

Thank you for your interest in this product

It is the mission of Golden Rule Insurance Company, as a UnitedHealthcare company, to help people live healthier lives.

We are available to answer your questions and help you without any obligation to buy. **If you need help understanding this product, call Golden Rule Insurance Company, visit uhone.com, or contact your health insurance agent.**

Questions about this product may be answered by the details found in this brochure. Below is a notice required by law.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit HealthCare.gov** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



**Hospital Guard
GI provides fixed
benefit coverage to
help with out-of-
pocket costs**



THIS POLICY PROVIDES LIMITED BENEFITS.

This fixed indemnity insurance product provides limited benefits in a stated amount regardless of the actual expenses incurred.

Golden Rule Insurance Company is the underwriter of these plans.
Policy form GIF1-GAP-GRI and other state variations

UnitedHealthcare®
Golden Rule Insurance Co.

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Why choose us?



Strength and experience

UnitedHealthcare provides over 27 million Americans with access to health care.¹ Golden Rule Insurance Company, a UnitedHealthcare company, is the underwriter and administrator of plans featured in this brochure. We have been serving the specific needs of individuals and families buying their own coverage for over 80 years.



Highly rated

Golden Rule Insurance Company is rated “A+” (Superior) by A.M. Best.² This worldwide independent organization examines insurance companies and other businesses, and publishes its opinion about them. This rating is an indication of our financial strength and stability.



Your satisfaction is our goal

We understand the importance of your time and concern for the value of your health care dollars. Our goal for every customer is an insurance plan at a price that fits their needs and budget.

¹UnitedHealth Group Annual Form 10-K for year ended 12/31/23.

²As of 12/14/23. For the latest rating, access [ambest.com](https://www.ambest.com).

This is an outline only and is not intended to serve as a legal interpretation of benefits. Reasonable effort has been made to have this outline represent the intent of contract language. However, the contract language stands alone and the complete terms of the coverage will be determined by the policy. State specific differences may apply.

Hospital Guard GI (HGGI)



Fill the gap

The cost of medical care, especially a hospital stay, can add up quickly. HGGI can help fill the gaps in your health coverage by providing cash to assist with paying for your deductible and non-covered expenses from a qualifying hospital stay.

HGGI provides straightforward cash benefits for inpatient hospital stays. Some plans also include a benefit for doctor's office visits for an illness or injury.

- Benefit payments are yours to use however you like. Save them, pay medical bills or help pay expenses if you miss work.
- You can choose any provider and are not limited to a network.
- There is no deductible to meet prior to receiving benefit payments.
- Benefits are paid regardless of other insurance.



If a serious accident happens

If an accident happens that causes the loss of life, limb, or sight (blindness), within 30 days of the date of the accident, we will pay a cash benefit.* (See page 6.)



Why hospital insurance?

Though no one expects to go to the hospital, that is probably the best reason for hospital insurance – help for the unexpected. Even with other insurance most people will have to pay some portion of their medical bill out of pocket. With a plan like HGGI, you can receive fixed cash benefits for qualified medical services, like a hospital stay, to help you cover those out-of-pocket expenses, and you can use it however you see fit.

What does “fixed benefit” mean and how does it work?

“Fixed benefit” simply means we pay a set (or “fixed”) amount for certain qualified medical services. See amounts on the next page. If you receive an eligible service and submit a claim to us, then qualifying benefits will be paid in the amounts shown. We mail a check to you directly. You use it how you want.

* Accidental Loss of Life, Limb or Sight Benefit Rider is not available in VA.

