



# Product Training

Benefits. Simplified.



# National Family Care Solutions

**Hospital  
Insurance**



**Cancer  
Insurance**



**Accident  
Insurance**



**Critical Illness  
Insurance**



## **Accident Insurance**

**Accidents happen everyday.**

**You want your clients to focus on recovery,  
not expenses.**

**Accident Insurance with NFC provides  
income when your clients need it most!**



# Accident Coverage

## Benefits. Simplified

### Coverage Rates & Options

#### Plan A

Hospital Admission:

- \$500/Accident

Hospital Confinement:

- \$200/Day (30 Days/Accident)

Emergency Room:

- \$150/visit (Max 2/year)

Outpatient Surgery:

- \$500 for Minor Surgery

- \$1,000 for Major Surgery

Fractures:

- \$500 for Minor Fracture

- \$1,000 for Major Fracture

Doctor Visits:

- \$75/Visit (Max 2/year)

Wellness Benefit

- \$50/year

Coverage	Plan A	Plan B
<b>Individual</b>	<b>\$14.03</b>	<b>\$20.97</b>
<b>Individual + 1</b>	<b>\$29.59</b>	<b>\$43.43</b>
<b>Family</b>	<b>\$42.83</b>	<b>\$63.78</b>

#### Plan B

Hospital Admission:

- \$1,000/Accident

Hospital Confinement:

- \$400/Day (30 Days/Accident)

Emergency Room:

- \$200/visit (Max 2/year)

Outpatient Surgery:

- \$750 for Minor Surgery

- \$1,500 for Major Surgery

Fractures:

- \$500 for Minor Fracture

- \$1,000 for Major Fracture

Doctor Visits:

- \$100/Visit (Max 2/year)

Wellness Benefit

- \$50/year

# Do You Know Dave?

## Background:

Dave, 29, is self employed as a software engineer. He's single and loves his fast-paced career. He is dedicated to personal growth and is always on the lookout for ways to secure his financial future.

He has basic medical coverage and wants something supplemental to provide support in the event of an accident.

**Solution: National Family Care's Accident Plan**



# NFC Benefits in Action

Your recommendation to Dave was a Plan-B Accident policy with NFC for \$20.97 a month.

When he fractured his thumb, he was sent to the Emergency Room. He was later admitted and required surgery to fix the fracture.

NFC paid Dave \$3,000 for the 2 days spent in the hospital, allowing him to focus on recovery and not expenses!

## NFC Paid Dave

<b>Emergency Room</b>	<b>\$200</b>
<b>Hospital Admission</b>	<b>\$1,000</b>
<b>Hospital Confinement</b>	<b>\$800</b>
<b>Minor Fracture</b>	<b>\$500</b>
<b>Minor Surgery</b>	<b>\$500</b>
<b>Total</b>	<b>\$3,000</b>



# Hospital Insurance

When hospitalizations occur, your clients could all use extra income to pay for everyday expenses:

NFC provides your clients income when they need it most!



# Hospital Insurance

## Benefits. Simplified

### Coverage Rates & Options Plan A

Issue Age	Individual	Ind +1	Family
17 - 29	\$15.19	\$30.39	\$45.40
30 - 39	\$19.74	\$39.47	\$54.95
40 - 49	\$26.25	\$52.50	\$68.61
50 - 59	\$35.94	\$73.77	\$91.62
60 - 70	\$48.07	\$98.67	\$115.75

Hospital Admission  
**\$750**

Hospital Per Day  
**\$150 Per Day (Max 30 days)**

Emergency Room  
**\$100/visit (Max 2/year)**

Outpatient Surgery  
**\$250 for Minor Surgery**  
**\$750 for Major Surgery**



# Hospital Indemnity Coverage

## Benefits. Simplified

### Coverage Rates & Options Plan B

Issue Age	Individual	Ind +1	Family
17 - 29	\$22.91	\$46.98	\$69.88
30 - 39	\$29.77	\$61.04	\$84.40
40 - 49	\$39.62	\$81.23	\$105.19
50 - 59	\$55.68	\$114.16	\$136.63
60 - 70	\$74.47	\$152.69	\$172.41

