



# Agent Guide for Senior Products

**National General**   
Accident & Health

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.

# Senior Products Key Contacts

## Agent Contacts

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### Regional Sales Managers:

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## Member Contacts

### Send Medicare Supplement claims by mail to

National General

Accident and Health

P.O. Box 17110

Winston-Salem, NC 27116

### Policy Administration

Customer Service at National General

Accident & Health

888-966-2345

### Customer Service for Medicare Supplement policies issued prior to 1/1/2021

833-976-2628

### Claims and Benefit Administration Medicare Supplement

Administered by AMR

Customer Service:

833-976-2628

### Meritain Health

DVH (Dental Only)

Network by Aetna

866-221-4988

### Avesis

DVH (Vision Rider)

866-909-1085

### Amplifon

DVH (Hearing Discount)

866-981-5817

### Senior Indemnity

KBA (Key Benefit Administrators)

855-212-5014

### Commissions:

#### Agent Services:

Commissions and Appointment

888-376-3300

#### Agent Enrollment Portal:

EnrollNatGen.com

## Introduction

Thank you for your interest in National General Accident & Health Senior Products.

We are committed to your success and make every effort to provide you with the products and resources you need, so you can focus on helping your customers and grow your business.

Our broad portfolio of Senior products gives you the opportunity to sell all year long. With solutions in nearly every state, you have the opportunity to meet more needs of more customers.

**Our Medicare Supplement insurance, Senior Indemnity, and Dental, Vision & Hearing (DVH) plans offer plenty of options for your Senior customers to customize their coverage in the way that works best for them.**

### Medicare Supplement

For Medicare-eligible customers who need protection from the out-of-pocket costs Medicare Part A and Part B may not cover.

### DVH

A Dental, Vision & Hearing plan designed for customers age 55 and up, featuring three levels of dental coverage, two levels of optional vision coverage, and hearing discounts included with all plans.

### Senior Indemnity

Plans to cover hospital stays, office visits, and more, for customers 55<sup>1</sup> or older who need a supplement to Medicare Advantage or Medicare Supplement, or need coverage while they wait for Medicare eligibility.

### My LIFE Senior and My LIFE Senior Plus Association Memberships

These association memberships include discounts on diabetic supplies, gym memberships, dental procedures, vision exams and eyeglasses, and more.

**It's important to remember these products pay limited benefits; they 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 guide is your sales planning tool — it contains useful information to help you help your customers through the purchase process. For information about our portfolio of products for customers under age 65, contact your National General Sales Representative, or visit [NatGenHealth.com](https://www.natgenhealth.com). Product availability varies by state.

## Why work with us?

**Did you know ...**  
**10,000 Americans turn 65 every day.<sup>2</sup>**

That's a huge and growing market for your business. And we're committed to helping you make the most of this coming market change.

**Products** - National General Accident & Health offers a suite of Senior-focused products that include Medicare Supplement, Dental, Vision & Hearing, Senior Indemnity, and various discount programs.

**Technology** - We offer market-leading technology that simplifies and expedites the quoting and enrollment process with our InstaDecision tool. Furthermore, it includes instant access to ID cards and policy management tools.

**Support** - Dedicated Medicare team to help support

all facets of your business, including Contracting, On-boarding, Product Training, Technology Support, Commissions, and more.

1. Eligible enrollment age in CO, MO, and PA is 65.

2. Source (09/2021): <https://arc.aarpinternational.org/countries/united-states>

## Agent Appointments

National General Accident & Health markets products underwritten by National Health Insurance Company (NHIC), Integon National Insurance Company (INIC), and Integon Indemnity Corporation (IIC). Once you receive your initial appointment with us, we follow a “just-in-time” appointment process, except in states that require pre-appointment. Whenever you submit business for the first time in a new state, we will automatically submit a request for appointment within the time frame required by that state. As appointments are processed, you will receive an email notification confirming your appointment in a particular state. If you sell in multiple states, you will receive an email each time you become actively appointed in a state.

In order to solicit our products, you must first complete an online application:

- » Your sales representative will provide you with a personalized link, or you can call 888-376-3300.
- » Applications are accepted electronically.
- » If you hold active licenses in pre-appointment states at the time of your registration, the company will submit a request to the state for appointment. Pre-appointment states will remain blocked until your appointment confirmation has been received for those states.

