FAQs

Does the HD CareGuard plan cover pre-existing conditions?

No, the Hospital Cash and Accident Medical Expense Insurance do not cover pre-existing conditions. The standard definition of Pre-Existing Condition is a condition for which a Covered Person received any: diagnosis; medical advice; care; or treatment was received or recommended within the 6 monthly period immediately preceding the effective date of the Covered Person's coverage. As this definition may vary by state, please refer to your certificate for language specific to your state. There are no pre-existing condition exclusions on the Accidental Death & Dismemberment Insurance.

Is there a waiting period before I can use the benefits in my HD CareGuard plan?

There are no waiting periods. You have access to your benefits on your effective date.

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

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

How do I locate In-Network providers and facilities?

The nature of accidents requires immediate care, therefore, you may go to the closest doctor, hospital or emergency center. There is no "In-Network" requirement on the HD CareGuard plan.

How do I receive my HD CareGuard plan materials?

You will receive a "welcome" email from Health Depot which contains login instructions for our secure, online member website. On the website, you can manage your account and access your plan information, including Membership Guide, Insurance Certificates, ID Card and more. You should read through all of your materials carefully, and you can contact Customer Service if you have any questions.

How do I file claims?

You must provide written or authorized electronic/telephonic notice of claim to Catlin Insurance Company, Inc. within 20 days after a Covered Loss or Covered Injury occurs or begins; or as soon as reasonably possible. You will find the claim forms in the "Important Documents" section of the member website.

Who do I contact if I have additional questions about my membership plan benefits?

Please contact Health Depot's Customer Service at (855) 351-7535 and one of our friendly representatives will be glad to help you!