

## FAQs

### **Does the HD Vital Guard plan cover pre-existing conditions?**

No, the Accident Medical Expense Insurance and Critical Illness Insurance Coverage Riders 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 Vital Guard plan?**

The Critical Illness Insurance has a 90 day waiting period and the Accident Disability Income Insurance has 60 day waiting period. No Critical Illness or Disability claims will be eligible for benefit payments during the waiting periods. However, there are no waiting periods on the Accident Medical Expense Insurance, the Accidental Death & Dismemberment Insurance or the Air Ambulance Benefit.

### **Is there a co-pay or deductible on my HD Vital Guard plan benefits?**

There are no co-pays and only one benefit has a deductible. The Accident Medical Expense 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 Vital Guard plan.

### **How do I receive my HD Vital Guard plan materials?**

You will receive a plastic ID card in the mail from The Health Depot Association. You will also 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.

### **If I move to another state, will I still be covered under my HD Vital Guard plan?**

The Accident Disability Income is not available in California; members residing in CA will not have access to the Disability benefit. If you move to California, the Accident Disability Income benefit portion of your membership will terminate.

### **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!