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## EnrollNatGen.com – quoting and enrolling

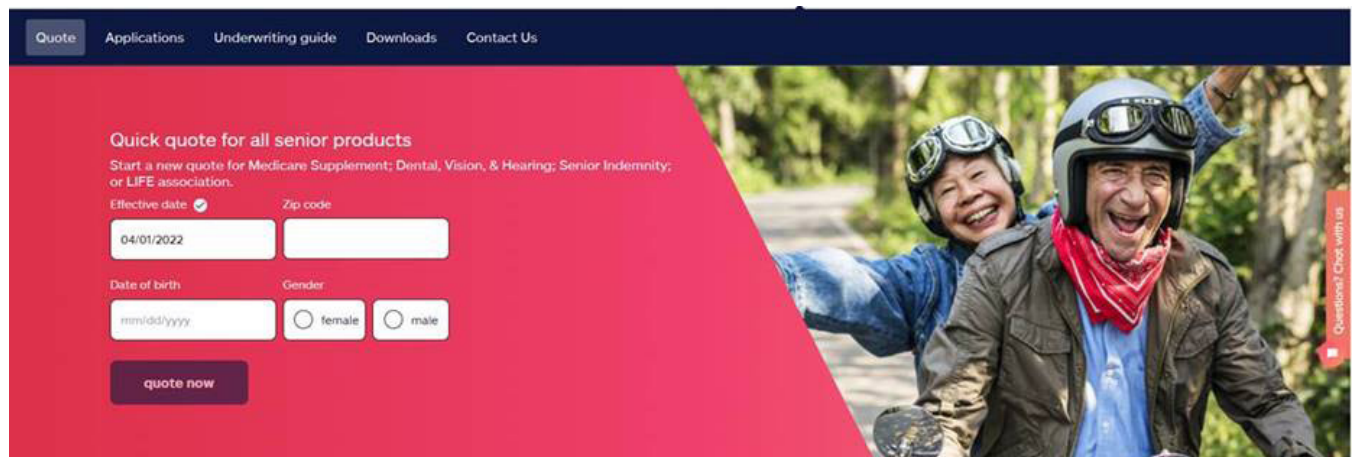
EnrollNatGen.com is our one-stop website for quoting and enrolling all our Senior products.

With one tool, you can:

- » Quote Senior products in a combined cart, so you can show customers exactly what they’re getting by combining products and applicants.
- » Get an instant underwriting decision for most applications with InstaDecision, our underwriting tool.
- » Start filling out applications and getting your customers enrolled.
- » View pending policies and download ID cards for issued policies.

Getting started with EnrollNatGen.com is easy.

- » Go to EnrollNatGen.com and log in with your Agent Back Office (ABO) username and password, or click the “Quote National General Senior Products” button in ABO.
- » If you are unable to log in or need to register for ABO, call 833-408-5392.



The screenshot shows the EnrollNatGen.com website interface. At the top, there is a dark blue navigation bar with links for "Quote", "Applications", "Underwriting guide", "Downloads", and "Contact Us". Below the navigation bar is a red banner with a photograph of two smiling people wearing helmets and goggles, suggesting an outdoor or adventure theme. On the left side of the banner, there is a white form titled "Quick quote for all senior products". The form includes the following fields and options:

- Effective date:** A dropdown menu with "04/01/2022" selected.
- Zip code:** An empty text input field.
- Date of birth:** A text input field with the placeholder "mm/dd/yyyy".
- Gender:** Two radio button options: "female" and "male".
- quote now:** A dark blue button with white text.

At the bottom right of the banner, there is a small vertical red button with white text that says "Get started. Chat with us".

## Medicare Supplement

Medicare Supplement Insurance offers customers protection from out-of-pocket costs for the expenses Medicare Parts A and B may not cover.

The plans offer customers:

- » The flexibility to see any doctor or any hospital, with no network restrictions or referrals as long as Medicare is accepted.
- » Automatic renewal as long as the premiums are paid on time, with benefits that increase when the Medicare deductible increases.

### Eligibility Requirements

Applicants are eligible to apply for Medicare Supplement insurance if they:

- » Are covered under Medicare Part A & B.
- » Are 65 years of age or older.
- » Are Medicare eligible due to disability in a state requiring under age 65 coverage.
- » Reside in any of the following states: AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WI, WV, WY

### Exclusive MultiDiscount Benefits:

National General Accident & Health has created an exclusive suite of discounts<sup>1</sup> and upgrades that your customers will love and you will appreciate.