Highlights of benefits

**Cash benefits will be paid for qualifying expenses.
Benefit is fixed, regardless of actual expense incurred.**

Hospital Services (per person)		Plan A	Plan B	Plan C
Inpatient Hospital Confinement Illness/Injury¹ (Standard Care)	We pay:	\$500 per day (Maximum 31 days per Period of Confinement)	\$750 per day (Maximum 31 days per Period of Confinement)	\$1,000 per day (Maximum 31 days per Period of Confinement)
Inpatient ICU/CCU¹ (In addition to Inpatient Hospital Confinement)	We pay:	\$1,000 per day (Maximum 31 days per Period of Confinement)	\$1,500 per day (Maximum 31 days per Period of Confinement)	\$2,000 per day (Maximum 31 days per Period of Confinement)
First Hospital Admission¹ (In addition to Inpatient Hospital Confinement; payable on the first inpatient day)	We pay:	\$1,000 per day (Maximum 1 day per Calendar Year)	\$1,500 per day (Maximum 1 day per Calendar Year)	\$2,000 per day (Maximum 1 day per Calendar Year)
Outpatient Services (per person)				
Doctor's Office/Urgent Care Visits Illness or Injury	We pay:	Not Available	\$50 per day (Maximum 4 days per Calendar Year)	\$100 per day (Maximum 4 days per Calendar Year)
Accidental Loss of Life, Limb or Sight Benefit Rider ²				
Primary Insured	We pay:	\$20,000	\$20,000	\$20,000
Spouse	We pay:	\$20,000	\$20,000	\$20,000
Dependent (15 days to 26 years, or as required by state)	We pay:	\$5,000	\$5,000	\$5,000
Optional Benefit ³				
		\$0 Telemed Unlimited	\$0 Telemed Unlimited	\$0 Telemed Unlimited
Telemedicine via HealthiestYou		\$0 General Physician consultation 24 hours a day by mobile app, web, or phone. (Additional charge applies for Behavioral Health or Dermatology consultation)	\$0 General Physician consultation 24 hours a day by mobile app, web, or phone. (Additional charge applies for Behavioral Health or Dermatology consultation)	\$0 General Physician consultation 24 hours a day by mobile app, web, or phone. (Additional charge applies for Behavioral Health or Dermatology consultation)

Benefits are subject to plan provisions, Exclusions/Limitations, and all Policy Provisions. Benefit availability, amounts, periods, and limitations may vary by state. See State Variations.

¹ Subject to Preexisting Conditions. See page 9 for details.

² Loss must be within 30 days of accident in most states. Accidental Loss of Life, Limb or Sight Benefit Rider is not available in VA.

³ Additional premium applies.

More ways to help you save money

Discounts on prescriptions through Optum Perks are included with HGGI plans. As an option you can also choose to add \$0 telehealth visits through HealthiestYou.¹



Rx discounts with Optum Perks²

There's a simple way most can save 30-80% on prescriptions. It's called Optum Perks. Just visit perks.optum.com/uho to print your card or send it to your phone. Then at the site you can compare prescription prices at stores near you. To use your savings, show your Optum Perks discount card to the pharmacy during purchase. A 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.



Telehealth - HealthiestYou by Teladoc Health¹

Not feeling well, but not sure you want to go to the doctor? The optional telehealth benefit provided through HealthiestYou by Teladoc® Health makes it easy to see a doctor without leaving home. Just meet with a doctor by phone or video at no extra charge to you. They can diagnose and treat illnesses and prescribe medication when necessary 24/7/365. No driving. No waiting rooms. No copays. That's access to quality health care without the hassle.

Note: For additional fees, visits with psychiatrists, psychologists and dermatologists are also available.

¹ HealthiestYou by Teladoc® Health and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations. It is additional premium to include this optional benefit with the Hospital Guard GI plan.

² Based on pharmacy's usual and customary price. Actual savings may vary.

Exclusions/Limitations

(insurance plans)

This is only a general outline of the exclusions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy. Some state exceptions may apply (see State Variations).

Exclusions and/or limitations

The policy may limit or exclude benefits for any loss caused by, resulting from, for or relating to any of the following:

