



A step ahead of the competition



Here's what sets AdvantageGuard™ apart:

- Competitive premiums
- Optional provider-administered outpatient prescription drug benefit rider¹
- Underwritten by Golden Rule Insurance Company, a health insurer with “A+” (Superior) AM Best rating²
- **Benefit selection:** AdvantageGuard offers flexibility in benefit selection, allowing individuals to choose the coverage options that best meet their needs and budget, and can be tailored to suit different preferences and circumstances.
- Available for issue ages 60 through 90
- Plans are renewable for life as outlined in the policy

AdvantageGuard vs. the competition

	AdvantageGuard	Competitor A	Competitor B
Guaranteed Issue options for ages 60-74 ⁴	✓	✗	✗
Optional provider-administered outpatient prescription drug benefit rider ^{1, 3}	✓	✗	✗
Personal security question signature	✓	✗	✗
\$50,000 lump sum cancer benefit rider ³	✓	✗	✗
Optum Perks Rx Discount card up to 80% ⁵	✓	✗	✗

Benefit availability may vary by state. Benefits are subject to preexisting conditions. See brochure for details.

¹Payable per day (limits apply) when Insured Person receives a prescription delivered by injection in an outpatient provider setting.

²Ratings as of 12/09/2022. This worldwide, independent organization reviews insurance companies and other businesses and publishes opinions about them. This rating is an indication of financial strength and stability. For the latest rating, access www.ambest.com.

³Additional premium applies.

⁴Guaranteed Issue cases must be equal to or less than the GI max allowable base and rider benefit selections. Applications submitted where one or more base or rider benefits exceeds the allowable GI max will be subject to Simplified underwriting. Benefits are subject to preexisting conditions.

⁵Discounts vary by pharmacy, geographic area, & drug. The Optum Perks card is not insurance. It is a discount program only and available to the general public.

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UnitedHealthcare
Golden Rule Insurance Co.