

# Short Term Medical

Health care coverage for you and your family.  
Available to you through your LIFE Association Membership.

PPO Network provided by:  Cigna.

## Why choose Short Term Medical?

Short Term Medical gives you the flexibility to get the coverage you need, with the options you want, for the time that best suits you – whether it's 30 days, 12 months, or even up to 3 years!<sup>1</sup>

You get access to benefits and options that provide financial protection for the everyday and the unexpected.

Together with network providers like Aetna® and through partners like LIFE Association, our Short Term Medical plans can save you more on your health care and help you keep your wallet, coverage, and wellness strong.

## Plan Highlights

### Here are a few key features of our Short Term Medical plan:

- » Office visit benefits are standard with all plans and copay options are available.
- » Keep prescription costs low with a pharmacy discount card on all plans, or a copay on generics with our Copay Enhanced PPO plan.

Contact me for more information:

# Plan Flexibility

## Get the coverage that's right for you.

- » Three plan options: Essentials PPO, Enhanced PPO, and Copay Enhanced PPO.
- » Wide variety of deductible and coinsurance options to fit your budget.
- » A Guaranteed Issue option with many of the same benefits and no health questionnaire to fill out.
- » Extend your coverage for up to 3 years by purchasing multiple plans with one application, or set up a renewable plan option.<sup>2</sup>



## Access to Cigna®

Choose your doctor from more than 1,000,000<sup>3</sup> doctors and specialists across 6,300<sup>3</sup> hospitals in the Cigna PPO Network.<sup>4</sup>

Find an in-network provider at [MyNatgen.com/CignaPPO](http://MyNatgen.com/CignaPPO)



## LIFE Association Membership<sup>5</sup>

LIFE Association is a not-for-profit, members-only organization providing you with lifestyle-related benefits and discounts on everyday services and needs, such as travel, entertainment, financial services, home protection, and more.<sup>5</sup>

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. See the LIFE Association Membership guide for complete details.

LIFE 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 LIFE Association. Membership fees apply.

1. Plan durations, coverage options, and product availability vary by state. Maximum renewal in WI is 18 months; in SC, 33 months. ID, MI, and NV do not have renewal options. Check with your agent to learn more. | 2. Maximum allowable policy period is 364 days. In SC, 11 months. In ID, MI, and NV, 6 months. All options must be selected at the time of purchase. Not available for Guaranteed Issue Plans. Renewal option not available in OH. | 3. Cigna analysis of actual number of doctors in the PPO Network as of September 1, 2018. Data is subject to change. | 4. The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO Network for Shared Administration. | 5. LIFE Association membership not required in IA, ID, NE, OK, UT, WI, and WY.

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.

For use in the following states: AL, AR, AZ, FL, GA, IA, ID, IN, KY, LA, MO, MS, NE, NV, OH, OK, SC, UT, WI, WV, and WY.

This document provides summary information. Please refer to our product brochures and limitation and exclusion documents on our website, [NatGenHealth.com](http://NatGenHealth.com) for more 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. **Go to [NatGenHealth.com](http://NatGenHealth.com) and download the Short Term Medical brochure for benefits and limitations and exclusions. For more information, contact your agent.**

### THIS PLAN PROVIDES LIMITED BENEFITS.

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

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