

Time to rethink health insurance

Health care is expensive. Your insurance doesn't have to be.

Our fixed-benefit plan gives you a more affordable and predictable way to get the health care you need.

National General Foundation Health provides:

- Affordable access to health care with benefits that start right away.
- First-dollar benefits. No deductible or copay to satisfy.
- Set benefits that help you pay for office visits, hospital stays, diagnostic tests and more.

Get covered.
Contact me today:



National General Foundation Health plans are fixed-indemnity insurance plans that pay limited benefits. National General Foundation Health plans do not constitute comprehensive health insurance coverage (often referred to as major medical coverage) and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

This document provides summary 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 ngah-nhic.com and download the National General Foundation Health brochure.

THIS PLAN PROVIDES LIMITED BENEFITS.

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National General Foundation Health



FOR USE IN THE FOLLOWING STATES:
IN, LA, MS, NC, NM, OH, RI, TN, VA, WI, WV

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

Plans and Benefits

What does this plan pay for?

This plan is different than other health insurance plans. It pays set dollar amounts for specific health care services. The benefit you receive for a certain health care service is the same regardless of where you receive your care or how much your provider charges.

Benefits	Level 1	Level 2	Level 3
DOCTOR'S OFFICE VISIT	\$50/day; 4 days	\$70/day; 4 days	\$90/day; 4 days
DIAGNOSTIC TESTS ¹	\$100/test; 1 day per year	\$200/test; 2 days	\$300/per day; 2 days
X-RAY BENEFIT ¹	\$100/day; 1 day	\$100/day; 2 days	\$100/day; 3 days
LABORATORY BENEFIT ¹	\$50/day; 1 day	\$75/day; 2 days	\$100/day; 3 days
HOSPITAL			
CONFINEMENT ² <i>Required to stay at hospital for more than 24 hours</i>	\$1,000/day; 31 days	\$2,000/day; 60 days	\$3,000/day; 90 days
ADMISSION	\$250; 1 admission	\$500; 1 admission	\$1,000; 1 admission
EMERGENCY ROOM VISIT	\$100/day; 1 day	\$200/day; 2 days	\$300/day; 2 days
SURGEON BENEFITS²			
INPATIENT <i>Admitted for no less than 24 hours</i>	\$1,000 per day	\$2,000 per day	\$3,000 per day
OUTPATIENT <i>Admitted and released in a period less than 24 hours</i>	\$500 per day	\$1,000 per day	\$1,500 per day
MAXIMUM DAYS PER POLICY YEAR <i>Total days is combined Outpatient and Inpatient benefits</i>	3 days total	3 days total	3 days total
AMBULANCE			
GROUND	\$300/day; 1 day	\$400/day; 1 day	\$500/day; 1 day
AIR	\$1,000/day; 1 day	\$2,000/day; 1 day	\$3,000/day; 1 day

1 Please see the last page of the brochure for a list of covered services regarding these benefits.

2 The surgical services benefit is based on the CPT code for the procedure.

Benefits and availability vary by state. Benefits are paid per covered person, per policy year.

You are responsible for the difference between the cost of treatment and the plan benefit payment.

Additional Benefits

Access to the Network discounts

You'll receive a National General Fixed-Benefit Plan ID Card. This card will get you network discounts on a variety of medical services; just present your ID card to network providers.

Visit Multiplan
Network providers and
save on health care *



L.I.F.E. Association Membership

Your L.I.F.E. Association Membership will give you access to a number of different offers and discounts. You won't have to wait for a sale or dig through clearance racks to find savings.

You'll have access to:

Telemed for LIFE



An innovative solution for non-emergency illnesses and general care. Get direct access to a state-licensed physician via phone or video, offering health care advice 24 hours a day, 7 days a week.

Discounts on items and services like:



ID-theft program



Fitness programs



Automobile services



Member travel advantages, entertainment and more

* Network discount is an average of 20% for inpatient/outpatient care, and an average of 42% on visits to physicians and specialists.