



Cancer and Heart/Stroke

An insurance policy that provides cash benefits to help pay for out-of-pocket costs associated with a cancer, heart attack, or stroke diagnosis

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

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National General 
Accident & Health

Have a strategy for the costs you can't see coming

Cancer and Heart/Stroke coverage gives you a way to face the unthinkable with confidence.

You never expect a life-threatening illness like cancer, heart attack,¹ or stroke. But if the unexpected happens, you want to be prepared.

With Cancer and Heart/Stroke coverage, you'll receive cash benefits upon your first diagnosis of cancer, heart attack, or stroke,² allowing you to get the care you need and pay your expenses.

Cancer and Heart/Stroke coverage provides:



- Four benefit levels to choose from: \$25,000, \$30,000, \$50,000, and \$75,000.
- The flexibility to choose any doctor with no network restrictions.
- Cash benefits that you can use in any way you need.

Cancer Benefit Waiting Period for Cancer: Cancer is eligible for benefits under this plan only if Diagnosed after the first 90 calendar days from the Effective Date.

Heart-Stroke Benefit Waiting Period for Heart-Stroke: Heart-Stroke is eligible for benefits under this plan only if Diagnosed after the first 30 calendar days from the Effective Date.



THIS POLICY PROVIDES LIMITED BENEFITS.

1 Non-ST elevation myocardial infarctions (NSTEMI) are not covered. 2 Pays Heart/Stroke benefits for coronary artery disease or cardiac arrhythmia resulting in heart attack, coronary artery disease or cardiac arrhythmia resulting in coronary artery bypass, coronary artery disease resulting in coronary angioplasty and cerebrovascular disease resulting in stroke.



Cancer and Heart/Stroke coverage

Flexible, affordable and easy-to-use coverage providing financial help when it matters most.

We designed our Cancer and Heart/Stroke coverage to make it:

Simple

- You're paid a lump-sum cash benefit for life-threatening cancer and heart attack or stroke.
- Policy pays cash benefits per covered person.
- You receive payment regardless of the doctors, hospitals, and treatments you choose.

Flexible

- Policy pays in addition to any other coverage you may have.
- You can add Cancer and Heart/Stroke coverage to any other medical policy.

Easy to understand

- You pay just one family rate for any number of children.

How does this coverage work? Let's do some math.

Following a routine colonoscopy, Oscar found out he had colon cancer. After a year of treatment, his medical bills started adding up. On top of that, time away from work made it hard to keep up with other expenses. Oscar has a Cancer and Heart/Stroke policy with a \$50,000 benefit level.²

TREATMENT COST	\$14,019*
CANCER AND HEART/ STROKE PAID:	\$50,000
REMAINING CASH BENEFITS:	\$35,981



Oscar can use the remaining cash benefits in any way he needs, such as mortgage and vehicle payments

² Not an actual case. Presented for illustration only. Cost of services will vary.
 * Average cost of cancer treatment for one year according to the Medical Expenditure Panel Survey, statistical brief #345, November 2011



Benefits provided with this policy

A life-threatening diagnosis is scary enough

With Cancer and Heart/Stroke coverage, you get cash benefits when you need them most, so you can concentrate on recovery without worrying about your bills piling up. Your Cancer and Heart/Stroke policy will pay cash benefits for a number of common diagnoses. Here's how it works:

If you're diagnosed with this:

FIRST-EVER, CANCER

CORONARY ARTERY DISEASE OR CARDIAC
ARRHYTHMIA RESULTING IN HEART ATTACK

CORONARY ARTERY DISEASE OR CARDIAC
ARRHYTHMIA RESULTING IN CORONARY BYPASS

CORONARY ARTERY DISEASE RESULTING IN
CORONARY ANGIOPLASTY

CEREBROVASCULAR DISEASE RESULTING
IN STROKE

Your policy pays this:

100% of your selected benefit amount

100% of your selected benefit amount

25% of your selected benefit amount*

10% of your selected benefit amount*

100% of your selected benefit amount

* For conditions paying partial benefits, your policy will pay you for other covered conditions until 100% of your selected benefit amount has been paid

Cancer and Heart/Stroke covered conditions and limitations and exclusions

Guaranteed Renewable except for stated reasons: This Policy is guaranteed renewable until attainment of age 75 years except for stated reasons. This Policy automatically renews except for as stated in the Effective Date and Termination Date provision section. Read Your Policy carefully to understand coverage limitations and termination provisions.

