,000 Year 2+: \$2,000	Day 1: \$1,500 Year 2+: \$3,000

Note: PLANS PROVIDE LIMITED BENEFITS.



Dental Network



● Aetna Dental[®] Administrators Network

- ▶ Over 89,000 providers¹
- ▶ Average discount of 43.5%²
- ▶ True PPO

¹According to NISS Web System as of March 2020. | ²Based on Aetna network internal data.





Vision | Optional Vision Benefits

Benefits	Level 1	Level 2
Eye Exams	Frequency: 12 months Copay: \$15 (Out-of-Network: Up to \$35)	Frequency: 12 months Copay: \$10 (Out-of-Network: Up to \$35)
Frames	Frequency: 24 months Copay: \$130 (Out-of-Network: Up to \$70)	Frequency: 12 months Copay: \$200 (Out-of-Network: Up to \$70)
Lenses	Frequency: 24 months Copay: \$25 (Out-of-Network: n/a)	Frequency: 12 months Copay: \$25 (Out-of-Network: n/a)

Note: PLANS PROVIDE LIMITED BENEFITS.



Optional Vision Benefits | Lens Package

Lens Package	Level 1	Level 2
Youth & Adult Polycarbonate	Yes (Out-of-Network: Not covered)	Yes (Out-of-Network: Not covered)
Scratch-Resistant Coating	Discount (Out-of-Network: Not covered)	Yes (Out-of-Network: Not covered)
UV Protection	Discount (Out-of-Network: Not covered)	Yes (Out-of-Network: Not covered)
Tinted Lenses	Discount (Out-of-Network: Not covered)	Yes (Out-of-Network: Not covered)
Anti-Reflective Coating	Discount (Out-of-Network: Not covered)	Discount (Out-of-Network: Not covered)
Adaptive Tinting	Discount (Out-of-Network: Not covered)	Discount (Out-of-Network: Not covered)

Note: PLANS PROVIDE LIMITED BENEFITS.



Vision Network



● Avēsis[®] Vision Network

▶ Over 80,000 access points¹, including the following major retailers:

- America's Best[™]
- Costco[®] Wholesale
- JCPenney Optical
- Pearle Vision[®]
- Sam's Club[®] Optical
- Target[®] Optical
- Visionworks[®]
- Walmart[®] Vision Center

¹According to Avēsis marketing brochure as of May 2019.





