



Core Value

It's time to take control of your health care costs

Lower your health care costs with Core Value, a reference-based pricing plan from National General Benefits Solutions. Core Value pays benefits based on a multiple of the Medicare reimbursement rate,¹ regardless of the amount charged by the provider. This helps lower costs while still providing the same quality benefits your employees have come to expect.

We offer a suite of products, such as Core Value Flex and Core Value Access², so you can build a plan to fit your business model and employees' needs. See individual flyers for more information.

Rich with features like:



No network restrictions²

Freedom to use any hospital, any doctor.



Member Advocacy Program

Dedicated support teams to keep navigating the system a simple task.



Teladoc[®]

Included in your plan, Teladoc can cost less than visiting an urgent care center or doctor's office.



Money back in your pocket

Opportunity to save more in years with lower than expected claims — boosting your savings.



Healthcare Bluebook[™]

This cost and quality steerage tool helps members find low-cost, high-quality providers in their area for select medical services.⁴



Wellness Program from Vitality[®]

An option you can add to any Core Value plan. The program gets your employees motivated and on the path to a healthier lifestyle.

A solid plan to the core

Core Value is available in: AK, AL, AR, AZ, CA, CO⁵, 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, WA, WI, WV, WY | Core Value is only available in CA in the following markets: Los Angeles, Santa Ana, San Diego, Santa Barbara, Fresno

¹ In instances when a service is not priced by Medicare, reimbursement is based on a derived equivalent. | ² Pharmacy benefits and transplants still rely on the use of network providers. Core Value Access offers network usage. | ³ As long as there are no changes to your group's benefits or enrollment. | ⁴ Healthcare Bluebook is not available with Core Value Access. | ⁵ Plans in CO will be available for October 1, 2021, and later effective dates.

This plan pays providers based on a multiple of the Medicare reimbursement rate (or derived equivalent) for each service received. There is no correlation between the Healthcare Bluebook Fair Price service and a provider accepting the payment made by the Core Value plan.

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. NGBS-COREVALUE-FLYER (Rev. 06/2021) © 2021 National Health Insurance Company. All rights reserved.

Contact me to learn more:

