

Plan Enhancer

Plan info and resources to help secure your sale.

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Plan Enhancer helps protect your customers from the financial burdens that often accompany an accident, critical illness, or hospitalization. This plan begins with Accident Medical Expense coverage, then offers Cancer and Heart/Stroke and Sickness Hospitalization coverage for additional financial help when customers need it most.¹ Plan Enhancer pays cash benefits, regardless of other medical coverage.

Highlights

Affordable Accident Medical Expense coverage for life's unpredictable moments:

- Protection for accident-related medical expenses after a covered accidental injury.
- Pays benefits regardless of other coverage.
- No network restrictions or waiting period.
- Reimburses eligible expenses directly to customers. They can use it any way they choose – deductibles, treatments, even household bills.
- Year-round this plan can be sold stand alone or to compliment other insurance.

Plans also offer these riders:¹

- Cancer and Heart/Stroke coverage pays a lump-sum cash benefit for a first-ever cancer diagnosis and heart attack or stroke.^{2,3}
- Sickness Hospitalization coverage pays a lump-sum cash benefit directly for the first covered day of hospital admission.

Plan features

- Benefit options ranging from \$2,500 to \$17,500 to cover multiple out-of-pocket levels.

Eligibility

- Pre-existing conditions limitations apply. [Availability varies by state.](#)
- Accident Medical Expense enrollment available from birth to age 74.
- Cancer and Heart/Stroke and Sickness Hospitalization riders enrollment available from age 18 to age 64.

Guaranteed issue

Accident coverage with Cancer and Heart/Stroke and Sickness Hospitalization riders are guaranteed-issue, ensuring customers get the coverage they need.

Quoting and enrolling

Log in to [Agent Back Office](#) at ngahagents.ngic.com to start your quoting process. If you are unable to quote online, call your sales team for assistance.

More resources

product brochures

agent sales guide

1. Availability of Cancer and Heart/Stroke and Sickness Hospitalization riders varies by state. Customers age 65 and older are not eligible for these riders. | 2. Non-ST elevation myocardial infarctions (NSTEMI) are not covered. | 3. Plan pays Heart/Stroke benefits for coronary artery disease or cardiac arrhythmia resulting in heart attack, coronary artery disease or cardiac arrhythmia resulting in coronary artery bypass, coronary artery disease resulting in coronary angioplasty and cerebrovascular disease resulting in stroke.

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