- » 10% Annual Pay discount.
- » 10% Household Multi-plan discount.
- » 7% Roommate discount.
- » 5% Activity Tracker.

### Enrollment

Paper Application or online enrollment at [EnrollNatGen.com](http://EnrollNatGen.com) with E-Signature, Voice Signature, or Security Question signature options.

### Amplifon:

- » Members of NatGen's Medicare Supplement plans will receive access to special discounts on hearing exams and hearing devices with Amplifon Hearing care.
  - » \$75 copay for hearing exams at one of 5,000 credentialed facilities.
  - » No-cost hearing evaluations at Miracle Ear locations.
  - » Hearing aides starting from \$695.

(Refer to your states MedSupp brochure for additional details.)

### Active&Fit:

NatGen MedSupp members also enjoy access to Active&Fit Direct. This program provides access to:

- » Over 800 on-demand fitness videos.
- » Access to over 10,000 fitness centers with no long-term contracts.
- » Refer to Active&Fit flyer for additional details.

### New Business Guidelines

Applications must be submitted and received at the home office within 30 days of the application signature date. Once we receive the application, it will be processed in the order in which it was received. If there are any errors on the application, you will be notified as they are found and corrections will be requested. Any errors will need to be fixed before a policy can be issued.

### Effective Date

All applications must contain a requested effective date. Effective dates must be after the signature date of the application and is available on the 1st through the 31st of the month.

The effective date is required when submitting an application and must be equal to or greater than the Medicare Part B effective date, and after the signature date of the application.

1. Varies by state. Not all discounts are available in all states. See your state brochure for details.

## Medicare Supplement (continued)

### Guaranteed Issue:

An applicant applying under Guaranteed Issue may request an effective date up to 60 days beyond the application date.

### Underwritten:

An applicant applying outside of open enrollment may request an effective date up to 60 days beyond the application date.

### Birthday / Anniversary Rule:

Some states have special rules that allow a current Medicare Supplement plan member to change from their current plan to one of equal or lesser value with a different company during either their birthday month OR policy anniversary month, without having to pass medical underwriting. Please refer to the Underwriting Guide for state-specific guidelines.

### Replacements

A replacement takes place when an applicant is terminating existing Medicare Supplement or Medicare Advantage insurance and replacing it with new Medicare Supplement insurance.

National General Accident & Health requires a fully completed application when applying for a replacement policy; all replacements involving Medicare Supplement, Medicare Select or Medicare Advantage insurance MUST include a completed Replacement Notice.

### Open Enrollment:

- » An application may be submitted up to 6 months prior to and 6 months following the first day of the month of the applicant's 65th birthday or up to 6 months prior to and 6 months following the date the applicant becomes eligible for Medicare Part B. And;
- » The coverage effective date must be on or after the Medicare A and B effective dates.

NOTE: Medicare ID/Claim number is required on all applicants. For those applying prior to receiving their Medicare ID/Claim number, be sure to supply this to us when available. Claim processing can be delayed until this number is received.

### MACRA

The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) is a Federal law that was passed on April 16th, 2015. This law changed the available Medicare supplement plans for those who become newly eligible for Medicare on or after January 1, 2020. MACRA requires that Medicare supplement plans that cover the Medicare Part B deductible cannot be available to those who become newly eligible for Medicare on or after January 1, 2020. Those who become newly eligible for Medicare on or after January 1, 2020 may not be issued a policy for Plans C, F, or HDF. However, these plans may be available to anyone eligible on or before December 31, 2019.

*For more information about Medicare Supplemental Insurance, see the Medicare Supplement Underwriting guide.*

THIS PLAN PROVIDES LIMITED BENEFITS. THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH MEDICARE APPROVES BUT DOES NOT COVER.

## Senior Indemnity

Senior Indemnity insurance is fixed-benefit insurance that can help customers deal with out-of-pocket expenses Medicare Supplement or Advantage plans don't cover, or help pay for services while customers wait for Medicare eligibility.

- » Fixed-benefit insurance pays a predetermined benefit amount based on the type of service provided or the time period during which the care is received. The same benefit is paid for the covered service regardless of the actual cost of the service.
- » Senior Indemnity Max Plans One, Two, and Three can help customers who are waiting for Medicare eligibility.
- » Senior Indemnity Base Plans Four and Five make great additions to Medicare Advantage and Supplement plans. They'll help cover out-of-pocket costs that other plans don't.
- » All plans feature immediate benefits for sickness, with a 90-day waiting period for preventive care; benefits for office visits, urgent care, and lab services; and up to 31 days of hospitalization per plan year.

