

Frequently Asked Questions

Are Pre-existing Conditions covered on the HD ClearPoint Group Fixed Indemnity Limited Benefit Medical Insurance Plans?

The Group Fixed Indemnity Limited Benefit Medical Insurance does not cover pre-existing conditions for the first 12 months. Specifically, if members have had care rendered or prescribed to them by a physician within the 12 months leading up to their effective date, they will have a waiting period of 12 months from the effective date before any claims related to their condition will be covered.

Is there a co-pay or deductible on the HD ClearPoint insurance benefits?

There are no co-pays or deductibles. This is a fixed indemnity benefit.

How do the benefits pay?

Group Fixed Indemnity Limited Benefit Medical Insurance pays a fixed benefit amount toward each specific service. Members are responsible for any remaining balance on the amount billed that is above the fixed amount. For the lowest out-of-pocket expenses, members should choose a provider or facility in the First Health Limited Benefit Plan Network.

How do members file claims for their benefits?

A claim form must be completed within 30 days after the covered loss begins or as soon as it is reasonably possible. Members can ask their provider to file the claim and send it to the address on the back of their ID card. If the provider does not file the claim, members can log in to the Member Portal at members.healthdepotassociation.com; print the Claim Form; complete and sign; and send completed form to: Fidelity Security Life Insurance Company, Attn: Benefit Payment Department, 3130 Broadway, Kansas City, MO, 64111. If members have questions about filing a claim or would like to check on a claim status, they can call or email FSL at (800) 648-8624 or claimsmail@ftj.com and their Customer Service Team will be glad to assist you.

Can members make changes to their membership?

Members may make changes to their membership during the first thirty (30) days of coverage. After that, they may only make changes if they experience an event listed below:

- **Change in legal marital status** – marriage, divorce, annulment, death of a spouse or legal separation
- **Change in dependent children** – birth, adoption, legal guardianship or death of a child
- **Dependent children “age out”** – child’s age exceeds the age limitations of the membership

To make changes to their membership, members need to call Customer Service at **(855) 351-7535**.

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

Members need to login to the Member Portal and change their address or they can call Customer Service at **(855) 351-7535**. It is crucial that their address is correct in our system, because an incorrect address could delay their claims.