SR. LIMITED MEDICAL / SR. ASSOCIATION PLANS



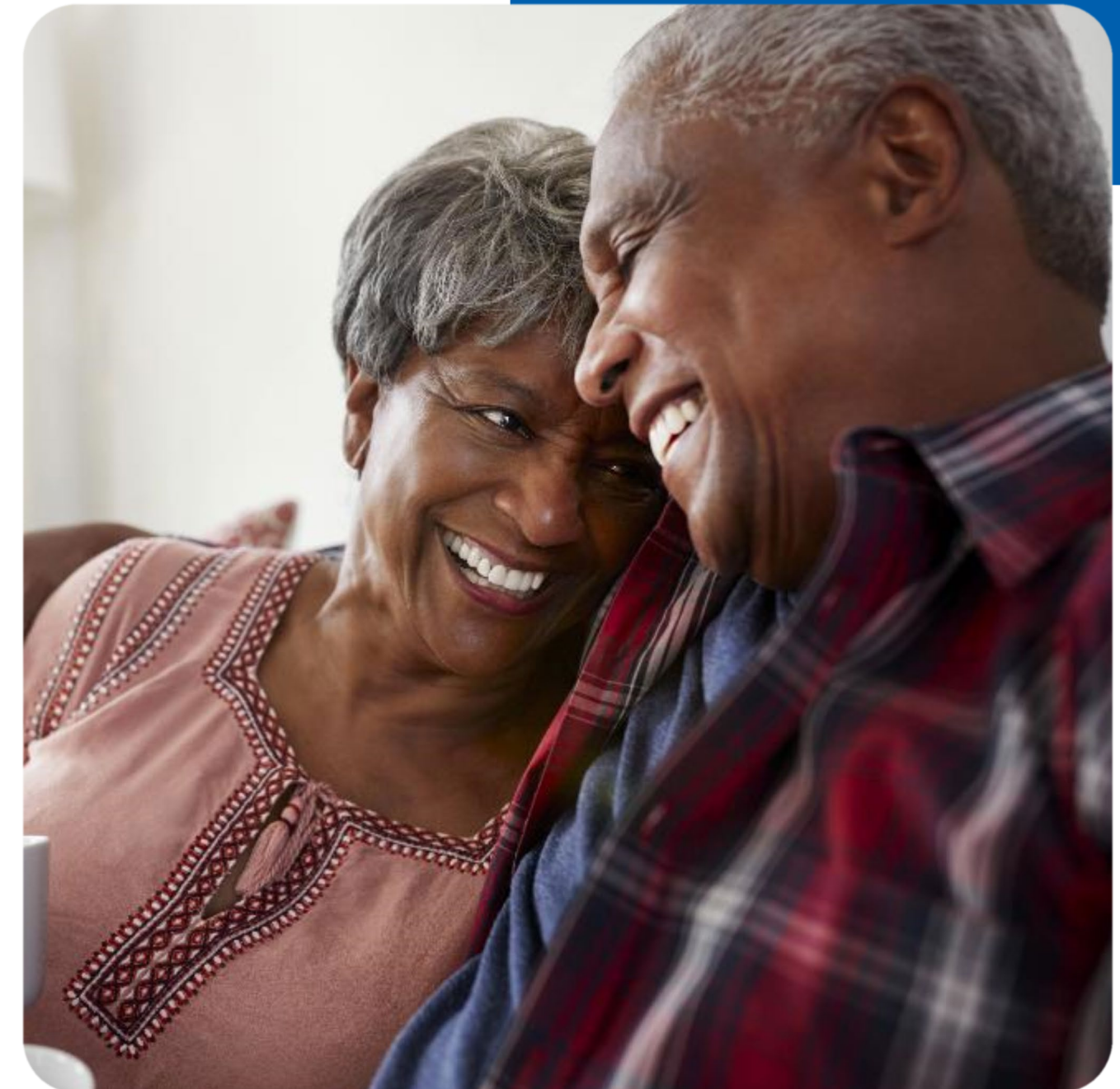
New Senior Products

● My LIFE Senior Association Plans

- ▶ Provide discounts on diabetic supplies, gym memberships, Dental/Vision/Hearing
- ▶ Tele-Med, Podiatry, LASIK, Labs/screenings, Chiropractic and alternative care (Plus Plan)

