

FAQs

Does the HD CareGuard plan cover pre-existing conditions?

The Hospital Indemnity and Accidental Medical Expense benefit do not pay for reinjury or complications of an injury caused by a condition that existed before the accident. There are no pre-existing condition exclusions on the Accidental Death & Dismemberment benefit.

Is there a waiting period before members can use their HD CareGuard plan benefits?

The Term Life benefit provided by Amalgamated Life has a 30 day waiting period. No benefits will be paid for a claim during the first 30 days of coverage. There are no waiting periods for the HI, AME and AD&D provided by GTL - the benefits are available beginning on their effective date.

Is there a co-pay or deductible on the HD CareGuard plan benefits?

There are no co-pays. The Accident Medical Expense Benefit has a \$250 deductible per occurrence.

How do members locate In-Network providers and facilities?

There is no "In-Network" requirement on the HD CareGuard plan. Members may go to the doctor, hospital or emergency center of their choice.

How do members access their HD CareGuard plan materials?

Members will receive a "welcome" email from Health Depot which contains login instructions for our secure, online member portal. On the Member Portal, members can manage their account and access their plan information, including Membership Guide, Insurance Certificate and more. Members should read through all of their materials carefully, and they can contact Customer Service if they have any questions.

How do the benefits pay?

The insurance pays a lump sum benefit directly to members enrolled on a HD CareGuard membership plan as shown in the Schedule of Benefits. Enrolled members may also assign benefits for the insurance if a written assignment is made.

How do members file claims for their benefits?

Members need to register and login to the member portal at members.healthdepotassociation.com; print the appropriate Claim Form; complete and sign; and send completed forms within 60 days after any loss covered by the policies occurs or begins; or as soon as reasonably possible. Members will find the claim forms in the "Important Documents" section of the member portal.

If members move to another state, will they still be covered under their HD CareGuard plan?

Members will continue coverage under the certificate they were issued for their original state of residence.

Who do members contact if they have additional questions about their membership plan benefits?

Members can contact Customer Service at (855) 351-7535 and one of our friendly representatives will be glad to help them!