



AdvantageGuard Hospital Indemnity agent field guide



UnitedHealthcare[®]
Golden Rule Insurance Co.

UnitedHealthcare AdvantageGuard: A hospital indemnity product

Introducing AdvantageGuard™, the new hospital indemnity underwritten by Golden Rule Insurance Company, a UnitedHealthcare company. With guaranteed issue coverage options for seniors aged 60-74¹, AdvantageGuard offers flexible, budget-friendly, and competitively priced benefits.

Seniors have the flexibility to choose any healthcare provider they prefer, without being limited by a network. Agents can take advantage of an upfront 12-month commission advancement program.²

AdvantageGuard is a product of an “A+” AM Best rated³ carrier, bearing the historic UnitedHealthcare brand. With features designed to meet the specific needs of seniors and attractive sales benefits for agents, AdvantageGuard may be just the solution for those seeking robust and affordable hospital indemnity coverage.



AdvantageGuard includes straightforward cash benefits for:

- Inpatient hospital stay for sickness or injury
- Hospital observations (12 to 24 hours)
- Inpatient hospital stay for mental or nervous disorder
- Optional benefit riders available in most states⁴ for:
 - Cancer⁵
 - Outpatient, provider administered, prescription drugs⁵
 - Emergency room/urgent care visits
 - Skilled nursing facility confinement
 - Outpatient surgery
 - Outpatient major diagnostic exams (i.e CT, MRI)
 - Ambulance trips
 - Wellness visits⁵



The average cost of a 3-day hospital stay is around

\$30K⁶



It's also good to know:

- 1 There is no waiting period for standard plan benefits and most optional benefits⁴**
- 2 Available for issue ages 60 through 90
- 3 Plans are renewable for life as outlined in the policy

UHC Member Hub and Optum Perks

Your clients can manage their AdvantageGuard plan with UHC Member Hub and can save money on their prescriptions with Optum Perks discount card.



uhcmemberhub.com

With UHC Member Hub, your client can manage their plan anytime including updating contact info, managing billing and submitting claims. To receive plan benefits for eligible services, go to uhcmemberhub.com and print a claim form. Complete the form for covered services. Submit the form to us along with the required information. Instructions regarding the information needed and where to send are included on the form. We will pay benefits directly to your client, so they can use the money how they need.



Rx discounts with Optum Perks

There's a simple way most can save 30-80%* on prescriptions. It's called Optum Perks. Clients can visit perks.optum.com/uho to print their card or send it to their phone. Then at the site your client can compare prescription prices at stores near them. To use their savings, clients show their Optum Perks discount card to the pharmacy during purchase. This little card could make a big difference.

Note: The Optum Perks card is not insurance. It is a discount program only and available to the general public.

* Based on pharmacy's usual and customary price. Actual savings may vary.

** Preexisting condition clause applies

What if your client had a hospital stay?

Would your client be able to pay out-of-pocket costs that may come with it? We don't like to think something like this will happen, but when the unexpected hits, sometimes our bank account isn't ready. Medicare doesn't always pay for everything – often your client may have some personal responsibility to cover a copay or other costs. While an AdvantageGuard plan can't keep them out of the hospital, it can help offer some cash relief with fixed cash benefits.

Here's an example of AdvantageGuard at work

John has an AdvantageGuard hospital indemnity plan with an inpatient hospital confinement for a 5-day benefit period and \$1,000 per day. He also has the optional emergency room benefit of \$500 per day. John goes to the emergency room after a fall. The doctor determines that he needs to have surgery and he is an inpatient for 3 days. He receives the payments below.*

| Payment for emergency room visit and hospital confinement | |
|---|----------------|
| Emergency room visit | \$500 |
| Hospital confinement for 3 days as John recovers from a surgery | \$3,000 |
| Total payment to John: | \$3,500 |

*For illustrative purposes only.

John receives a check for

\$3,500

and he can use it however he chooses

AdvantageGuard pays cash benefits

With the AdvantageGuard hospital indemnity plan, a cash benefit will be paid directly to your clients for a qualified hospital confinement. With a wide range of confinement benefit levels and optional benefit riders, your clients have the flexibility to choose the coverage that best fits their needs and budget.

