



# Core Value FLEX

## Options give you flexibility.

Core Value Flex is a new level-funded reference-based pricing option for small to mid-sized businesses. The FLEXibility of this plan allows you to choose a reference-based pricing plan with the option of switching to a PPO network<sup>1</sup> mid-year — without a change in your monthly payment.

## How does Core Value Flex benefit you?

Core Value Flex offers the same versatile plan design options as our standard level-funded plans, making it easy to choose the plan that fits your group's needs.

Experience the savings potential of our Core Value referenced-based pricing plan with the added flexibility of switching back to a PPO network and maintaining your self-funding.

Innovation is at our CORE, and the FLEX option is the first of its kind.

## What makes Core Value different?



### Member Advocacy Program

The Member Advocacy Program works to keep your employees informed and represented when unexpected billing occurs. The team will help your employees understand their benefits, find providers, and understand their Explanation of Benefits (EOB) documents.



### Money back in your pocket

At the end of a low-claims year, depending on your plan selection, a portion or all of the unused claims account may be refunded — boosting your savings. *Refund is subject to any applicable Terminal Liability Coverage fee.*



### Enhanced plan features

Reducing your overall health care expenses is what we strive for. Teladoc<sup>®</sup> and Healthcare Bluebook<sup>™</sup> are included with your plan. You can also elect to add the wellness program from Vitality to keep your members healthy and productive.

Core Value Flex is available in: AK, AL, AR, AZ, CO<sup>2</sup>, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, VT, WI, WV, WY

<sup>1</sup> PPO network to be selected from approved networks at the time of plan change. Aetna Signature Administrators<sup>®</sup> PPO Network is not available for the Flex option. | <sup>2</sup> Plans in CO will be available for October 1, 2021, and later effective dates.

The National General Benefits Solutions (NGBS) Self-Funded Program provides tools for employers owning small to mid-sized businesses to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. For employers in the NGBS Self-Funded Program, stop-loss insurance is underwritten by: Integon National Insurance Company in CO, CT, NY and VT; Integon Indemnity Corporation in FL; and National Health Insurance Company in all other states where offered.

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