

Accident Medical Expense coverage

For employees

Financial protection from the things you can't see coming



Life tends to hide the biggest dangers in plain sight. And while you manage to make it through most of them just fine, things don't always go according to plan. Accidents happen. Now, you can stay financially prepared for them.

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

National General 
Benefits Solutions

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

AME advantages:

- » Helps you pay costs not covered by other insurance
- » Provides coverage beginning on the next available effective date¹
- » Includes accidental death and dismemberment benefits

Choosing a plan is easy.

First, complete a health questionnaire.
Then, select the benefit level fitting your needs and budget.

Benefit Levels

\$2,500	\$5,000	\$10,000
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Get coverage today
starting at \$17.09² per month

¹ Coverage begins on either the fifteenth of the month of application or the first of the next month if the application is submitted on or after the sixteenth of the month
² Rate example is based on an individual adult with a \$2,500 benefit level

How does this plan work?



This plan has a \$250 deductible. In the event of a covered accidental injury, this plan will help pay your out-of-pocket expenses up to the benefit level you choose. If your medical bill is less than your benefit level, you'd only be responsible for \$250 of it.

If you have a medical plan as well, this plan will coordinate benefits. That means if your primary insurance pays \$1,000 toward an accident-related medical bill, \$1,000 would be subtracted from your Accident Medical Expense benefit level. The remaining benefit amount would still be subject to the \$250 deductible.

Accident Medical Expense turns big medical bills into manageable costs for the care you need.

AME limitations and exclusions

Exclusions

The Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Intentionally self-inflicted Injury, suicide or any attempt thereof while sane or insane
- Committing or attempting to commit a felony or civil insurrection or while involved in an illegal occupation
- Acts of war, whether declared or not
- Traveling by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline, unless specifically provided in this Certificate
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the loss occurs
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Physician
- While a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is to the extent it extends beyond 31 days
- While flying in an ultra-light plane, hang gliding, parachuting or bungee jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere
- While driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATVs)
- Injuries sustained where a Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license

AME limitations and exclusions

Exclusions Continued

- Competing in motor sports races or competitions
- Testing cars or trucks on any racetrack or speedway
- Handling, storing or transporting explosives
- participating in a rodeo
- Illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except bacterial infection due to an accidental cut or wound, botulism or ptomaine poisoning
- With respect to any period of time a Covered Person is traveling on an air conveyance, this coverage applies only with respect to Covered Injuries sustained by the person:
 - while riding as a Passenger in or on (including getting in or out of, or on or off of):
 - any scheduled commercial airline
 - any military air transport aircraft;

For the Accident Medical Benefit only, the Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Treatment by persons employed or retained by the Policyholder, or by any Immediate Family Member or member of the Covered Person's household
- Treatment of hernia
- Pregnancy, childbirth, miscarriage, abortion or any complication of childbirth, miscarriage or abortion unless due to a Covered Injury
- Mental and Nervous Disorder (except as provided in the Policy)
- Charges incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofascial pain (except as provided by the Policy)
- Charges for injuries caused while riding in or on, entering into or alighting from, or being struck by a 2 or 3-wheeled motor vehicle or a motor vehicle not designed primarily for use on public streets or highways
- Participation in or practice for interscholastic tackle football, intercollegiate sports, semi-professional sports or professional sports (unless specifically covered under the Policy)
- Charges for which the Covered Person would not be responsible for in the absence of the Policy, except for Medicaid
- Conditions that are not caused by a Covered Accident
- Any elective treatment, surgery, health treatment or examination, (including any service, treatment or supplies)
- Charges payable by any automobile insurance Policy without regard to

fault (This exclusion does not apply in any state where prohibited)

- Treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.)
- Blood, blood plasma or blood storage [except charges by a Hospital for processing or administration of blood]
- Cosmetic, plastic or restorative surgery except needed as a result of the Covered Injury
- Any treatment, service or supply not specifically covered by the Policy
- Personal comfort or convenience items, such as but not limited to Hospital telephone charges, television rental or guest meals
- Routine physical examinations and related medical services, elective treatment or surgery or investigative treatments of procedures
- A Medical Repatriation
- Charges for rest cures or custodial care
- Treatment in any Veteran's Administration, Federal or state facility, unless there is a legal obligation to pay; or
- Services or treatment provided by an infirmary operated by the Policyholder

If you suffer from a Covered Injury and receive treatment within 30 days of the Covered Accident, this plan will pay up to the elected benefit amount for eligible medical expenses related to the accident, not covered by your health plan.

All subsequent treatments must be incurred within 26 weeks of the Covered Accident. Subject to a \$250 deductible, deductible will be applied before any benefits are payable. Deductible applies to each Insured Person and each Accident.

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 renewable to age 65 provided there is compliance with plan provisions, including dependent eligibility requirements.

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

Accident Medical Expense 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 Benefits Solutions markets products underwritten and issued by National Health Insurance Company (NHIC), Integon National Insurance Company, and Integon Indemnity Corporation. All three underwriting companies are rated as "A-" (Excellent) by A.M. Best. (01/2017) © 2017 National Health Insurance Company. All rights reserved.