Inpatient hospital confinement for sickness or injury

This benefit will pay your clients between \$50⁷ to \$3000 per person, per day should they be confined to a hospital (max 1 day per period of confinement). They can also choose, 3, 4, 5, 6, 7 or 10 day benefit periods (\$50 to \$1,000 per day) which will restore after 60 consecutive days of no hospital confinement.

Inpatient hospital confinement mental for nervous disorder

Your clients policy will pay \$250 per person, per day for up to seven days if they are confined to a hospital for a mental or nervous disorder. This benefit is in lieu of hospital confinement benefit for sickness or injury, not in addition (max 7 days per calendar year).

Observation stays covered

People may be surprised to find out that after being confined in the hospital for days, they weren't covered if their stay was categorized as "hospital observation." UnitedHealthcare AdvantageGuard covers both hospital confinement and hospital observation of 12 hours or more. The benefit is the same as inpatient hospital confinement. (Stays 12-24 hours are limited to 4 days per calendar year.

Emergency room (ER)/urgent care (UC) benefits

This benefit will pay your clients \$100 - \$500 per day if they are admitted to the emergency room or is admitted to urgent care 50% of chosen ER benefit will be given.



Key takeaway

Plans are guaranteed issue (no underwriting) ages 60 - 74¹ or simplified issue (some medical questions), depending on the benefits chosen.

More optional benefits to choose from⁴

Out-of-pockets costs are not limited to hospital stays. That's why AdvantageGuard offers optional benefits to help expand your cash benefit coverage to include other services important to you.

Lump sum cancer benefit rider

The Lump Sum Cancer Rider will pay your clients a cash benefit of \$2,500 - \$50,000 per person, per lifetime should your client be diagnosed with cancer. It includes a benefit for cancer in situ, Benign brain tumor, skin cancer and/or life-threatening cancer.

Skilled nursing facility benefit rider

This rider will pay \$100 - \$500 per person, per day from days 21 through 100 if your client is confined due to a sickness or injury to a skilled nursing facility.

Ambulance benefit rider

This rider will pay \$100 - \$500 per person, per day benefit for ground ambulance transportation for a sickness or injury resulting in an inpatient hospital confinement . If the service is by ambulance, 10 times the ground benefit amount is payable. Combined visits are limited to 4 per calendar year.

Outpatient provider administered prescription drug benefit rider ¹

This rider will pay \$100 - \$500 per person, per day for prescription drugs administered by injection in an outpatient provider setting. This benefit can be used up to 6 days per calendar year and 20 days per lifetime of the policy.

Outpatient surgical

This rider will pay \$250 - \$2,500 per person, per day for a surgical procedure performed at outpatient surgical facility due to sickness or injury. This benefit is limited to 2 per calendar year.

Could AdvantageGuard save your clients money?

The risk of needing hospital care increases with age. Rising healthcare costs continue to outpace other living expenses. Now is the time to take action to help your clients protect their savings.

Add up your client's medical plan's co-pays and deductibles to see where they may have exposure to large unexpected medical bills.

| Service/Care | Your current coverage (copays and deductible) | UnitedHealthcare AdvantageGuard plan |
|-----------------------------------|---|--------------------------------------|
| Emergency room visit | | |
| Inpatient hospital stay | | |
| Cancer treatment | | |
| Skilled nursing facility care | | |
| Outpatient rehabilitation service | | |
| Outpatient surgical care | | |
| Total | | |

Disclosures

STATE AVAILABILITY MAY VARY. SEE BROCHURE FOR DETAILS.

¹Guaranteed 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 issue.

²12-month Commission Advance is only available through YourFMO.com, LLC. contract.

³Ratings 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.

⁴Additional premium applies.

⁵30-day waiting period in most states for optional Cancer, Outpatient Provider Administered Prescription Drug, and Wellness benefit riders.

⁶Source: Protection from high medical costs. <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>. Accessed July 2023.

⁷In Arkansas, minimum benefit option available to choose for Inpatient Hospital Confinement for Sickness or Injury is \$100.

Learn More

Visit our product page www.uhcadvantageguard.com