

## FAQs

### **Does the HD Critical Protection 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 my HD Critical Protection plan benefits?**

The Critical Illness Insurance has a 90 day waiting period. There are no waiting periods on the Accident Medical Expense Insurance, the Accidental Death & Dismemberment Insurance.

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

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

### **How do I locate In-Network providers and facilities?**

There is no "In-Network" requirement on the HD Critical Protection plan. You may go to the doctor, hospital or emergency center of your choice.

### **How do I receive my HD Critical Protection plan materials?**

You will also receive a "welcome" email from Health Depot which contains login instructions for our secure, online member portal. On the Member Portal, you can manage your account and access your plan information, including Membership Guide, Insurance Certificates, ID Cards 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.

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

The insurance benefits included in your HD Critical Protection membership are not available in AK, CO, CT, DC, HI, ID, IN, LA, ME, MD, MA, MN, MO, MT, NV, NH, NJ, NY, NC, OR, SD, TN, TX, UT, VT and WA. If you move to one of those states, your benefits will terminate.

### **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!