



We focus on providing small- and mid-sized employers with benefits 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.

National General Benefits Solutions (NGBS) is focused on providing innovative employee benefits solutions to small- and mid-sized businesses. NGBS specializes in providing solutions to employer groups and has health coverage options available in all 50 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 with more than \$2.3 billion in annual revenue
 - 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.

A program with the hands-on support you need

Our experienced team of sales professionals is ready to help you and your agent find the right plan

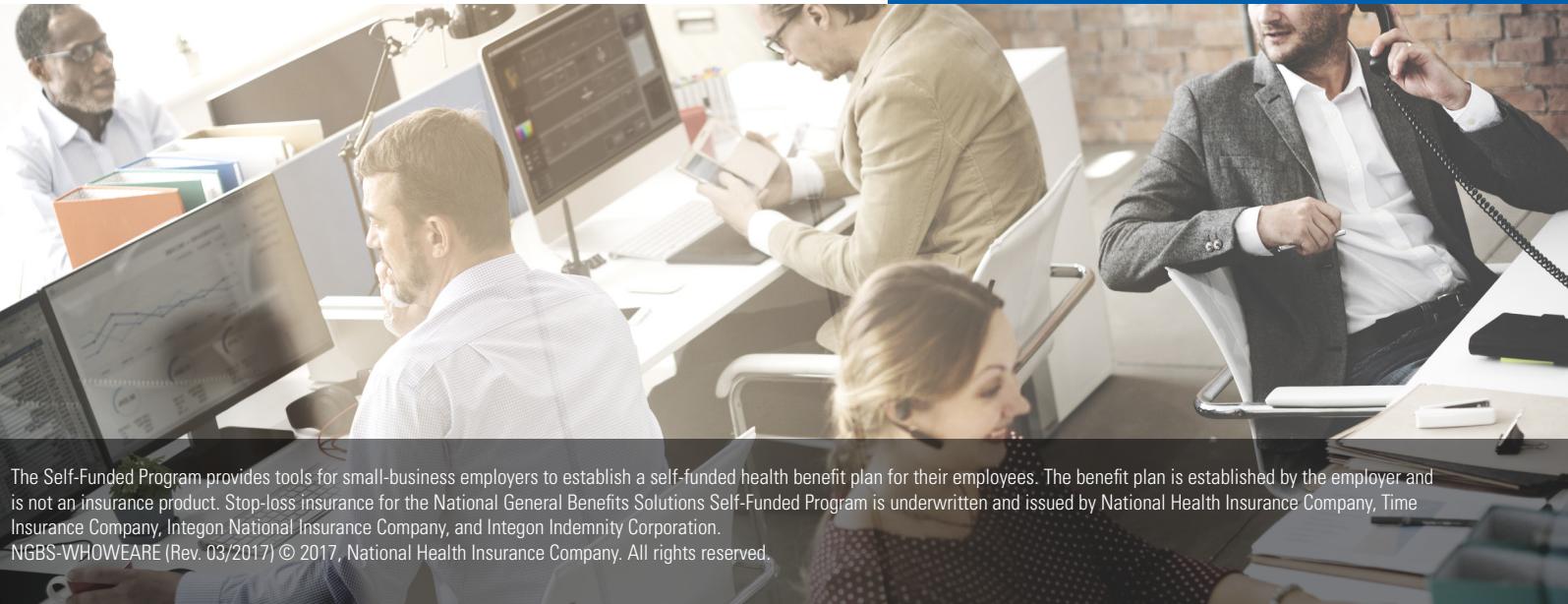
We want you to get the most savings possible out of your plan while providing your group with the benefits they need. That's why we have dedicated teams of sales and marketing professionals ready to provide you and your agent with:

- Group market and self-funded benefit plan expertise
- Direct guidance during the plan-selection process to help you get the right plan for your group
- An easy and fast quoting process

Count on our trusted Account Management Team to keep your plan running smoothly

Our experienced team is ready to help answer any questions and resolve any issues. Our team is here to:

- Provide support with your plan administration
- Assist you through the reissue process with:
 - » Consultation regarding alternate plan options to optimize cost savings and benefits
 - » Commitment to finding the best option for your group
- Help you understand state and federal fee requirements
- Review claim reports and answer questions about refunds



The Self-Funded Program provides tools for small-business employers 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, Time Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

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