



# 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,<sup>1</sup> 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 Access<sup>2</sup>, 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 restrictions<sup>2</sup>

Freedom to use any hospital, any doctor.



#### Member Advocacy Program

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



#### Teladoc<sup>®</sup>

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<sup>™</sup>

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



#### Wellness Program from Vitality<sup>®</sup>

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

Contact me to learn more:

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.  
Not available in: AL, AR, CA, CO, DC, HI, MD, NH, NY, RI, and UT  
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. Stop-loss insurance for the NGBS Self-Funded Program is underwritten and issued by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation. NGBS-COREVALUE-FLYER-ER (Rev. 09/19) © 2019 National Health Insurance Company. All rights reserved.