● Senior Limited Medical

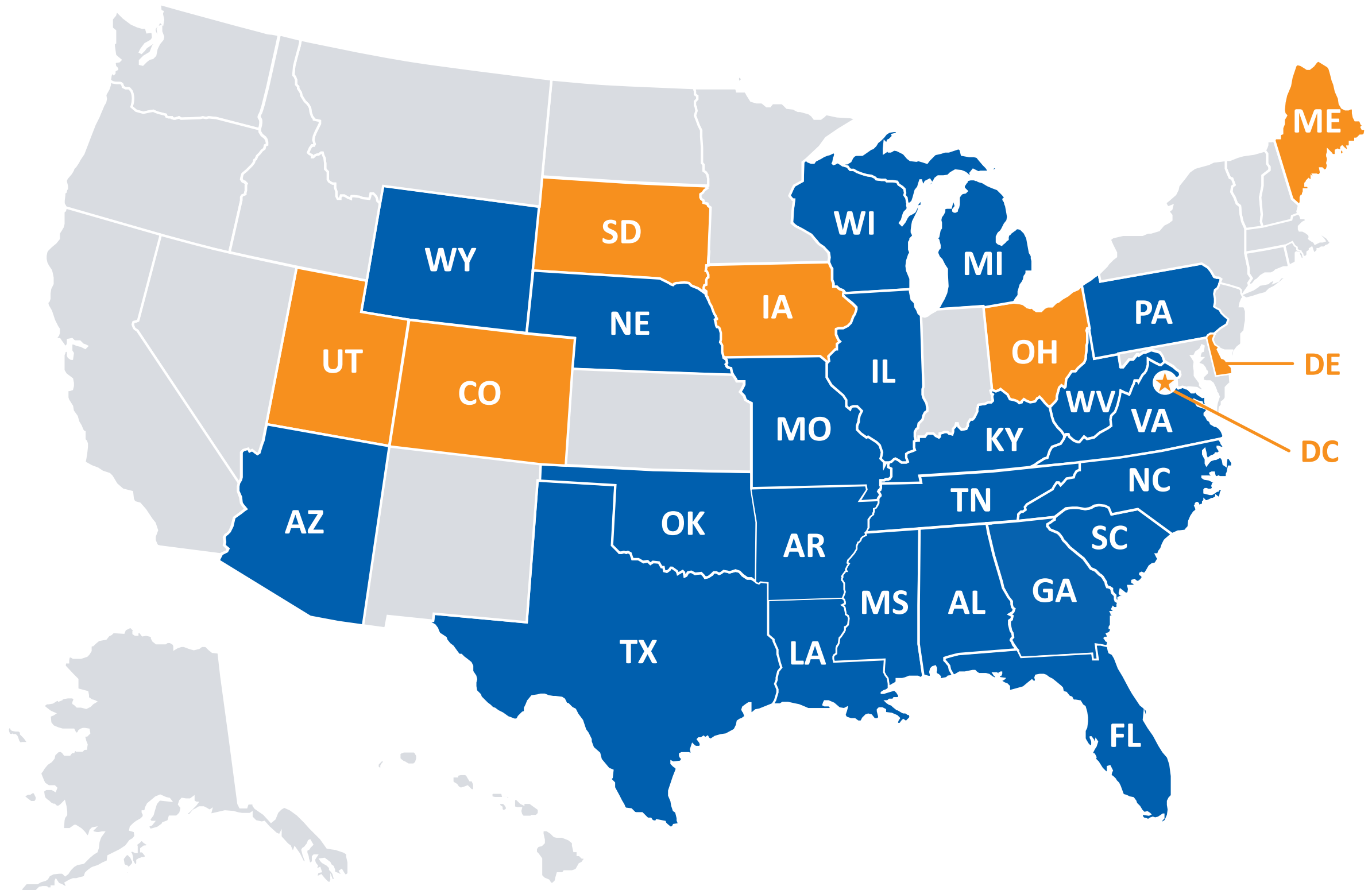
- ▶ Niche offering for those who do not have and/or do not qualify for Medicare
- ▶ Scheduled indemnity benefits paid in cash





Sr Indemnity / Sr Association States

- ▶ Blue – Currently offered
- ▶ Orange – Coming 2/25/2022



Senior Indemnity | Who It's Good For

- Our Base Plans offer lower levels of coverage and are a great option for seniors who:
 - ▶ Are looking to supplement their Medicare Advantage or Medicare Supplement plans
- Our Max Plans offer richer benefits and are a great option for seniors who:
 - ▶ Missed the initial enrollment window when they turned 65 and are locked out
 - ▶ Permanent residence for less than 5 years





Eligibility

- ◎ Primary applicants (and spouse)
 - ▶ Ages 65 through 74 at time of application
 - ▶ Dependent children up to age 26
- ◎ Renewable to age 85
- ◎ Requires clients fill out health questionnaire
- ◎ No child-only applications





Benefits | Inpatient Hospitalization

Benefits	Max Plans			Base Plans	
	One	Two	Three	Four	Five
Inpatient Hospitalization					
Hospital Admission					
\$ per admission	\$1,000	\$2,000	\$5,000	\$250	\$1,000
Maximum benefit per Plan Year	2 admissions	2 admissions	2 admissions	2 admissions	2 admissions
Daily Confinement – Sickness					
\$ per day of confinement	\$250	\$500	\$1,000	\$150	\$300
Maximum benefit per Plan Year	31 days of confinement	31 days of confinement	31 days of confinement	31 days of confinement	31 days of confinement
Daily Confinement – Injury					
\$ per day of confinement	\$250	\$500	\$1,000	\$150	\$300
Maximum benefit per Plan Year	31 days of confinement	31 days of confinement	31 days of confinement	31 days of confinement	31 days of confinement

Note: PLANS PROVIDE LIMITED BENEFITS.



