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National General 3

Accident & Health

Important Information on COVID-19

Information regarding COVID-19 and National General

National General Accident & Health is committed to maintaining the health of our members and is helping to remove barriers and ease the financial burden for covered members who are seeking testing for COVID-19.

Starting last week, we began notifying National General Accident & Health Short Term Medical plan members of the following enhanced benefits being applied to their plan:

- Members will not be subject to deductibles, copays, or coinsurance for physician-recommended COVID-19 diagnostic testing. This includes claims submitted with the place-of-service code "02" (telehealth).
- For members who have selected to have prescription drug benefits as part of their plan, early refills and up to a 90-day supply (if prescribed) will be permitted upon request due to quarantine or other COVID-19 hardships.
 Members should call the Pharmacy Benefits number on the back of their Medical Plan ID card to discuss options.

Reminder: If your clients have a Short Term Medical policy purchased through a LIFE Association membership, or have selected to purchase a LIFE Association membership, they have access to telehealth services through Telemed for LIFE. With Telemed for LIFE, all plan members have direct access to consult with state-licensed physicians via phone or video 24 hours a day, 7 days a week, at no additional cost and unlimited consultations.

Please note:

Many Short Term Medical plans have a 7-day waiting period before any

sickness-related benefits are available. During the 7-day waiting period there will be no coverage for COVID-19 charges or any other charges to which the 7-day waiting period applies.

 Charges for treatment of COVID-19, once diagnosed, will be subject to the plan's deductible, copays, and coinsurance.

If you have members who are concerned about possible exposure to COVID-19, they should contact their health care provider or state Department of Health.

If you have any additional questions, please contact your National General Accident & Health Sales Representative, or visit our website at NatGenHealth.com to view our COVID-19 FAQ.

If your Short Term Medical clients have additional questions they should contact the number on the back of their Short Term Medical ID card.

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