

## FAQs

### **Are Pre-existing Conditions covered on the HD Essential Protection 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. (The time period is 6 months for residents of FL, KY and NV). Pre-existing Condition means an Accident or a Sickness for which, in the 12 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 Protection plan benefits?**

There are no co-pays and only one benefit has a deductible. The Excess Accident Medical Expense Benefit on plan levels 2-6 has a \$200 deductible per occurrence.

### **How do the benefits pay?**

Accident and Sickness Limited Benefit Cash Insurance pays a daily cash benefit directly to you. Excess Accident Medical Expense Insurance will reimburse covered expenses up to the benefit amount. Accidental Death & Dismemberment pays a lump sum payment.

### **How do I file claims for my benefits?**

Register and login to your Member Portal at [www.healthdepotassociation.com](http://www.healthdepotassociation.com); 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](http://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, 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 due to a Qualifying Event, 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.