

# Why choose Short Term Medical?

## Because life is unpredictable

Our Short Term Medical insurance gives you a plan to face those unpredictable moments in life with confidence. It provides the financial protection you need from unexpected medical bills and other health care expenses, including:

- Doctor visits and some preventive care
- Emergency room and ambulance coverage
- Urgent care benefits and more

Short Term Medical is a good choice if you're:

- Between jobs
- Waiting for Medicare
- Waiting for new employee benefits

Get covered.  
Contact me today:



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 preexisting 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 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-ngic.com](http://ngah-ngic.com) and download the Short Term Medical brochure.

THIS PLAN PROVIDES LIMITED BENEFITS.

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**Short Term Medical**  
Temporary health care coverage for you and your family.



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

**FOR USE IN THE FOLLOWING STATES:**

**AL, AR, AZ, DC, FL, GA, IA, IL, KS, LA, MD, ME, MI, MO, MT, NC, ND, NE, NV, OH, OK, SC, SD, TX, TN, UT, VA, WI, WV, WY**

# Find the plan option fitting your needs and budget

## Building a Short Term Medical plan is easy

All you have to do is choose a deductible, select a coinsurance option, designate your coverage term, complete a health questionnaire, and you're all set.

Coverage is available as soon as the next day.



Ask your agent about Guaranteed Issue Short Term Medical plans<sup>2</sup>

DEDUCTIBLE <sup>1</sup>	COINSURANCE	OUT-OF-POCKET MAXIMUM AFTER DEDUCTIBLE	COVERAGE PERIOD MAXIMUM <sup>4</sup>
<b>\$1,000<sup>6</sup></b>	50% / 50%	\$5,000	\$250,000
	80% / 20%	\$5,000	\$1,000,000
<b>\$2,500</b>	50% / 50%	\$5,000	\$250,000
	80% / 20%	\$5,000	\$1,000,000
	100%	\$0	\$1,000,000
<b>\$5,000</b>	50% / 50%	\$5,000	\$250,000
	80% / 20%	\$5,000	\$1,000,000
	100%	\$0	\$1,000,000
<b>\$10,000</b>	80% / 20%	\$5,000	\$1,000,000
	80% / 20%	\$5,000	\$1,000,000
<b>\$25,000</b>	80% / 20%	\$5,000	\$1,000,000

<sup>1</sup> Per-person deductible and out-of-pocket amounts are capped at 3x the individual amounts for a family greater than three. This means that when three insured family members satisfy their individual deductibles and out-of-pocket amounts, the remaining individual deductibles and out-of-pocket amounts will be deemed as satisfied for the remainder of the coverage term.

<sup>2</sup> Availability varies by state. | <sup>3</sup> Maximum plan duration varies by state. | <sup>4</sup> Coverage Period Maximum for Maine is unlimited.

<sup>5</sup> Provider count source: <https://www.aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html>.

<sup>6</sup> \$1,000 deductible option not available in TN.



You choose your own coverage term, from 30 days to up to 12 months<sup>3</sup>

## aetna<sup>®</sup>

Choose your doctor from more than 690,000 primary care doctors and specialists, across 5,700 hospitals in the Aetna Open Choice<sup>®</sup> PPO Network<sup>5</sup>

Find a provider at

[www.aetna.com/docfind/custom/mymeritain](http://www.aetna.com/docfind/custom/mymeritain)

## LIFE Association Membership

A LIFE Association Membership helps you save every day by providing you with access to services and discounts such as:



Telemed for LIFE



Fitness programs



Automobile services



Travel advantages, entertainment and more

LIFE Association is a not-for-profit, members-only organization which provides you with lifestyle-related benefits and discounts.

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.

LIFE Association Membership is required to purchase Short Term Medical in the following states: AL, AR, AZ, DC, FL, GA, IL, LA, MI, NC, ND, NE, NV, OH, OK, SC, TX, TN, VA, WV, WY

LIFE Association Membership is optional in the following states: MD, MO, SD

LIFE Association Membership is not available in the following states: IA, KS, ME, MT, UT, WI