

FAQs

Are Pre-existing Conditions covered on the HD Essential Select Accident and Sickness Limited Benefit Cash Insurance Plans?

The insurance does not pay any benefits for Sickness caused by or resulting from a Covered Person's Pre-existing Condition if the Sickness occurs during the first 12 months that a Covered Person is insured under the policy. Pre-existing Condition means an Accident or a Sickness for which, in the 6 months before the Covered Person becomes insured under the policy, medical advice, treatment or care was sought by a Covered Person, or was recommended by, prescribed by or received from a Physician.

Is there a co-pay or deductible on my HD Essential Select plan benefits?

There are no co-pays or deductible.

How do the benefits pay?

Accident and Sickness Limited Benefit Cash Insurance pays a cash benefit directly to you.

How do I file claims for my benefits?

Register and login to your Member Portal at healthdepotassociation.com/members; print the appropriate CHUBB Claim Form; complete and sign; and send completed forms to: **Co-ordinated Benefit Plans, LLC, Health Depot Association Claims, P.O. Box 21673, Eagan, MN 55121**. If you have questions about filing a claim or would like to check on a claim status, please call **(866) 224-6318** and their Customer Service Team will be glad to assist you. You can also check on a claim status online at CBPconnect.com.

Can I make changes to my membership?

You may make changes to your membership during the first thirty (30) days of coverage, on your annual anniversary or if you experience a Qualifying Event.

What is a Qualifying Event?

Qualifying Events allow you to make changes to your membership outside of your annual anniversary date:

- **Change in legal marital status** - marriage, divorce or death of a spouse
- **Change in domestic partnership status** - affidavit of domestic partnership or dissolution of a domestic partnership
- **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 your membership due to a Qualifying Event, call Customer Service at (855) 351-7535.

I am moving, what do I need to do?

Please login to the Member Portal and change your address or you can call Customer Service at (855) 351-7535. It is crucial that your address is correct in our system since all plans are not available in all jurisdictions; and because an incorrect address could delay your claims.