Benefits | Surgery & Transitional Care

Benefits	Max Plans			Base Plans	
	One	Two	Three	Four	Five
Surgery^{1, 2}					
Surgeon – Tier 1					
\$ per surgery	\$5,000	\$5,000	\$5,000		
Maximum benefit per Plan Year	5 surgeries	5 surgeries	5 surgeries		
Surgeon – Tier 2					
\$ per surgery	\$1,000	\$2,500	\$2,500		
Maximum benefit per Plan Year	5 surgeries	5 surgeries	5 surgeries		
Transitional Care					
Skilled Nursing Facility					
\$ per day	\$250	\$250	\$250		
Maximum benefit per Plan Year	60 days	60 days	60 days		

Note: PLANS PROVIDE LIMITED BENEFITS. | ¹Tier 1 surgeries are: Amputation, excluding fingers, thumbs, and toes; Carotid Endarterectomy; Cesarean Section due to Complications of Pregnancy; Coronary Artery Bypass Grafting (CABG); Heart Valve Repair/Replacement; Hip Replacement; Spinal Fusion; Prostatectomy; Splenectomy; Surgery for Intracranial (Brain) Aneurysm. Tier 2 surgeries are any covered inpatient surgery that is not included as a Tier 1 surgery. | ²Two or more surgical procedures performed during the same operative session are considered one operation and the Surgery benefit will be considered based on the procedure with the highest benefit amount shown on the schedule.



Benefits | Outpatient

Benefits	Max Plans			Base Plans	
	One	Two	Three	Four	Five
Outpatient					
Office Visit					
\$ per visit	\$75	\$75	\$75	\$50	\$50
Maximum benefit per Plan Year	2 visits	2 visits	2 visits	2 visits	2 visits
Preventative Care Office Visit ¹					
\$ per visit	\$100	\$100	\$100	\$50	\$50
Maximum benefit per Plan Year	1 visit	1 visit	2 visits	1 visit	1 visit
Urgent Care Facility Visit					
\$ per day of visit	\$75	\$75	\$75	\$50	\$50
Maximum benefit per Plan Year	2 visits	2 visits	2 visits	2 visits	2 visits

Note: PLANS PROVIDE LIMITED BENEFITS. | ¹Available after a waiting period of 90 days from plan effective date.



Benefits | Radiology & Laboratory

Benefits	Max Plans			Base Plans	
	One	Two	Three	Four	Five
Testing, Radiology, and Laboratory Services					
Radiology					
\$ per test	\$50	\$50	\$50	\$50	\$50
Maximum benefit per Plan Year	2 tests	2 tests	2 tests	2 tests	2 tests
Laboratory					
\$ per test	\$50	\$50	\$50	\$50	\$50
Maximum benefit per Plan Year	2 tests	2 tests	2 tests	2 tests	2 tests

Note: PLANS PROVIDE LIMITED BENEFITS.



Benefits | Emergency

Benefits	Max Plans			Base Plans	
	One	Two	Three	Four	Five
Emergency					
Ground Ambulance					
\$ per trip	\$500	\$500	\$500	\$250	\$250
Maximum benefit per Plan Year	2 trips	2 trips	2 trips	2 trips	2 trips
Air Ambulance					
\$ per trip	\$5,000	\$5,000	\$5,000		
Maximum benefit per Plan Year	1 trip	1 trip	1 trip		
Emergency Room					
\$ per trip				\$50	\$50
Maximum benefit of per Plan Year				2 visits	2 visits

Note: PLANS PROVIDE LIMITED BENEFITS.