Hospital Admission  
**\$1,500**

Hospital Per Day  
**\$200 Per Day (Max 30 days)**

Emergency Room  
**\$150/visit (Max 2/year)**

Outpatient Surgery  
**\$250 for Minor Surgery**  
**\$1,000 for Major Surgery**

# Do You Know Danielle?

## **Background:**

Daniele, 35, is a devoted mother of three and a dedicated nurse. She's passionate about her job and takes great pride in caring for others. Her family means the world to her, and she's always looking for ways to ensure their well-being.

She wants to ensure that if anyone in her family faces a hospitalization, they won't have to worry about the financial burden it may bring.

**Solution: National Family Care's Hospital Insurance Plan**



# NFC Benefits in Action

Your recommendation for Danielle is a Plan-B Hospital insurance policy for \$29.77 a month

When her doctor found a blockage during a routine physical, she was sent to the Emergency Room.

She was later admitted and required surgery to remove the blockage. NFC paid Danielle \$3,250 in benefits for the 3 days spent in the hospital, allowing her to focus on recovery and not expenses!

## NFC Paid Danielle

Emergency Room	\$150
Hospital Admission	\$1,500
Hospital Confinement	\$600
Minor Surgery	\$1,000
<b>Total</b>	<b>\$3,250</b>





## Cancer Insurance

When someone faces cancer, expenses can go on for months, or years. Costs such as:

NFC offers a plan that pays your clients a lump sum when diagnosed with cancer.



# Cancer Lump Sum Coverage

## Benefits. Simplified

### Coverage Rates

\$5,000 Lump Sum				\$10,000 Lump Sum			
Issue Age	Individual	Ind. + 1	Family	Issue Age	Individual	Ind. + 1	Family
17-29	\$1.82	\$2.98	\$4.43	17-29	\$3.61	\$5.91	\$8.79
30-39	\$3.34	\$5.46	\$8.13	30-39	\$6.61	\$10.81	\$16.08
40-49	\$6.53	\$10.69	\$15.90	40-49	\$12.92	\$21.14	\$31.45
50-59	\$11.42	\$18.69	\$27.80	50-59	\$22.63	\$37.02	\$55.07
60-70	\$14.36	\$23.49	\$34.94	60-70	\$28.50	\$46.63	\$69.35

  

\$15,000 Lump Sum				\$20,000 Lump Sum			
Issue Age	Individual	Ind. + 1	Family	Issue Age	Individual	Ind. + 1	Family
17-29	\$5.40	\$8.83	\$13.14	17-29	\$7.19	\$11.76	\$17.49
30-39	\$9.87	\$16.15	\$24.03	30-39	\$13.14	\$21.50	\$31.98
40-49	\$19.31	\$31.59	\$46.99	40-49	\$25.70	\$42.05	\$62.54
50-59	\$33.84	\$55.36	\$82.34	50-59	\$45.04	\$73.69	\$109.61
60-70	\$42.64	\$69.76	\$103.76	60-70	\$56.78	\$92.89	\$138.16

Also included – an additional \$500 benefit for non-melanoma skin cancer.

# Do You Know John?

## Background:

John, 50, is a dynamic marketing executive with a zest for life. He has seen, firsthand through his father, what cancer can do to one's health and finances. He is determined to live a healthy life but wants to be prepared for uncertainty.

John understands the importance of ongoing health protection. He wants to ensure he's prepared for any health challenges.

**Solution: National Family Care's Cancer Plan**



# NFC Benefits In Action

Your recommendation for John is a \$20,000 lump sum cancer plan for him and his wife for \$73.69 a month.

Recently, he was diagnosed with prostate cancer and underwent treatment. He is expected to recover fully but the impact to his life would have been much worse if he had not received the \$20,000 to help manage and maintain his finances.