### Eligibility Requirements

- » Primary must be age 55 – 74. Renewable to age 85.<sup>1</sup>
- » Dependents: Through age 25 (unless unmarried and dependent due to disability).
- » No child-only plans.
- » Simplified Underwriting questions to determine eligibility for ease of access.
- » Senior Indemnity is an association product in some states. In those states, enrollment into the My LIFE Senior Association plan is required and/or automatic.

### Enrollment

Online via [EnrollNatGen.com](http://EnrollNatGen.com).

### Effective Date

Effective date defaults to the 1st of the following month. However, effective date can be changed to reflect any day of the month.

### Replacements

Provide the Health Replacement form with a copy of the application at time of submission in the application packet.

## DVH: Dental, Vision & Hearing

Our (DVH) PPO plans are designed for adults age 55 and up who want to live their best lives now. The plans help pay for dental care, with optional vision coverage and savings on hearing services.

- » Access to Aetna Dental® Administrators network, with 89,000 unique dentists and specialists.
- » Three plans to choose from.
- » Select benefits double in year two of the plan.
- » Savings on hearing tests and devices from Amplifon at all plan levels.
- » Two levels of optional Vision coverage from Avesis.

### Eligibility Requirements

- » Primary and Spouse are 55-99, renewable to age 99.
- » Dependents: Through age 25 (unless unmarried and dependent due to disability).
- » No child-only plans.

### Enrollment

Online via [EnrollNatGen.com](http://EnrollNatGen.com).

### Effective Date

Effective date defaults to the 1st of the following month. However, effective date can be changed to reflect any day of the month.

### Replacements

Provide the Health Replacement form with a copy of the application at time of submission in the application packet.

### Discounts

- » 10% discount on Dental rate when Dental is purchased on the same application/enrollment as MedSupp.
- » 10% discount on Dental rate when Dental is purchased on the same application/enrollment as Senior Indemnity.

1. Eligible enrollment age in CO, MO, and PA is 65.

# Marketing

## National General Accident & Health Advertising, Promotions, and Marketing Policy

National General Accident & Health is committed to assuring that advertising and sales promotion materials for National General products are clear as to the purpose, and truthful and fair as to the content and presentation.

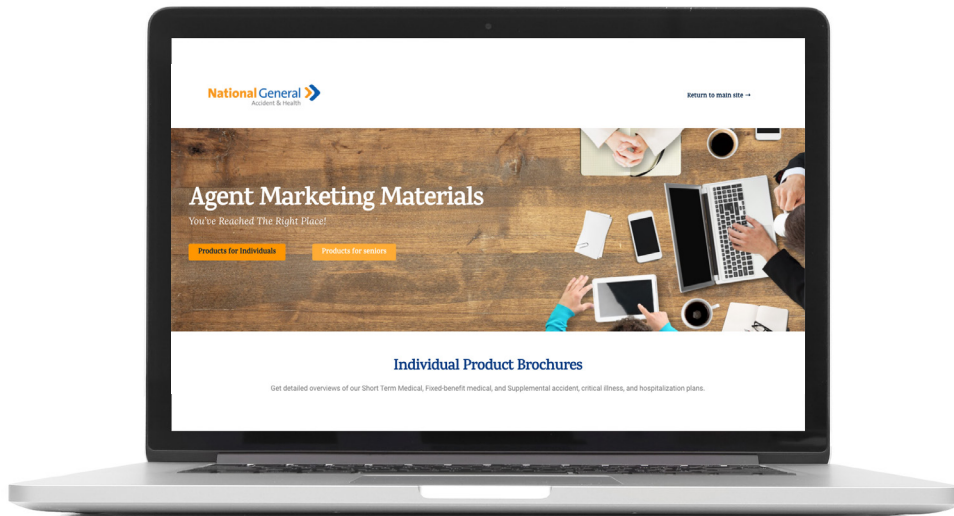
To ensure advertising, promotion, and marketing clarity for any advertising materials, whether created by our home office staff or by other marketers, you must have written approval from National General Accident & Health's Legal and Compliance and Marketing Departments prior to use.

Always refer to your agent agreement for details regarding advertising best practices and work with your National General sales representative to acquire all appropriate approvals.

## Ready-to-Use Marketing Materials

Marketing materials and product brochures can be found on our carrier website:

<https://natgenhealth.com/marketing-materials.php>





# What to expect after the sale

## ID Cards

If your customer's plan includes ID cards, they will have access to their ID cards on [MyNatGen.com](http://MyNatGen.com).

