

FAQs

Are Pre-existing Conditions covered on the HD True Protection Accident and Sickness Hospital Indemnity Insurance Plans?

The Accident and Sickness Limited Benefit Health Insurance does not cover pre-existing conditions for the first 12 months. Specifically, if you have had care rendered or prescribed to you by a physician within the 12 months leading up to your effective date, you will have a waiting period for 12 months from the effective date before any claims related to your condition will be covered. There is a 30-day waiting period for sickness on the Accident and Sickness Limited Benefit Health Insurance (not applicable for residents of CA, ID and TX). However, there is no waiting period for the Accident Insurance benefits - you are covered for accidents beginning on your effective date.

Is there a co-pay or deductible on my HD True Protection plan benefits?

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

How do the benefits pay?

Accident and Sickness Limited Benefit Insurance pays a maximum benefit amount toward each specific service. You are responsible for any remaining balance on the amount billed that is above the maximum amount. To guarantee the lowest out-of-pocket expenses, choose a provider or facility in the MultiPlan Limited Benefit Plan Network. Critical Illness, Accident Excess Medical Expense and Accidental Death & Dismemberment pays a lump sum payment.

How do I file claims for my benefits?

A claim form must be completed within 90 days after the covered loss begins or as soon as it is reasonably possible. Ask your provider to file the claim and send it to the address on the back of your ID card. If the provider does not file the claim, then you may register and login to your Member Portal at members.healthdepotassociation.com; print the appropriate Claim Form; complete and sign; and send completed forms to: Unified Life Insurance Company, P.O. Box 25326 Overland Park, KS 66225. If you have questions about filing a claim or would like to check on a claim status, please call (800) 237-4463 and their Customer Service Team will be glad to assist you.

Can I make changes to my membership?

You may make changes to your membership during the first thirty (30) days of coverage. After that, you may only make changes if you 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 your membership, call Health Depot 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 Health Depot Customer Service at (855) 351-7535. It is crucial that your address is correct in our system, because an incorrect address could delay your claims.