

A photograph of two young children jumping in a puddle on a dirt path. The scene is captured at sunset, with the sun low in the sky, creating a warm, golden glow. The child on the left is wearing a striped sweater and dark pants, while the child on the right is wearing a purple sweater with a white star and blue pants. The background shows a grassy field and trees silhouetted against the bright sky.

# Accident Fixed-Benefit

A plan providing cash benefits to help pay for unexpected out-of-pocket costs associated with accidents

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

NGAH-AFBBRO

**National General**   
Accident & Health


# Plan for the unexpected

## Medical treatment following an accident can get expensive — Accident Fixed-Benefit coverage is here to help

An accidental injury catches you off guard. An injury sends you into worry, uncertainty, inconvenience and creates expenses you hadn't planned for.

Accident Fixed-Benefit coverage pays cash right to you, helping you catch up financially from days off work and pay expenses other plans don't, like auto and medical deductibles. You get a set cash benefit for each covered injury or service — multiple benefits that really add up.

### Accident Fixed-Benefit pays:

- 
- Immediately — there's no waiting period
  - Over and above any benefits you receive from any other plan
  - No matter what doctor or hospital you choose
  - With no overall annual or lifetime limits, no matter how many accidents you have



THIS PLAN PROVIDES LIMITED BENEFITS.



# Accident Fixed-Benefit coverage

Flexible and simple accident coverage designed to be predictable and easy to use

We make it easy for you to find the plan fitting your needs and budget.

## Easy to obtain

It's easy to add Accident Fixed-Benefit coverage to any plan — no additional application or underwriting required

## Easy to choose

Simple coverage options help you meet your needs and budget.

- Choose **Level 1** or **Level 2** coverage (see next two pages for benefits)

## Easy to understand

You get a set cash benefit for each injury and service. You don't need to worry about deductibles, coinsurance, copays or preauthorization

## Easy to use

You can use the cash any way you need

## Easy to keep

The cost for Accident Fixed-Benefit coverage is designed to remain stable<sup>1</sup> and your plan will renew automatically each year



Individual rates start\* at around **\$14/month**

<sup>1</sup> Rates are subject to change based on your state and rate class. Rate class is determined by factors such as age, benefit level, type of insurance, riders and health characteristics at the time of application.

\* Sample premium rate is for Accident Fixed-Benefit coverage for an adult residing in North Carolina — Level 2





# Select your benefit option

Choose between Level 1 and Level 2 coverage

	Level 1	Level 2
<b>Examination</b>	<b>EMERGENCY TREATMENT</b> <i>Within 72 hours of the accident</i>	<ul style="list-style-type: none"> <li>\$100 for an adult</li> <li>\$50 for a child</li> </ul>
	<b>MAJOR DIAGNOSTIC EXAMS</b> <i>Once per calendar year</i>	\$200
<b>Hospitalization</b>	<b>INITIAL HOSPITALIZATION<sup>2</sup></b> <ul style="list-style-type: none"> <li>Starting within 30 days of the accident</li> <li>Once per accident and once per year</li> </ul>	<ul style="list-style-type: none"> <li>\$1,000 for admission to a hospital for at least 24 hours <i>or</i></li> <li>\$1,500 for Intensive Care Unit (ICU)<sup>3</sup></li> </ul>
	<b>INTENSIVE CARE UNIT (ICU) STAY</b> <i>15 days per accident</i>	\$500/day in addition to Hospital Stay benefit
	<b>HOSPITAL STAY</b> <i>365 days per accident</i>	\$250/day
	<b>SURGERY</b> <i>Within one year of the accident</i>	\$500-\$2,000 per surgery
	<b>BLOOD/PLASMA/PLATELETS</b> <i>Once per accident</i>	\$150
<b>Specific Conditions</b>	<b>BURNS</b> <i>Treatment within 72 hours</i>	\$200-\$20,000
	<b>COMA</b> <i>Of at least seven days</i>	\$15,000
	<b>DISLOCATION/FRACTURE</b>	\$100-\$4,000
	<b>EMERGENCY DENTAL INJURY</b>	\$100-\$300
	<b>EYE INJURY</b>	\$100-\$500
	<b>LACERATIONS</b> <i>Repaired within 72 hours</i>	\$50-\$800
	<b>PARALYSIS</b> <i>For at least 30 days</i>	\$25,000-\$50,000

A Hospital Stay benefit will not be paid on the same day as a Rehabilitation Unit benefit, and a Follow-up Treatment benefit will not be paid on the same day as a Physical Therapy benefit

<sup>2</sup> Initial Hospitalization benefit not available in Massachusetts.

