



Critical Illness - Term Life

A plan that helps you reduce the financial impact of a critical illness on your family and your future

National General Accident and Health markets products underwritten by Time Insurance Company, National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

NGAH-CITLBRO

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Have a plan for the unthinkable

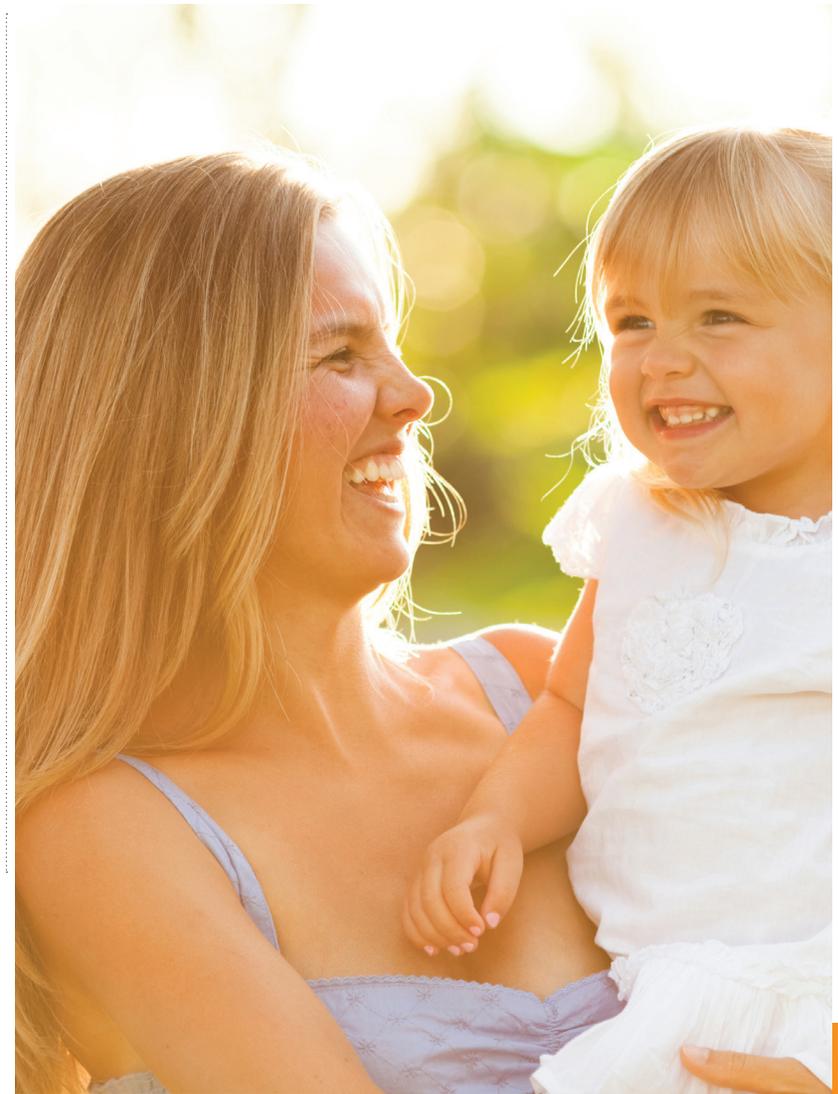
Reduce the financial impact of a critical illness for both you and the people you love

When you choose Critical Illness - Term Life coverage, you reduce the potential financial impact of critical illness on your family and your future.

This plan pays cash right to you. And you can use the cash any way you need, helping you replace lost income and pay expenses other plans don't pay.

Choose Critical Illness - Term Life coverage to get:

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- Lump-sum cash benefits upon first diagnosis or treatment — over and above any benefits you receive from any other plan
 - Freedom to visit any doctor or hospital you want and use the cash any way you need
 - Benefits paid with no deductibles, coinsurance, copays or preauthorization required for this plan



THIS PLAN PROVIDES LIMITED BENEFITS.



What conditions does this plan cover?

Get coverage from the high out-of-pocket costs of a critical illness diagnosis and much more

The costs of fighting and surviving a critical illness could go far beyond what you can imagine. And far beyond what other plans cover.

Our Critical Illness Coverage is term life insurance designed to cover two types of events:

1. Upon a qualifying illness, you receive a critical illness benefit
2. Upon your death, your family receives a term life benefit

Multiple payouts

After a partial (25%) benefit is paid, 75% of the critical illness benefit remains. This means it's possible to receive multiple payouts.

Example:

Kent purchased \$50,000 of Critical Illness coverage. Three years later, he was diagnosed with early-stage prostate cancer and received \$12,500. Five years after that diagnosis, he had a heart attack and received the remaining \$37,500 of his critical illness benefit.*

¹ Not covered in Maryland

² Not covered in Virginia

* Fictional case used for illustration only

Covered conditions

The full Critical Illness benefit is paid in the event of:

- Invasive cancer
- Heart attack
- Stroke
- Kidney failure
- Coma²
- Blindness^{1,2}
- Deafness^{1,2}
- Major organ transplant
- Paralysis²
- Loss of limb²
- Major burns²

Partial (25%) critical illness benefits are paid in the event of:

- Coronary artery bypass graft
- Noninvasive cancer^{1,2}
- Advanced Alzheimer's disease
- Heart valve surgery²

How this plan works and available coverage options



Critical illness and term life coverage in one plan — with a wide choice of benefit levels and costs

We provide more options to help you find the plan fitting your needs and budget the best.