Because of the cancer policy with NFC, he was able to focus on recovery, not finances.



## **Critical Illness Insurance**

**When Accidents and Sudden Illnesses are serious enough to require Critical Illness Care, your clients will need financial resources.**

**You want them to focus on Recovery, Not Expenses and with an NFC Critical Illness Protection Plan, your clients can be better protected from life's unforeseen risks.**





# Critical Illness Coverage

## Benefits. Simplified

### Monthly Rates per \$5,000 of Coverage

#### Non-Tobacco

Issue Age	Individual	Ind +1	Family
17 - 29	\$1.91	\$2.50	\$2.91
30 - 39	\$3.74	\$4.86	\$5.61
40 - 49	\$7.37	\$9.58	\$11.05
50 - 59	\$12.85	\$16.70	\$19.27
60 - 70	\$21.11	\$27.44	\$31.66

#### Tobacco

Issue Age	Individual	Ind +1	Family
17 - 29	\$1.91	\$2.50	\$2.91
30 - 39	\$3.74	\$4.86	\$5.61
40 - 49	\$7.37	\$9.58	\$11.05
50 - 59	\$12.85	\$16.70	\$19.27
60 - 70	\$21.11	\$27.44	\$31.66

# Critical Illness Coverage

Covered Diseases	Amount Covered
Heart Attack (Myocardial Infarction)	<b>100%</b>
Coronary Artery Bypass Graft Surgery	<b>25%</b>
Angioplasty	<b>25%</b>
Heart Valve Transcatheter	<b>100%</b>
Implantable Cardioverter	<b>100%</b>
Heart Valve Open Heart Surgery	<b>100%</b>
Pacemaker Placement	<b>100%</b>
Benign Brain Tumor	<b>100%</b>
Stroke	<b>100%</b>
ESRD (End Stage Renal Disease)	<b>100%</b>

Covered Diseases	Amount Covered
Heart Transplant	<b>100%</b>
Kidney Transplant	<b>100%</b>
Liver Transplant	<b>100%</b>
Lung Transplant	<b>100%</b>
Pancreas Transplant	<b>100%</b>
Multiple Schlerosis	<b>100%</b>
Permanent Paralysis	<b>100%</b>
Dismemberment of 2 or More Limbs	<b>100%</b>
Severe Burns	<b>100%</b>
Loss of Sight in Both Eyes	<b>100%</b>

## Benefit Amounts

Reduced Benefit of 50% at age 70

Spouse Benefit is 50% of employee

Child Benefit is 25% of employee

# Do You Know Emily?

## Background

Emily is a 38-year-old project manager with a thriving career. She's married to James, a work at home dad, and they have two young children. Emily is meticulous when it comes to planning for the future, and she values financial security above all else.

Emily is deeply committed to her family's well-being. She wants to ensure that even if something unexpected were to happen to her health, her family would be financially protected.

**Solution: National Family Care's Critical Illness Plan**



# NFC Benefits In Action

Your recommendation for Emily is a \$50,000 critical illness plan for her and her husband for \$48.60 a month.

Her husband, James, suffered a mild heart attack and was hospitalized for a week. He is home now, but the 100% payment of \$50,000 from NFC helped cover medical expenses, lost wages and childcare while he got better.

Because of the critical illness policy with NFC, Emily's family was able to focus on recovery, not finances.



# Benefits. Simplified.



## Comprehensive Coverage

NFC insurance solutions offer well-rounded coverage, providing financial protection for various life events.

## Simplified Process

We leverage user-friendly technology to streamline insurance application and management, making it easy for you and your clients.

## Peace of Mind

With NFC insurance solutions, clients can enjoy peace of mind, knowing they have a trusted partner to support them during challenging times and secure their financial future.





# Thank You!

For Your Attention

Visit Our Website  
[www.nfcbenefits.com](http://www.nfcbenefits.com)

