

Enrollment Guidelines

Premium

When calculating the premium, utilize the rate sheet within the outline of coverage. Age is calculated based on the requested policy effective date. (i.e, applicant is currently 66 years old, turning 67 on March 5th. If effective date is before March 5th, then the issue age is 66. If the effective date is March 5th or later, then issue age is 67).

Use of tobacco or nicotine in any form within the past 12 months, is considered tobacco use. Anything beyond 12 months will not affect Preferred vs Standard rating on their premium.

Risk Classes

There are three separate underwriting risk classes: Preferred Select, Preferred and Standard. Each risk class has a separate premium rate. See table below.

Standard rates DO NOT apply during Open Enrollment or Guaranteed Issue in the following states:

Arkansas, California, Colorado, District of Columbia, Illinois, Iowa, Kentucky, Louisiana, Michigan, North Carolina, North Dakota, New Jersey, New Mexico, Ohio, Pennsylvania, Tennessee, Utah, Virginia, and Wisconsin.

In Florida, Missouri, and Oregon, only tobacco use is considered when determining Preferred/Standard rates for Guaranteed Issue and Open Enrollment.

Preferred Select**	Preferred	Standard
Qualify for Coverage	Qualify for Coverage;	Qualify for Coverage;
Fall within Preferred Select Standards	Fall Within Preferred Standards	Fall Outside of Preferred Select or Preferred Standards.
AND	AND	AND/OR
No Tobacco or Nicotine Use*	No Tobacco or Nicotine Use*	Use Tobacco or Nicotine Products*
AND		
Answer "no" to the Preferred Select Eligibility Question.		

*Use of tobacco or nicotine in any form is considered tobacco use (examples: nicotine patch or gum, electronic cigarettes). This rate can be applied for applicants during open enrollment or for those who qualify for Guaranteed Issue in certain states.

** Preferred Select risk class is only available in: AL, AZ, DE, GA, IA, IN, KY, KS, LA, MD, MI, MS, NE, OK, SC, TN, WV

Policy Discount

National General Accident & Health offers discount for individuals that meet the necessary qualifications. See the chart below for details.

Activity Tracker Discount - (Not available in ID, OH & TX)

A 5% activity tracker discount is also available in select states. Clients need only connect their device in order to keep the discount. Their device can be connected through the member portal at mynatgen.com or through a link sent to them in a post-purchase reminder email.

Annual Pay Discount

If you choose to make single annual premium payments, you may receive a 10% discount in select states.

States	Discount
AK, AR, CO, DC, MT, NC, ND, NM, NV, OR, SD, TX, UT, VA, WI, WY	A 7 % discount is available to applicants who for the past 12 months have resided with at least one, but no more than three, other adults who are age 50 or older. If living with another adult who is their legal spouse, domestic partner, or in a Civil Union Partnership we will waive the one-year requirement and the age 50 requirement.
AL, AZ, CA, DE, GA, IA, KS, KY, LA, MD, MI, MO, MS, NE, SC, TN, WV	A 7 % discount is available to applicants who for the past 12 months have resided with at least one, but no more than three, other adults who are age 50 or older. If living with another adult who is their legal spouse, domestic partner, or in a Civil Union Partnership we will waive the one-year requirement and the age 50 requirement. or; A 10% discount is available if both individuals apply for a Medicare Supplement policy with National Health Insurance Company.
OH, OK	A 10% discount is available to applicants who for the past 12 months have resided with at least one but no more than three, other adults who are age 50 or older and also have an active National General Accident & Health Medicare Supplement insurance policy. If living with another adult who is the legal spouse, domestic partner, or in a Civil Union Partnership, we will waive the one-year requirement and the age 50 requirement.
IL, NJ	A 7% discount is available to applicants who for the past 12 months have resided with at least one but no more than three, other adults who are age 50 or older and also have an active National General Accident & Health Medicare Supplement insurance policy. If living with another adult who is the legal spouse, domestic partner, or in a Civil Union Partnership, we will waive the one-year requirement and the age 50 requirement.
PA	A 7% household discount is available if the applicant is at least 65 at the time of the requested effective date and meets the following criteria: married and residing with their spouse; or, must have resided for the past 12 months in the same household with an individual who has either been issued or is applying for a National Health Insurance Company policy.
ID, MN	No discount available
FL	A 3% discount is available to applicants if they reside with their spouse who owns or is issued a Medicare Supplement policy written by National Health Insurance Company.
IN	A 10% discount is available to applicants whose spouse have or are applying for National General Accident & Health Medicare Supplement insurance. A 10% discount must be applied for applicants who qualify for Open Enrollment or Guaranteed Issue.

Rating Instructions for AZ, AL, DE, GA, IN, KS, MS, NE, OK, SC, WV

If the applicant is applying for a National General Accident & Health Medicare Supplement Insurance:

Open Enrollment or Guaranteed issue

- Use Standard rating tier if:
 - i. smoker and/or
 - ii. Standard HT/WT
- Use the lowest of Preferred or Preferred Select rating tier for all other Open Enrollment or Guarantee Issue

Underwritten

- Use **Preferred Select** rating tier if:
 - i. They are a non-Smoker and;
 - ii. Meet Preferred Select HT/WT and;
 - iii. Answer "No" to the preferred question. (Must submit the separate Preferred Select Opt-in form)
 - » If they answer "yes" to the preferred question they do not qualify for Preferred Select rates and must be given Preferred.
- They Qualify for **Preferred** rating tier if:
 - i. They are a non-Smoker and;
 - ii. Meet Preferred HT/WT
- They Qualify for **Standard** rate tier if:
 - i. They are a Smoker and/or
 - ii. Do NOT meet Preferred Select or Preferred HT/WT