How the benefits work

When a full or partial critical illness benefit is paid, the critical illness benefit and the term life benefit are reduced accordingly. If the policy remains in force with reduced benefits, the monthly premium is also reduced. The policy will continue to pay critical illness and/or life benefits until the policy term ends or remaining benefits are paid.

Coverage options

CRITICAL ILLNESS BENEFIT

- \$25,000
- \$30,000
- \$50,000
- \$75,000
- \$100,000

TERM LIFE BENEFIT

Equal to the critical illness benefit.
Payable to age 80³

POLICY TERM

10 years

ISSUE AGES

18-59 at purchase for you and/or your spouse

³ In Illinois, Term Life Benefit is 150% of the critical illness benefit.

Plan provisions

PRE-EXISTING CONDITION

A sickness or an injury and related complication:

- For which medical advice, consultation, diagnosis, care or treatment was sought, received or recommended from a provider or prescription drugs were prescribed during the 12-month period immediately prior to your effective date, regardless of whether the condition was diagnosed, misdiagnosed or not diagnosed; or
- That produced signs or symptoms during the 12-month period immediately prior to your effective date.

LIMITATIONS AND EXCLUSIONS

This plan provides limited benefits for specified critical illnesses and events. It's not a major medical insurance plan and does not provide benefits for:

- Conditions for which you were previously diagnosed or underwent a procedure anytime prior to your plan effective date
- Cancer first diagnosed within 90 days (30 days in IL, MD and VA) of your plan effective date, or any other condition due to sickness first occurring within 30 days of your plan effective date. In such event, your coverage will be terminated and your premium returned
- Conditions related to or caused by a pre-existing condition until you have been continuously covered for 12 months. A condition that has been specifically excluded from coverage will continue to be excluded after 12 months of continuous coverage;
- Conditions or procedures related to or caused by:
 - » War or any act of war; participation in the military, foreign or domestic acts of terrorism that result in a nationwide epidemic
 - » Mental illness, anxiety or nervous disorders, and substance abuse
 - » Injury sustained when operating a motor vehicle while your blood alcohol level was over the legal limit
 - » Voluntary attempt to commit, participation in or commission of a felony, misdemeanor or illegal act
 - » Suicide, attempted suicide or self-inflicted sickness or injury

- » Engaging in any hazardous occupation or other activity including exercising or practicing for any such activity
- » Aviation activities other than as a fare-paying passenger of an airline
- A disease, other than bacterial infection, occurring through an accidental injury or medical or surgical treatment
- Complications of cosmetic services
- Complication of a sickness, injury or medical treatment or services that are not covered

This brochure provides a summary of benefits, limitations and exclusions. A specimen policy is available from the agent or the insurer. Please refer to the specimen policy for a description of the important features of the health benefit plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions.

The critical illness accelerated benefits offered under this contract may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to accelerated benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive accelerated benefits excludable from income under federal law.

Receipt of accelerated benefits may affect your, your spouse's or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary Social Security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your spouse's and your family's eligibility for public assistance.

Premiums may be changed after the initial guaranteed period. Any increase in premium is subject to National General Accident & Health's expectations as to one or more future cost factors, including persistency, expenses, mortality and interest; and will not increase benefits.

Life coverage is renewable to the earlier of the death of the Policyholder, age 85, or the 20th annual anniversary following the effective date provided there is compliance with plan provisions, including dependent eligibility requirements. Critical Illness coverage is renewable to age 65 provided there is compliance with plan provisions, including dependent eligibility requirements. National General Accident & Health has the right to change premium rates upon providing appropriate notice.

Critical Illness — Term Life plans are designed to provide extra benefits in the event of a critical illness and do not provide comprehensive health (major medical) insurance or satisfy the government's requirements for minimum essential coverage.



National General Holdings Corp. (NGHC) is a publicly traded company with approximately \$2.5 billion in annual revenue. The companies held by NGHC provide personal and commercial automobile insurance, recreational vehicle and motorcycle insurance, homeowner and flood insurance, self-funded business products, life, supplemental health insurance products, Short Term Medical, and other niche insurance products.

National General Accident & Health, a division of NGHC, is focused on providing supplemental and short-term coverage options to individuals, associations and groups. Products are underwritten by Time Insurance Company (est. in 1892), National Health Insurance Company (incorporated in 1965), Integon National Insurance Company (incorporated in 1987) and Integon Indemnity Corporation (incorporated in 1946). These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation have been rated as A- (Excellent) by A.M. Best. Each underwriting company is financially responsible for its respective products.

Availability varies by state.

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