

## FAQs

### How do members access their HD SecureShield 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.

### Does the HD SecureShield plan cover pre-existing conditions?

The Limited Specified Disease Benefit Rider and the Cancer Lump Sum Benefit Rider have a 12-month Pre-Existing Conditions limitation. No benefits will be paid for a Pre-Existing Condition during the first 12 months of coverage. A Pre-Existing Condition is a condition for which: (a) Medical advice or treatment was recommended by, or received from a Doctor, within the Pre-Existing Period shown above; or (b) symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the Pre-Existing Period before the Effective Date of the Covered Person’s coverage. Treatment includes being prescribed or taking prescription drugs or medicines. The Critical Illness benefits are only available for a first time ever procedure or diagnosis for the Covered Person for the specific covered condition included in the benefits and definitions.

The Accidental Medical Expense benefit 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 Insurance. However, any benefit payable for loss under this coverage must be due to a covered accident occurring after the member’s effective date.

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

The Limited Specified Disease Benefit Rider and the Cancer Lump Sum Benefit Rider have a 60-day waiting period. No benefits will be paid for a covered condition that is diagnosed during the waiting period.

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

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

### How do the benefits pay?

The insurance pays a lump sum benefit directly to the member as shown in the Schedule of Benefits. Enrolled member may also assign benefits if a written assignment is made.

### When do the plan benefits terminate?

The Limited Specified Disease Benefit Rider and the Cancer Lump Sum Benefit Rider terminate on the earliest date that the member turns 65 or the date we have paid all benefits for these riders.

The Accidental Death & Dismemberment (AD&D) benefit stays active as long as the membership remains in good standing. However, the AD&D Principal Sum reduces 50% on or after the member’s 70th birthday.

### How do members locate In-Network providers and facilities?

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

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

Members need to register and log in to the member portal at [myhealthmembers.com](http://myhealthmembers.com); print the appropriate claim form(s); 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.

### How will members identify the monthly drafts from their account?

All drafts will have “PHS-HEALTH-BILL” listed as the originator of the drafts.

### If members move to another state, will they still be covered under their HD SecureShield 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!