**General Agent Contact Reference Sheet**

**Agent Sales Support**

Sales Director:                  Philip Mishler                    215-900-1163        Philip.mishler@ngic.com

Sales Assistant:                Tabitha Jackson                414-604-5461        Tabitha.jackson@ngic.com

Sales Representative:       Nancy Vander Velde          414-908-0542       nancy.vandervelde@ngic.com

**Policy Admin**

**National General Member Services** (Cancellations/policy changes/name changes/payment info for short term medical plans, and Assurant business written after Oct 1, 2016)

888-781-0585-Phone

memberservices@nhicadmin.com

888-344-3232-Fax

\*\*\*\*Policy cancellations will only be taken with the client on the phone, or via email/fax request from agent. **The Customer MUST be ccd in the email to Member Services**\*\*\*Cancellations must be made at least 10 days prior to the monthly anniversary date.

**Policy Admin for Assurant Health/Time Policies Written Prior to Oct.1, 2016** (cancellations, policy changes, payment information)

866-387-0484-Phone

Timeinsurance@actmanre.com

866-279-1983-Fax

**Claims and Benefits for Time/Assurant Policies** (Accident fixed, Cancer/heart, Critical Illness, and Dental)

855-212-5014-Phone

317-284-7281-Fax

**Starmount Dental Support**

888-400-9304-Phone

**Agent Back Office**

There are two sites that you can access for your client list, depending on what product you want to view. Both have the same login credentials, which come in your contracting welcome email, but, you may also obtain your credentials by calling agent sales support.

Go to: <https://www.1administration.com/manage/index.cfm> for Nat Gen short term policies, Starmount dental, and TrioMED. You can also see if the client has completed the attestation via this site.

Go to: <https://ngahagents.ngic.com/#/> to view Nat Gen Short Term policies, TrioMED, Starmount dental, and Assurantancillary products. You will not be able to view the attestation via this site.

**Commissions**

To access commission information for **National General Products** (Short Term, TrioMED, Starmount)

-Log- in to [www.eagentcenter.com](http://www.eagentcenter.com/)

- Enter Company ID- NGIS

-Enter User Name- Your NPN number

-Enter Password- Last 6 digits of your SS#/TIN# if agency

-Look for Statements & click on the link

-View either New Business Statements or

-From the drop down, select Monthly Statements

**AS EARNED COMMISSION**

Commission will be paid on approximately the 20th of every month.

-In order to count toward your commission, the client’s premium payments must be made by 11:59 p.m. EST on the last day of the previous month.

**ADVANCE COMMISSION**

Advanced commission will be paid every Friday. You should be able to see the deposit from American Capital on Monday or Tuesday, depending on your bank.

-In order to count toward your commission, client’s premium payments must be made by 11:59 p.m. EST on the proceeding Sunday.

To access commissions for any **Time/Assurant products**, you will receive a commission email with a registration code to give you access to those statements. You will only receive the registration code email if you are owed commissions. If you need assistance with accessing this site, please contact the agent service line.

**Additional Useful Links**

[**http://www.aetna.com/dse/search?site\_id=mymeritain&langPref=en**](http://www.aetna.com/dse/search?site_id=mymeritain&langPref=en) -Provider Search Link for Short Term Medical Plans. When prompted to select plan, choose “Open Choice PPO.”

[**http://www.wellcardrx.com/pharmacy-savings**](http://www.wellcardrx.com/pharmacy-savings)-Well-card Pricing tool for Association Drug Discount Program that comes with our Short Term Plans.

[**https://ngah-ngic.com/supplemental-insurance.php**](https://ngah-ngic.com/supplemental-insurance.php) -National General Individual Health Product Site

**Product Training Videos**: [https://www.youtube.com/channel/UC-wRVsdDg4xL2o0SgLwQZcQ](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.youtube.com_channel_UC-2DwRVsdDg4xL2o0SgLwQZcQ&d=DwMFAg&c=eX9KRkvDm-KpLMQpCehyR7GfvbPyogtXSsQhYzLaxAeQqncrho8rOMskNhRVf4ce&r=GwKl-cyVaqR1q4PEiGyl2d6nB9jb6DWmnHg4Jaca9Ew&m=LZ4YG1dil382E6OmWafxwMWL-0xwGyQHXYlItCO4CLE&s=_YnxxvsFD_GpfJ2e2A8-G-Z3us-fwwU5FvHh6b46feM&e=)

**FAQ**

**Q. What Effective dates are available for a STM plan?**

 **A.** You can have an effective date of the 1st thru the 31st as early as next day coverage

**Q: Can I write a short term medical policy on a child only?**

1. Yes, you can write a policy for a child; minimum age is 2 months.

**Q.** **Can my client be declined for short term medical coverage?**

 **A** -Yes, clients can be declined based on health history per the health questions on the application.

**Tax Penalties and Calculators**

Below are a few links to some of the different calculators that have been recommended, or used by other field agents.

[**https://www.agentaxis.net/Public/STMPenaltyEstimator**](https://www.agentaxis.net/Public/STMPenaltyEstimator)-Does a great comparison for STM cost plus penalty VS ACA major medical cost.

[**http://kff.org/interactive/subsidy-calculator/**](http://kff.org/interactive/subsidy-calculator/)-Gives a good breakout of the potential penalties for no coverage.

**Exemption Information**

There are several exemptions that clients may qualify for depending on situation. This link does a good job of going thru the potential exemptions.

[**https://www.healthcare.gov/health-coverage-exemptions/forms-how-to-apply/**](https://www.healthcare.gov/health-coverage-exemptions/forms-how-to-apply/)