



# SUPPLEMENTAL ACCIDENT INSURANCE

## ACCIDENT MEDICAL EXPENSE POLICY MONTHLY PREMIUMS

| BENEFIT          | \$2,500 | \$5,000 | \$6,850 | \$7,150 | \$7,500 | \$10,000 |
|------------------|---------|---------|---------|---------|---------|----------|
| SINGLE           | \$11.50 | \$19.00 | \$24.55 | \$25.45 | \$26.50 | \$34.00  |
| FAMILY           | \$15.75 | \$27.50 | \$36.20 | \$37.61 | \$39.25 | \$51.00  |
| \$250 DEDUCTIBLE |         |         |         |         |         |          |



**ACCIDENTS  
HAPPEN WHEN  
YOU LEAST  
EXPECT THEM**

**PROTECT  
YOURSELF  
WITH AN  
ACCIDENT  
POLICY**

**GUARANTEE  
ISSUE**

**QUICK  
APPLICATION**

**START  
COVERAGE  
TOMORROW**

**407 W STATE ST  
SYCAMORE, IL  
60178**

**myinsuranceguy.com**

**800-644-0950**



# Accident Medical Expense

Accident Medical Expense gives you the coverage you need to pay the high out-of-pocket medical bills following an accident

Following a covered accidental injury, it'll cover your accident-related medical expenses up to the benefit amount you choose.

## ACCIDENT MEDICAL EXPENSE (AME) DETAILS

- \$250 deductible
- Pays covered out-of-pocket expenses up to the selected benefit amount\*\*
- Treatment-specific limits on ground ambulance, physical medicine and durable medical equipment
- Includes accidental death and dismemberment benefits
- No network restrictions
- No waiting period applies
- Applicants must be 64 years of age or younger
- Acceptance is guaranteed
- AME plan can be purchased on its own

Availability and benefits vary by state.

<sup>1</sup> Not an actual case. Presented for illustration only. Cost of services will vary.

\* Average cost of a fractured hip according to the National Center for Biotechnology Information. Retrieved April 17, 2015, from [www.ncbi.nlm.nih.gov/pubmed/23035626](http://www.ncbi.nlm.nih.gov/pubmed/23035626)

\*\* In CO, GA, KS and OH, this plan pays the full benefit regardless of other coverage. Limited to two benefits per year, per policy holder.

## Let's look at how Accident Medical Expense works

Mark was painting the living room when he fell off the ladder and broke his hip.<sup>1</sup> He has a primary medical plan with a \$5,000 out-of-pocket limit and Plan Enhancer with a \$5,000 benefit level.

|                           |           |
|---------------------------|-----------|
| TREATMENT COST            | \$12,923* |
| PRIMARY MEDICAL PLAN PAID | \$8,173   |
| PLAN PAID                 | \$4,500   |
| AME DEDUCTIBLE            | \$250     |



Mark is responsible for the remaining \$250

# Limitations and Exclusions

## ACCIDENT MEDICAL EXPENSE

We will not pay benefits for any charges, dismemberment or death that result from or are related to an accident sustained prior to the effective date of the coverage under this policy, or claims resulting from or related to sickness.

In addition, charges directly or indirectly resulting from any of the following are not covered:

- Medical event, treatment, services or supplies for which benefits equal to or in excess of such charges are received under any other benefits
- Treatment, services or supplies that:
  - » Are not included in the covered treatment definition
  - » Are due to complications of a noncovered service
  - » Are incurred before the covered person's effective date or after the termination date of coverage
- Dental treatment except as otherwise covered for a dental injury
- Tendonitis, tenosynovitis, bursitis, overuse, strains, repetitive motions or stress, repetitive or cumulative traumas including, but not limited to, carpal tunnel syndrome, tennis elbow and thoracic outlet syndrome
- Hernia or heat exhaustion
- Treatment of mental or emotional disorders, alcoholism, substance abuse and drug addiction
- Cosmetic service; treatment that is not medically necessary; treatment, services and supplies for experimental or investigational services
- Treatment, services and supplies provided for or by a masseur, masseuse or massage therapist, a roller; massage therapy; meditation or relaxation therapy; aromatherapy; holistic therapies; acupuncture, biofeedback, neurotherapy, and electrical stimulation
- Services or supplies ordered, directed or performed by a health care practitioner or supplies purchased from a medical supply provider who is a covered person, an immediate family member, employer of a covered person or a person who ordinarily resides with a covered person
- Treatment incurred outside of the United States, its possessions or Canada
- All prescription and over-the-counter products, drugs or medicines

We will not pay benefits for accidental injury, accidental dismemberment or accidental death resulting from or related to any of the following:

- An accident that occurred before the covered person's effective date or after the termination date of coverage
- Participation in the military service
- War or any act of war
- Voluntarily taking, absorbing, or inhaling any gas, poison or drugs

- Voluntary use of alcohol or any controlled substance, as defined by statute, except when administered in accordance with the advice of the covered person's health care practitioner, including accidents that occur while the covered person is under the influence of alcohol or drugs
- Participation in an assault or commission of a felony
- Any hazardous activity including, but not limited to: parachute jumping, hanggliding, bungee jumping, air or space travel in any vehicle other than a regularly scheduled flight by an airline, racing any motorized or non-motorized vehicle, including a pit crew, rock or mountain climbing, mountaineering, spelunking and cave exploration, parkour, intercollegiate sports and extreme sports. Also excluded are treatment and services required due to accidental injury received while practicing, exercising, undergoing conditioning or physical preparation for any such activity
- Any hazardous occupation or other activity for which compensation is received in any form, including sponsorship, such as, but not limited to: operating a taxi or delivery service; participating, instructing, demonstrating, guiding or accompanying others in skiing, horse riding, rodeo activities, professional or semi-professional sports, adult sporting competition at a national or international level and extreme sports. Also excluded are treatment and services required due to accidental injury received while practicing, exercising, undergoing conditioning or physical preparation for any such compensated activity
- Suicide or attempted suicide
- Intentionally self-inflicted injury

# Build a better plan

## Improve your coverage with Plan Enhancer's flexible solutions

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

Starting with Accident Medical Expense coverage, Plan Enhancer allows you to add optional Cancer and Heart/Stroke and Sickness Hospitalization riders — depending on the availability of these riders in your state.

By paying cash benefits right to you, Plan Enhancer can help you face those unpredictable moments in life with confidence.

Choose one of six available benefit levels: \$2,500; \$5,000; \$6,850; \$7,150; ■ \$7,500♦ and \$10,000♦



- 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\*\*
- Attach the Sickness Hospitalization rider to get lump-sum benefits for the first covered day of hospital admission due to a sickness\*\*



### THIS PLAN PROVIDES LIMITED BENEFITS.

\* Availability of coverages vary by state. See page 7 for coverage availability

\*\* Cancer and Heart/Stroke and Sickness Hospitalization riders can not be purchased on their own

■ \$7,150 benefit level available in select states

♦ Sickness Hospitalization rider not available with \$7,500 and \$10,000 benefit levels





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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.

Product forms 8227, B827 and B828 series

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