

For use for January 1, 2019, and later effective dates.

Maximize your savings with NGBS Advantage:

NGBS Advantage lowers your health benefit costs by requiring employees to exclusively use network providers

Reduce your health benefit costs further with NGBS Advantage — a plan that only pays benefits when your employees visit network providers. Make sure your employees find a network doctor to ensure they get the care they need for less.

Your plan is managed and administered by our trusted third-party administrator, Allied Benefits Systems, Inc. (Allied). Allied offers extensive online services and monthly reports that make it easy for you and your employees to access information about your plan.

When you select an NGBS Advantage plan with Allied, you get:



Plan administration

Allied handles your group's claims, customer service and claims reporting, leaving you to focus on your business



Broad network access

Your employees gain access to the Cigna PPO and Cigna OAP Networks, Aetna® Signature Administrators network, and more local networks



Customer service

Allied has dedicated teams ready to help your group members get the most out of their plans



Access to Teladoc® services

Teladoc is an affordable telehealth option that allows your employees to receive treatment anytime, anywhere, for many common, non-emergency conditions



See reverse side for benefit plan details

Your health plan benefits available with the NGBS Advantage plan

All employer-established health benefit plans meet the standards set by the Affordable Care Act.

Stop-loss options

Group-member plan options

AGGREGATE DEDUCTIBLE	Based on total expected claims, calculated based on the census of your group and other factors such as number of members, age, gender, etc.			
SPECIFIC DEDUCTIBLE¹	<ul style="list-style-type: none"> \$6,500 \$10,000 \$15,000 	<ul style="list-style-type: none"> \$20,000 \$25,000 \$30,000 	<ul style="list-style-type: none"> \$40,000 \$50,000 \$100,000 	
DEDUCTIBLE OPTIONS <i>Family deductible is two times the individual.</i>	<ul style="list-style-type: none"> \$500 \$1,000 \$1,500² \$2,000² 	<ul style="list-style-type: none"> \$2,500² \$2,750² \$3,000² \$3,500² 	<ul style="list-style-type: none"> \$5,000² \$6,600³ \$7,150³ \$7,900³ 	
COINSURANCE OPTIONS	<ul style="list-style-type: none"> 100% 90% / 10% 	<ul style="list-style-type: none"> 80% / 20% 70% / 30% 	<ul style="list-style-type: none"> 50% / 50%⁴ 	
OUT-OF-POCKET MAXIMUMS	\$1,000 to \$7,900 (<i>this includes deductible, coinsurance and copay amounts</i>)			
OFFICE VISITS <i>(Primary-care physician / specialist / urgent care)</i>	<ul style="list-style-type: none"> \$20 / \$35 / \$75 \$35 / \$50 / \$75 \$40 / \$60 / \$75 	<ul style="list-style-type: none"> \$25 / Ded. and co-ins. / \$75 \$35 / Ded. and co-ins. / \$75 \$40 / Ded. and co-ins. / \$75 	<ul style="list-style-type: none"> \$50 / Ded. and co-ins. / \$75 \$50 / \$75 / \$100 \$60 / \$100 / \$100 	<ul style="list-style-type: none"> Ded. and co-ins.
HOSPITAL AND SURGERY CHARGES	Applies to deductible and coinsurance			
DIAGNOSTIC X-RAY AND LAB BENEFIT	<ul style="list-style-type: none"> Applies to deductible and coinsurance 100% first-dollar benefit \$500 first-dollar benefit, followed by deductible and coinsurance 			
OUTPATIENT PHYSICAL MEDICINE / CHIROPRACTIC CARE	Applies to deductible and coinsurance, limited to 30 visits per calendar year			
SUBACUTE REHAB & NURSING FACILITY	Applies to deductible and coinsurance, limited to 31 days per calendar year			
HOME HEALTH CARE	Applies to deductible and coinsurance, limited to 30 visits per calendar year			
EMERGENCY ROOM VISIT <i>Note: Copay waived if admitted.</i>	<ul style="list-style-type: none"> \$250, \$350 or \$500 access fee, followed by deductible and coinsurance \$250, \$350 or \$500 co-pay, no deductible or coinsurance (not allowed on HSA plan types) Applies to deductible and coinsurance 			
EMERGENCY CARE	Covered charges will be handled as network services, no matter where the services are performed, subject to any applicable Maximum Allowable Amounts. When the facility is out-of-network, the plan will cover the member's transfer to an in-network facility once the member is stabilized. All follow-up visits after the condition has stabilized will be treated as non-emergency treatment and services under the plan.			
MENTAL/BEHAVIORAL HEALTH AND SUBSTANCE ABUSE	<p>Outpatient, groups 50 and under:</p> <ul style="list-style-type: none"> Applies to deductible and 50% coinsurance. Limited to 40 visits per year <p>Outpatient, groups over 50:</p> <ul style="list-style-type: none"> Follows plan copay, deductible and coinsurance options chosen 	<p>Inpatient, groups 50 and under:</p> <ul style="list-style-type: none"> Applies to deductible and 50% coinsurance. Limited to 30 days per year <p>Inpatient, groups over 50:</p> <ul style="list-style-type: none"> Follows plan deductible and coinsurance options chosen. 		
PRESCRIPTION DRUGS <i>(Generic/Preferred/Non-Preferred)</i>	<p>Copay options: (<i>additional options available</i>)</p> <ul style="list-style-type: none"> \$15 / \$45 / \$60 \$20 / \$50 / \$75 \$0 / \$35 / \$50 	<ul style="list-style-type: none"> \$5 / \$65 / \$100 \$20 / \$65 / \$100 Ded. then \$20 / \$50 / \$75⁵ 	<p>Non-copay options:</p> <ul style="list-style-type: none"> Apply to deductible and coinsurance⁶ 50% / 50% coinsurance option (not available in Washington) 	
ACCIDENT MEDICAL EXPENSE (OPTIONAL BENEFIT)	<ul style="list-style-type: none"> \$500 \$1,000 			
TELADOC <i>Optional for all plan designs</i>	Consultations at no additional cost to members with non-HSA plans. HSA plans have a \$45 consultation fee. Fee applies to deductible and out-of-pocket maximums.			

1 Availability varies by state

2 Health Savings Account (HSA)-compatible options

3 Not available with \$6,500 specific deductible

4 Not available with all networks

PRODUCT AVAILABILITY VARIES BY STATE.

The National General Benefits Solutions 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 National General Benefits Solutions Self-Funded Program is underwritten and issued by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

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5 Available with HSA plans, only

6 When you select this option, there is a 20% increase in the insured's coinsurance responsibility when Non-Preferred Prescription Drugs are purchased. Applies to the following coinsurance options: 90% / 10%, 80% / 20%, 70% / 30%.

Refer to your Summary Plan Description for full benefit details. NGBS Advantage is not available in AK, MO, or WA