- » Temporary ID cards are available right away; and copies of permanent ID cards are posted within 4 business days of issuance. Either can be downloaded and used until the permanent ID cards arrive in the mail.
- » Permanent ID cards should arrive in the mail in about five to seven business days from the time of submission.

<b>National General</b> Accident & Health	<b>Medicare Supplement Insurance</b> Plan ID card
Member	[Member name]
Plan Description	[Description]
Policy Number	[Policy number]
Effective Date	[Effective date]
<b>Mail correspondence to:</b> [National General Accident & Health PO Box 3450 Salt Lake City, UT 84110]	<b>For eligibility, benefits or policyowner services, call: [1-866-916-8816]</b> <small>National General Accident &amp; Health markets products underwritten by National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation.</small>

NOTE: This is your customer's Medical ID card. Remind your customers to always present their Medical ID card when visiting the doctor.

## Policy fulfillment

During the electronic application process, providing your customer's email address means that your customer agrees to receive their policy, and/or certificate of issuance, and other correspondence electronically. If the applicant prefers to have the policy mailed, please call us at 888-781-0585. If no email is provided at time of application, policy/certificate and all other correspondence will be mailed via USPS. Policy fulfillment will not be mailed out until the first full modal premium payment is received.

## Email Correspondence

- » Applicants are not required to provide an email address in order to apply for Senior products.
- » Customers who provide an email address may elect to receive their policy documents and other important policy information via email.

## Policy Documents

Your customer can access their policy documents on [MyNatGen.com](http://MyNatGen.com) 24 to 48 hours after their signature is submitted and policy becomes activated. All active members, whether or not they choose electronic delivery, will have access to view their policy documents at [MyNatGen.com](http://MyNatGen.com).

## Policy Administration

Member Portal: [MyNatGen.com](http://MyNatGen.com)

After your customer has registered on [www.MyNatGen.com](http://www.MyNatGen.com), your customer will have access to the Member Portal to:

- » View or download all policy documents and correspondences.
- » Print their ID cards for plans that use ID cards.
- » Get answers to frequently asked questions.
- » Locate a provider, if applicable to the plan your customer purchased.

## Premium changes

If National General makes any changes to a customer's monthly premium amount, the customer will be notified of the new amount and the reason for the change. Email notifications are sent to the email address on record.

Any premium changes to a customer's policy/policies will be communicated to the customer via the customer's chosen communication method, in accordance with State rules and regulations.

# Important Information

## Fair Credit Reporting Act

Federal law requires that a notice be given to any Applicant experiencing adverse action. The notice states that a consumer report was reviewed as part of the enrollment process.

## Notice of Insurance Information Practices

To issue an insurance plan, National General Accident & Health needs to obtain information about the people proposed for insurance. Some of this information will come from the application, and some will come from other sources.

All information collected by National General Accident & Health may, in certain circumstances, be disclosed to third parties without the proposed insured's specific authorization. The proposed insured has the right to access and correct collected information that may relate to a claim or civil criminal proceeding. The notice is part of the application/enrollment form for insurance.

## HIPAA Privacy

As a business associate of National General Accident & Health, and as a representative working on behalf of each applicant, it is your responsibility to protect the confidential information you collect. Health Insurance Portability and Accountability Act (HIPAA) privacy and security regulations require that you, as a business associate, have physical, administrative, and technical safeguards in place to protect this information.

Please refer to the National Health Insurance Company privacy notice found at [www.natgenhealth.com](http://www.natgenhealth.com) to understand how protected health information is handled at National General and how insureds can exercise their individual rights under HIPAA. Please contact the National General Privacy Office immediately if you are aware of any breach of protected health information.

## Important Information for You and Your Customer

National General relies on your customer's answers to the application questions, and these answers have a significant impact on their eligibility for a plan. Information that is not completely and accurately disclosed may result in plan rescission. If your customer provided you with any health history information that would require a response of "yes" to a health question, you are required to disclose that information to us. The applicant must disclose his or her full and complete medical information; obtaining all the required authorizations at the time of application submissions is critical. Customers should contact National General if they think of any additional information that should have been disclosed.



National General Accident & Health 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, Integon National Insurance Company and Integon Indemnity Corporation have been rated as A+ (Superior) by A.M. Best. Each underwriting company is financially responsible for its respective products.