



# Who we are

We focus on providing small- and mid-sized business employers with benefit options previously only available to large employers

Self-funding used to be a concept only available to large employers. We're here to change that.

NGBS specializes in providing solutions to employer groups and has health coverage options available in 49 states, as well as the District of Columbia.

✓ **We're a proven leader in the self-funded market**

- Our sales and product experts have years of experience working in the self-funded space
- We place a heavy emphasis on adapting to the changing market and continually providing updated solutions for the future

✓ **Well-established financial strength**

- National General is a leading provider of insurance products
- Our underwriting companies are rated as "A-" (Excellent) by A.M. Best

**National General Holdings Corp. (NGHC)** is a specialty personal lines insurance holding company. Through their subsidiaries, NGHC provides personal and commercial automobile insurance, recreational vehicle and motorcycle insurance, supplemental health insurance products and other niche insurance products in the U.S. and internationally. National General was built through a combination of organic growth and opportunistic acquisitions, and is expected to continue to grow through accretive M&A opportunities.



# Highlights of the National General Benefits Solutions Self-Funded Program

- ✓ Quick turnaround times from quote to implementation
- ✓ Potential to receive money back from your claims account in years when claims are lower than expected.
- ✓ A great fit for employers owning small- to mid-sized businesses with as few as two employees.
- ✓ Gives your clients a choice of national or local networks
- ✓ Rely on our experienced team of sales professionals and Account Managers
  - They're ready to provide their expertise before, during and after the sale
- ✓ Our free online tool helps simplify government forms
  - 6055/6056 reporting
- ✓ Innovative coverage solutions
  - Flexible participation
  - Employers can define full time as anything from 20 to 40 hours per week<sup>1</sup>
  - Our program allows for coverage for 1099 contracted individuals\*
- ✓ Solutions for multi-state employees
- ✓ We cover businesses in any industry
  - No restrictions on industry, including municipalities and non-profits
- ✓ Flexible network options and Referenced Based Pricing in some markets

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**We help more employers owning small- to mid-sized businesses get the coverage they need.**

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<sup>1</sup> May vary by state.

\* Consult with your tax advisor regarding tax implications

Availability varies by state.

For agent use only. Not for distribution to consumers. 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-WHOWEARE-SFH (Rev. 02/2019) © 2019 National Health Insurance Company. All rights reserved.

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