Pre-Existing Conditions Limitation

A Pre-Existing Condition is not eligible for benefits unless the first ever Diagnosis occurs after the Pre-Existing Condition limitation period has expired. We will not pay benefits for Specified Diseases that are, result from, or are related to a Pre- Existing Condition that is Diagnosed within the first 12 months this plan is in force.

Exclusions

This plan provides benefits only for Specified Diseases identified in the Benefit Schedule.

We will not pay benefits for claims resulting, whether directly or indirectly, from Specified Diseases that are related to, or are resulting from any of the following:

- Any disease if the Covered Person was previously Diagnosed anytime prior to his or her Effective Date under this Policy.
- Any disease first Diagnosed within the applicable Benefit Waiting Period, as shown in the Benefit Schedule, immediately following the Policy Effective Date. In such event, We will terminate the Covered Person's coverage under this Policy and refund the portion of the premium paid for that Covered Person's coverage.
- Arrhythmia resulting in Heart Attack occurred in association with use of an illegal drug or controlled substance, except when administered in accordance

For use in Colorado.

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. Cancer and Heart/Stroke plans are designed to provide extra benefits in the event of a critical illness and do not provide comprehensive health (major medical) insurance or satisfy the government's requirements for minimum essential coverage. NGAH-CHSBRO-CO (Rev. 01/2021) © 2021 National General Insurance. All rights reserved.

with the advice of the Covered Person's Health Care Practitioner.

- Any amount in excess of any Maximum Benefit for covered Scheduled Benefits.
- Diseases or conditions that do not meet the definition of a Specified Disease in this plan.
- Suicide or attempted suicide while sane.
- Self-inflicted Sickness, injury, or Accidental Injury.

Termination Date

The Policyholder may cancel this plan at any time by sending Us written notice or calling Our office. Upon cancellation, We will return the unearned portion of any premium paid, in accordance with the laws in the Policyholder's state of residence, minus any claims that were incurred after the termination date and paid by Us.

This Policy will terminate at 12:01 a.m. local time at the Policyholder's state of residence on the earliest of the following dates:

- The date We receive a request in writing or by telephone to terminate this plan or on a later date that is requested by the Policyholder for termination.
- The date We receive a request in writing or by telephone to terminate coverage for a Covered Dependent or on a later date that is requested by the Policyholder for termination of a Covered Dependent.
- The date this plan lapses for nonpayment of premium per the Grace Period provision in the Premium Provisions section.
- The date there is fraud or material misrepresentation made by or with the knowledge of any Covered Person applying for this coverage or filing a claim for benefits.

- The date all plans the same as this one are terminated or non-renewed in the state in which this Policy was issued or the state in which the Policyholder presently resides.
 - The date We terminate or nonrenew all individual market specified disease insurance plans in the state in which this Policy was issued or the state in which You presently reside. We will give You advance notice, as required by state law, of the termination of Your coverage.
 - The date the Policyholder moves to a state where We do not provide insurance under a plan with the same plan design as this Policy, We reserve the right to terminate this coverage.
 - For a Dependent, the date a Covered Dependent no longer meets the Dependent definition in this plan.
 - The date the Policyholder attains age 75 years.
- Delay or failure to report termination of any insurance will not continue the insurance in force beyond the date it would have terminated according to this Policy.
- A Covered Person's coverage under this Policy will terminate:
- When benefit payments for that Covered Person equals the Maximum Lifetime Benefit shown in the Benefit Schedule.
 - If the Covered Person is Diagnosed with a Specified Disease within the applicable Benefit Waiting Period. We will refund the portion of the premium paid for that Covered Person's coverage.
 - If a Covered Person is not eligible for a benefit under this plan due to a Diagnosis of a Specified Disease prior the Effective Date of this plan. Our sole liability will be to refund all of the premiums paid for that Covered Person's coverage.

Following such loss of coverage, if the Covered Person was the Policyholder and this is a Family Plan, the Covered Dependent spouse or Domestic Partner will be considered the Policyholder or, if only Dependent children are covered under this plan, the youngest child will be considered the Policyholder. If this was a Family Plan and becomes a Single Plan based on the Covered Person's coverage termination, the required premium will be reduced to a Single Plan premium.

THIS IS NOT A MEDICARE SUPPLEMENT INSURANCE PLAN.



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 four 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.