

# Build a better plan

## Improve your coverage with Plan Enhancer

Have a plan for the unpredictable. This plan gives you the opportunity to add levels of coverage and protect yourself from out-of-pocket costs you can't see coming.

With Plan Enhancer you can:

- Get coverage for accident-related health care costs with Accident Medical Expense
- Add the Cancer and Heart/Stroke rider to receive lump-sum, cash benefits for a covered, first-ever cancer diagnosis and a covered heart attack or stroke<sup>1</sup>
- Attach the Sickness Hospitalization rider to get lump-sum benefits for the first covered day of hospital admission due to a sickness<sup>1</sup>

<sup>1</sup> Cancer and Heart/Stroke and Sickness Hospitalization riders can not be purchased on their own.

Get covered.  
Contact me today:



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

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.

Go to [ngah-nhic.com](http://ngah-nhic.com) and download the Plan Enhancer brochure.

**THIS PLAN PROVIDES LIMITED BENEFITS.**

Plan availability varies by state.  
NGAH-PLANENHANCER-TRIFOLD (02/2019)  
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## Plan Enhancer

For unexpected costs from accidents, critical illness and sickness hospitalization



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

# Plan Enhancer Benefits



## Three plans in one great package

Get yourself three layers of protection that help support your existing coverage. Plan Enhancer makes it easy. No need to fuss around with multiple plans. Get it all-in-one, in a single cohesive package, made to cover the out-of-pocket costs you can't see coming.

All three plans have no network restrictions, are available to anyone between the ages of 18 and 64,<sup>3</sup> and benefit levels range from \$2,500 to \$10,000!

### Accident Medical Expense

Following a covered accidental injury, Accident Medical Expense pays out benefits up to a selected amount.

#### Highlights:

- \$250 deductible
- Pays what other plans don't<sup>2</sup>
- Includes accidental death and dismemberment benefits
- No waiting period
- Acceptance is guaranteed

### Cancer and Heart/Stroke Rider

Cancer and Heart/Stroke pays one lump-sum benefit for a covered first-ever cancer diagnosis and a covered heart attack or stroke.<sup>4</sup>

#### Highlights:

- Pays benefits regardless of other coverage
- Percentage of benefit payout varies by covered condition<sup>5</sup>
- Pre-existing conditions limitation applies
- Acceptance is guaranteed as part of Plan Enhancer
- No deductible

### Sickness Hospitalization Rider

If you're admitted to a hospital for a sickness, this coverage will pay a lump-sum benefit for the first day of covered hospital admission.<sup>6</sup>

#### Highlights:

- No deductible
- Pays full benefit regardless of other coverage
- One benefit per year, per person and two benefits per year, per family
- Pre-existing conditions limitation applies
- A few medical questions required to qualify.

<sup>2</sup> In North Dakota and Ohio, this plan pays the full benefit regardless of other coverage. Limited to two benefits per year, per policy holder

<sup>3</sup> Primary can apply from birth through 64 years of age for Accident Medical Expense only coverage.

<sup>4</sup> It pays 100% of the selected benefit for cancer; a heart attack resulting from coronary artery disease or cardiac arrhythmia; and stroke resulting from cerebrovascular disease. Waiting periods apply (90 days for cancer and 30 days for heart/stroke). In AL, waiting period is 60 days for cancer and 30 days for heart/stroke. The waiting period is 30 days for cancer and 30 days for heart/stroke in AR, DE, IL, NC, ND, SC, UT, WV and

<sup>5</sup> Condition-specific benefit percentages and state-specific waiting period details are listed in the brochure

<sup>6</sup> A 30 day waiting period applies.

Cancer and Heart/Stroke rider not available in IA, MO.

Sickness Hospitalization rider not available in: MO, ME, MT and ND