

## FAQs

### **How do members access their HD BasicProtect plan materials?**

Members will 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 Certificate and more. Members should read through all of their materials carefully, and they can contact Customer Service if they have any questions.

### **Is there a waiting period before members can use their HD BasicProtect plan benefits?**

The Term Life Benefit has a 6-month waiting period for levels 1-3 and a 12-month waiting period on level 4. However, members are covered under the Accidental Death Benefit starting on their effective date. So if an insured member dies due to a covered accident, they will receive the Accidental Death Benefit.

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

The insurance pays a lump sum benefit directly to the member’s beneficiary as shown in the Schedule of Benefits.

### **When do the plan benefits terminate?**

The Term Life Benefit remains as is until the member turns 65. At age 65, the Term Life and Accidental Death Benefits reduce by 50%. So if a member dies of an illness when they are age 65-69, they will receive 50% of the Term Life benefit. If the member dies due to a covered accident when they are age 65-69, they will receive 50% of the Term Life benefit and 50% of the Accidental Death Benefit, which equals 100% of the original Term Life benefit.

The Term Life Benefit terms at age 70, but the Accidental Death Benefit pays the full benefit amount if the member dies due to a covered accident. The Accidental Death Benefit stays active as long as the membership remains in good standing.

### **How do members file claims for their benefits?**

Members need to register and log in to the member portal at [myhealthmembers.com](https://myhealthmembers.com); print the claim form; complete and sign; and send completed form within 60 days after any loss covered by the policy 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 BasicProtect 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 Health Depot’s Customer Service at **(214) 436-8882** and one of our friendly representatives will be glad to help them!