

FAQs

Does the HD SureGuard plan cover pre-existing conditions?

The AD&D with Critical Illness by Unified does not have a pre-existing condition definition. However, the Critical Illness benefit is only available for a first time ever procedure or diagnosis for the Covered Person for the specific condition included in the Critical Illness benefits and definitions.

The Accidental Medical Expense benefit provided by GTL does not pay for reinjury or complications of an injury caused by a condition that existed before the accident. There are no pre-existing condition exclusions on the Accidental Death & Dismemberment benefit provided by GTL.

Is there a waiting period before members can use their HD SureGuard plan benefits?

There are no waiting periods – the benefits are available beginning on their effective date.

Is there a co-pay or deductible on the HD SureGuard plan benefits?

There are no co-pays. The Accident Medical Expense Benefit provided by GTL has a \$250 deductible per occurrence.

How do members locate In-Network providers and facilities?

There is no “In-Network” requirement on the HD SureGuard plan. Members may go to the doctor, hospital or emergency center of their choice.

How do members receive their HD SureGuard plan materials?

Members will also receive a “welcome” email from Health Depot which contains login instructions for our secure, online member portal. On the Member Portal, members can manage their account and access their plan information, including Membership Guide, Insurance Certificates and more. Members should read through all of their materials carefully, and they can contact Customer Service if they have any questions.

How do the benefits pay?

The insurance pays a lump sum benefit directly to members enrolled on a HD SureGuard membership plan as shown in the Schedule of Benefits. Enrolled members may also assign benefits for the AME and AD&D insurance provided by GTL if a written assignment is made.

How do members file claims for their benefits?

Members need to register and login to the member portal at members.healthdepotassociation.com; print the appropriate Claim Form(s); complete and sign; and send completed forms within 60 days for AME and AD&D insurance provided by GTL and within 90 days for AD&D with Critical Illness insurance provided by Unified Life after any loss covered by the policies occurs or begins; or as soon as reasonably possible. Members will find the claim forms in the “Important Documents” section of the member portal.

If members move to another state, will they still be covered under their HD SureGuard plan?

Members will continue coverage under the certificate they were issued for their original state of residence.

Who do members contact if they have additional questions about their membership plan benefits?

Members can contact Customer Service at (855) 351-7535 and one of our friendly representatives will be glad to help them!