Rating Instructions for IA, KY, LA, MD, MI, MN, TN

If the applicant is applying for a National General Accident & Health Medicare Supplement Insurance:

Open Enrollment or Guaranteed issue and are 67 years old and Older:

- Use the **lowest of Preferred or Preferred Select** rating tier

Underwritten

- Use **Preferred Select** rating tier if:
 - i. They are a non-Smoker and;
 - ii. Meet Preferred Select HT/WT and;
 - iii. Answer "No" to the preferred question (Must submit the separate Preferred Select Opt-in form)
 - » If they answer "yes" to the preferred question they do not qualify for Preferred Select rates and must be given Preferred.
- They Qualify for **Preferred** rating tier if:
 - i. They are a non-Smoker and;
 - ii. Meet Preferred HT/WT
- They Qualify for **Standard** rate tier if:
 - i. They are a Smoker and/or
 - ii. Do NOT meet Preferred Select or Preferred HT/WT

Underwriting Diabetes*

An applicant who has diabetes without current complications of neuropathy, retinopathy, nephropathy or skin ulcers and without any current or past history of coronary artery disease, carotid artery disease or peripheral artery disease could be insurable.

Some applications will ask about A1C, also called hemoglobin A1C, glycosylated hemoglobin or HbA1c, which is a common blood test used to diagnose both type 1 and type 2 diabetes. A1C is also used on an ongoing basis to gauge how well the patient is managing the diabetes condition. It reflects the average blood sugar level for the past two to three months. If the applicant remembers A1C levels before the most recent one, ask the applicant to provide the levels and approximate dates in Section F under Additional Comments.

The use of Insulin as a treatment is not a determining factor for insurability by itself, unless the amount of Insulin is equal to or greater than 50 units. Further, if the applicant is also significantly overweight and/or has certain medical conditions, such as Heart Disorders or Lung Disease, the risk is generally uninsurable. The Underwriter will consider all of the information in the application as well as other sources to base their decision wherever applicable.

Underwriting Pulmonary/Respiratory Disorders**

An applicant who has emphysema, COPD, or any other chronic pulmonary (respiratory; lung) disorder other than mild asthma is uninsurable. An applicant who has asthma, and required treatment in an emergency room or hospital within the past 2 years will be considered uninsurable. If the applicant's pulmonary disorder has requires treatment with supplemental oxygen, or the applicant has been advised that oxygen will be required, the risk is uninsurable.

Build Table

Applications will be declined for applicants whose weight is below the Preferred minimum or above the Standard maximum.

HT	Decline	Preferred Select WT	Preferred WT	Standard WT	Decline	HT	Decline	Preferred Select WT	Preferred WT	Standard WT	Decline
4'2"	< = 65	66-107	108-125	126-143	> = 144	5'10"	< = 128	129-208	209-244	245-279	> = 280
4'3"	< = 68	69-111	112-130	131-148	> = 149	5'11"	< = 132	133-214	215-251	252-287	> = 288
4'4"	< = 71	72-115	116-135	136-154	> = 155	6'0"	< = 136	137-220	221-259	260-295	> = 296
4'5"	< = 73	74-119	120-140	141-160	> = 161	6'1"	< = 140	141-226	227-266	267-304	> = 305
4'6"	< = 76	77-124	125-146	147-166	> = 167	6'2"	< = 144	145-232	233-273	274-312	> = 313
4'7"	< = 79	80-128	129-151	152-173	> = 174	6'3"	< = 148	149-239	240-281	282-321	> = 322
4'8"	< = 82	83-133	134-157	158-179	> = 180	6'4"	< = 151	152-245	246-288	289-329	> = 330
4'9"	< = 85	86-138	139-162	163-185	> = 186	6'5"	< = 156	157-251	252-296	297-338	> = 339
4'10"	< = 88	89-143	144-168	169-192	> = 193	6'6"	< = 160	161-258	259-303	304-347	> = 348
4'11"	< = 91	92-148	149-174	175-199	> = 200	6'7"	< = 164	165-265	266-311	312-356	> = 357
5'0"	< = 94	95-153	154-180	181-205	> = 206	6'8"	< = 168	169-271	272-319	320-365	> = 366
5'1"	< = 97	98-158	159-186	187-212	> = 213	6'9"	< = 172	173-278	279-327	328-374	> = 375
5'2"	< = 101	102-163	164-192	193-219	> = 220	6'10"	< = 176	177-285	286-335	336-383	> = 384
5'3"	< = 104	105-168	169-198	199-226	> = 227	6'11"	< = 181	182-292	293-343	344-392	> = 393
5'4"	< = 107	108-174	175-204	205-234	> = 235	7'0"	< = 185	186-299	300-352	353-402	> = 403
5'5"	< = 111	112-179	180-211	212-241	> = 242	7'1"	< = 190	191-306	307-360	361-412	> = 413
5'6"	< = 114	115-185	186-217	218-248	> = 249	7'2"	< = 194	195-313	314-369	370-421	> = 422
5'7"	< = 118	119-190	191-224	225-256	> = 257	7'3"	< = 199	200-320	321-377	378-431	> = 432
5'8"	< = 121	122-196	197-231	232-264	> = 265	7'4"	< = 203	204-327	328-386	387-441	> = 442
5'9"	< = 125	126-202	203-238	239-271	> = 272						

Key: HT = Height; WT = Weight.