<sup>3</sup> In Connecticut:  
Level 1 — \$750 for admission to a hospital for at least 24 hours or \$1,500 for Intensive Care Unit

*Benefits continued on next page*

# Select your benefit option, cont.



	Level 1	Level 2	
Recovery Benefits	<b>EQUIPMENT, SUCH AS CRUTCHES</b> <i>Once per accident</i>	\$100	\$125
	<b>FOLLOW-UP TREATMENT</b> <i>Once per day and six times per accident</i>	\$25/day	\$35/day
	<b>PHYSICAL THERAPY</b> <i>10 days per treatment, within six months</i>	\$25/day	\$35/day
	<b>PROSTHESIS</b> <i>Once per accident</i>	\$500	\$750
	<b>REHABILITATION UNIT</b> <i>60 days per calendar year</i>	\$100/day	\$150/day
Transportation	<b>AMBULANCE</b> <i>Within 72 hours of the accident</i>	<ul style="list-style-type: none"> <li>\$150 for ground</li> <li>\$1,000 for air</li> </ul>	<ul style="list-style-type: none"> <li>\$200 for ground</li> <li>\$1,500 for air</li> </ul>
	<b>LODGING</b> <i>30 days per accident per year</i>	\$100/day	\$125/day
	<b>TRANSPORTATION</b> <i>In excess of 100 miles</i>	\$400/round trip	\$600/round trip
Death	<b>ACCIDENTAL DEATH</b> <i>Within 90 days of the accident</i>	<ul style="list-style-type: none"> <li>\$30,000 for an adult</li> <li>\$15,000 for a child</li> </ul>	<ul style="list-style-type: none"> <li>\$50,000 for an adult</li> <li>\$20,000 for a child</li> </ul>
	<b>ACCIDENTAL DISMEMBERMENT</b> <i>Within 90 days of the accident</i>	<ul style="list-style-type: none"> <li>\$1,500-\$30,000 for an adult</li> <li>\$750-\$15,000 for a child</li> </ul>	<ul style="list-style-type: none"> <li>\$2,500-\$50,000 for an adult</li> <li>\$1,000-\$20,000 for a child</li> </ul>

# Limitations and Exclusions

This is an accident-only insurance plan. It provides limited benefits for specified treatment of accidental injuries. It is not a major medical insurance plan and does not provide benefits for:

- Sickness
- Services provided by a member of your immediate family or your employer
- Services rendered outside the territorial limits of the United States and Canada
- An illness, treatment or medical condition arising out of intentionally self-inflicted injury
- Dental care except for treatment for injury to healthy, natural teeth due to a covered accident
- Injury caused by or resulting from:
  - » Attempted suicide or self-inflicted injury by an insured person
  - » Injury caused by the insured person's service in the armed forces or related auxiliaries such as the National Guard or Army Reserve or exposure to acts of war other than terrorism
  - » Cosmetic surgery or elective surgery unless medically necessary. For purposes of this exclusion, cosmetic surgery does not include reconstructive surgery when the service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part resulting from a covered accident or sickness, and reconstructive surgery because of a congenital disease or anomaly of a covered dependent child
  - » Sporting activity for pay or financial reward, including coaching and officiating
  - » The insured person's operating a taxi or any other livery service for any kind of compensation or profit
  - » Injury or sickness caused to an insured person as a result of his/her participating in a felony
  - » Racing a vehicle, including cars, motorcycles and boats
  - » The insured person's being under the influence of alcohol or drugs, unless the drugs were taken as instructed by a physician
  - » Participating in aviation activities other than as a fare-paying passenger on a common carrier

This brochure provides a summary of benefits, limitations and exclusions. In certain states, an outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage for a description of the important features of the health benefit plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions. Benefits vary by state.

Coverage is guaranteed renewable provided there is compliance with plan provisions, including dependent eligibility requirements.

The Company has the right to change premium rates upon providing appropriate notice.

Accident Fixed-Benefit plans are designed to provide extra benefits in the event of an accident and do not provide comprehensive health (major medical) insurance or satisfy the government's requirements for minimum essential coverage.



National General Holdings Corp. (NGHC) is a publicly traded company with approximately \$2.5 billion in annual revenue. The companies held by NGHC provide personal and commercial automobile insurance, recreational vehicle and motorcycle insurance, homeowner and flood insurance, self-funded business products, life, supplemental health insurance products, Short Term Medical, 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 Time Insurance Company (est. in 1892), National Health Insurance Company (incorporated in 1965), Integon National Insurance Company (incorporated in 1987) and Integon Indemnity Corporation (incorporated in 1946). These four 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- (Excellent) by A.M. Best. Each underwriting company is financially responsible for its respective products.

Availability varies by state.  
(09/2016) © 2016 National Health Insurance Company. All rights reserved.