



# New Features, Enhanced Benefits — Health ProtectorGuard

Now available in 26 states! (See below for state listings.)

*Help your clients close the gaps on out-of-pocket medical costs with Health ProtectorGuard.*

## Have your clients been looking for coverage to fit their budget and reduce their out-of-pocket expenses?

Introduce them to recently enhanced Health ProtectorGuard plans underwritten by Golden Rule Insurance Company.



### VALUE

Designed to help stretch your clients' dollars



### PERSISTENCY

Benefits that increase yearly, which helps build persistence



### UNIQUE BENEFITS

Enhanced benefits and new features set Health ProtectorGuard apart from most other plans

## Budget-friendly Coverage, Predictable Benefits, New Features

Our plans offer key features and unique benefits that set it apart from most other fixed indemnity plans. This gives your clients greater value and promotes persistency, which can mean steady renewal commissions for you. **Take a look:**



### Health ProtectorGuard Offers Your Clients:

- Unlimited Inpatient Hospital Confinement Benefits
- ICU confinement benefit paid in ADDITION to Daily Inpatient Hospital Confinement
- Choice of Licensed Doctors & Hospitals; Discounts with MultiPlan Provider Network
- Prescription Drug Discount Card with Every Plan; Discounts of up to 50-75% off
- Doctor Office/Urgent Care Visits, and Wellness/ Preventive Visit Benefits<sup>1</sup>
- Renewable up to age 65
- 12-Month Rate Guarantee
- No Calendar Year or Lifetime Maximum
- No Deductible – Plan Pays First Dollar
- No Application or Association Fees

## Plus Health ProtectorGuard Also Boasts:



DOCTOR VISITS

### Dr. Office/Urgent Care Visit Rollover Benefit

This unique benefit allows your clients to keep and “rollover” any unused doctor office/urgent care visits at the end of a calendar year to the next calendar year (up to a maximum of 5 visits). Eligibility depends upon your client’s effective date – see the product brochure or producer guide for details.



HOSPITAL SERVICES

### Increasing Hospital Confinement Benefit

Another unique feature of Health ProtectorGuard, this benefit increases your client’s hospital confinement benefit amount by 25% each year they renew their plan (up through Year 5) specifically for injury-related hospital stays.



SURGICAL SERVICES

### Surgical Tier Schedule for Greater Benefits

Many fixed indemnity plans offer a single surgical benefit amount regardless of the surgical procedure or a complicated schedule. Our plans offer a simple four-tier approach in addition to other payable benefits such as hospital confinement or outpatient facility, anesthesiologist and assistant surgeon, when applicable.

<sup>1</sup> Waiting periods apply, see product brochure for details.

Enhanced Health ProtectorGuard plans are available in the states of AK, AL, AR, AZ, CO, DE, FL, HI, IA, IL, KY, LA, MD, MI, MS, NC, NE, NV, OH, OK, OR, PA, SC, TX, WI, and WV. Check E-Store (UHOne.com/Broker) for details. This product provides limited benefits. Health ProtectorGuard is not major medical or comprehensive health insurance and does not provide the mandated coverage necessary to avoid a penalty under the Affordable Care Act. This coverage provides benefits in a stated amount regardless of the actual expenses incurred. Subject to health underwriting. Product availability and designs vary by state.

**Not for Consumer Use.**

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