My LIFE Senior Plus™

Health-Related Benefits



● TeleMed for LIFE

- ▶ Connect to a physician via phone or video 24/7
- ▶ Unlimited consultations at no extra cost

● Better Living Now Diabetic Services

- ▶ Discounts on durable medical equipment, disposable medical supplies, nutritional supplements, and more – most with no shipping charges

● Dental, vision, & hearing

- ▶ Discounts on dental cleanings and procedures, eye exams and glasses, and hearing tests and supplies

● Other discounts include:

- ▶ Chiropractic & alternative care services
- ▶ Podiatry services
- ▶ Lab services and screening
- ▶ Gym memberships

***Note:** 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.*



QUOTING / ENROLLMENT



Premium / Billing

⦿ Medicare Supplement:

▶ Initial premium:

- Anytime from signature date up to day-before eff date

▶ Reoccurring premiums:

- Default to 1st of the month or plan effective date

▶ Accepted Payments:

- EFT – Monthly
- Direct-Bill – Quarterly, Semi-annual, Annual

⦿ Sr. DVH / Sr. Indemnity:

▶ Initial Payment:

- Anytime from signature date up to day-before eff date

▶ Reoccurring premiums:

- 5 days before the monthly anniversary

▶ Accepted Payments:

- EFT
- Credit card (Visa, MC or Discover)



Walkthrough | Application Process

Go to: www.EnrollNatGen.com

- Enter **Username and Password**
 - Same as those for NatGen Agent Back Office (ABO) portal
- If logging in for first time:
 - Click on **Forgot Username** to receive email with login instructions
 - Call Agent Support at (888) 376-3300 for additional assistance

National General >
Accident & Health

Enter your username and password below to access the **EnrollNatGen** platform. These are the same credentials you use to access the [Agent Back Office](#).

Username

Password

Remember My Login

Log In

[Forgot Password](#)
[Forgot Username](#)

For assistance with signing into your account, please contact Agent Support at [\(888\) 376-3300](tel:8883763300).

Via Agent Back Office (ABO)

- Click → “Quote Senior”
 - ▶ Login using your ABO Username and Password
 - ▶ Begin quoting/enrolling clients!!
 - Acceptable signature methods:
 - Security Question (passphrase)
 - Electric Signature (email)
 - Telephonic (Voice Auth process)

The screenshot shows the National General Agent Back Office (ABO) login page. The navigation bar at the top has three tabs: 'Back Office', 'Quote Individual', and 'Quote Senior'. The 'Quote Senior' tab is highlighted with an orange box and a warning icon. Below the navigation bar, there is a dark blue header with 'List Bill' and 'Pended applications'. The main content area displays the National General logo and the text 'Accident & Health'. Below the logo, there is a login form with fields for 'Username' and 'Password', a 'Remember My Login' checkbox, and a 'Log In' button. At the bottom of the form, there are links for 'Forgot Password' and 'Forgot Username'.



Via CSG Actuarial tool

Medicare Supplement, “Run Quote”

- ▶ Enter zip code and other details for quote
 - New Underwritten classes are incorporated
 - Activity-tracker discount is included under “Discounts”
 - Annual pay discount will reflect when “Annual Rate” is selected
 - Roommate discount is calculated when selected – 7%
 - Dual-household app is Not (this gives an addtl. 3% off Roommate, or 10% overall)

- Expand Quotes
- Apply Discounts
- Annual Rate
- Market Analytics
- My Companies
- Select Plans
- Underwriting Filters

Client/Label:	Zip	ANDERSON, IN	Age	Gender
<input type="text"/>	46012	Madison	70	Female
Tobacco	Plan	Effective Date	Sort By	
Non-tobacco	G	2022-04-01	Price	<input type="button" value="Get Quote"/>

\$1,063.99 <i>/yr*</i>	National Health Ins Co (Allstate)	🌐 ☑️ ✕ >
\$1,120.02 <i>/yr*</i>	National Health Ins Co (Allstate)	🌐 ☑️ ✕ >
\$1,177.60 <i>/yr*</i>	National Health Ins Co (Allstate)	🌐 ☑️ ✕ >
\$1,239.54 <i>/yr*</i>	National Health Ins Co (Allstate)	🌐 ☑️ ✕ >
\$1,257.32 <i>/yr*</i>	Accendo Insurance Company (A CVS Company And Aetna Affiliate)	🌐 ☑️ ✕ >



QUESTIONS?

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