- A loss occurring before the policy effective date, after termination of the policy or during any time that coverage is not in force.
- Any act of war; intentionally, self-inflicted, bodily harm; or participation in a riot; or commission or attempt to commit a felony.
- Active service in the armed forces or related auxiliaries.
- A covered person being intoxicated as defined by applicable state law or under the influence of illegal narcotics or controlled substances or taking over-the-counter drug other than as the recommended dosage.
- Cosmetic treatment.
- Pregnancy or childbirth (except for complications of pregnancy).
- Hospital confinement primarily to receive rehabilitation, custodial care, educational care or nursing services (unless expressly provided for by the policy).
- Any injury sustained while paid to participate or instruct in: horseback riding, racing or speed testing any non-motorized vehicle/conveyance, skiing or rock or mountain climbing.
- Any injury sustained while participating, demonstrating, instructing, guiding or accompanying others in: sports (semi- or professional or intercollegiate not including intramural sports), parachute jumping, hang gliding, parasailing, paraplaning, skydiving, bungee jumping, parakiting, racing or speed testing any motorized vehicle/conveyance, rodeo sports or scuba/skin diving (60 or more feet in depth).
- An injury or illness arising out of, or in the course of, employment for wage or profit, if the covered person is insured, or is required to be insured, by workers' compensation insurance pursuant to applicable state or federal law.
- Operating a taxi or any other passenger transportation for wage, compensation or profit.
- Routine nursery charges and well-baby care of a newborn infant while inpatient, except as expressly provided for by the policy.
- Infertility treatment.
- Injuries sustained while operating, riding in or descending from any type of non-commercial aircraft. In most states, this is only excluded if the covered person is a pilot, officer or member of the crew of such aircraft or is giving or receiving any kind of training or instructions or otherwise has any duties that require him or her to be aboard the aircraft.
- Services performed by an immediate family member.
- Fees/surcharges imposed by a provider (including a hospital), but which are actually the responsibility of the provider to pay.
- Services or supplies that are not medically necessary to the diagnosis or treatment of an illness or injury.
- Any loss sustained while the covered person is incarcerated in any prison or other detention facility.
- Any loss related to the treatment of mental disorders or substance use disorder.
- Any loss related to an abortion (unless the life of the mother would be endangered if the fetus were carried to term).
- Any loss for dental expenses, except as expressly provided for by the policy.
- Any loss related to any examination or fitting related to eyeglasses, contact lenses, hearing aids, eye refraction or visual therapy.
- Any services rendered outside of the U.S., except for emergency treatment for a covered person.
- Experimental or investigational treatment(s).

Policy Provisions

This is only a general outline of the provisions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy. Some state exceptions may apply (see State Variations).

Eligibility

At time of application, the primary insured and spouse (as defined by state) must be between 18-64 years of age and eligible children 0-25 years of age or as required by state.

Misstatement of Age

If the covered person's age has been misstated on the covered person's application for coverage under the policy, any future premiums may be adjusted and past premiums may be refunded or owed to us based on the correct age. If a covered person's age has been misstated and we would not have issued coverage for that covered person, we will refund the premium paid minus any benefit amounts paid by us, and coverage would be void from the effective date.

Notice of Claim

We must receive notice of claim within 30 days of the date the loss began or as soon as reasonably possible.

Preexisting Conditions

We will not pay hospital benefits, as outlined in the policy, for a loss which manifests due to, results from, is caused or otherwise contributed to by, a Preexisting Condition. The Preexisting Condition limitation will not apply longer than 12 months (or as required by state) after a covered person's applicable effective date under the policy.

Preexisting Condition means any illness, injury or condition:

- For which medical advice, care or treatment was recommended to or received by a covered person within 6 months immediately preceding the covered person's effective date under the policy;
- For which any diagnostic procedure or screening was recommended to or received by the covered person within the 6 months immediately preceding the covered person's effective date under the policy that results in medical care or treatment after the covered person's effective date; or
- That manifested symptoms which would cause an ordinarily prudent person to seek medical advice, diagnosis, care, treatment or further evaluation within the 6 months immediately preceding the covered person's effective date under the policy.

Premium

Premium rates are subject to change. Your age, family status and level of coverage are some factors that could be used to determine your premium rate. You will be given at least a 31-day notice (or longer if required by your state) of any change in your premium. We will make no change in your premium solely because of claims made by a covered person under the policy or a change in a covered person's health.

Renewability and Termination

The policy is renewable until the earliest of the following:

- The end of the premium period when the primary insured turns 65 or the primary insured's death. If

the policy includes a spouse, it may be continued by the spouse after the primary insured's 65th birthday or death;

- Nonpayment of premiums when due;
- The date we decline to renew this policy or the date we discontinue offering and refuse to renew all policies issued on this form for all residents of the state where you reside;
- The date we receive a request from you to terminate the policy; or
- The date there is fraud or a material misrepresentation made by or with the knowledge of a covered person

Right to Examine

It is important to us that you are satisfied with the coverage being provided. This product has a right to examine period, also commonly referred to as "free look." After applying and after your policy is issued, if you are not satisfied the coverage will meet your insurance needs, you may return the policy to us within 30 days and have the paid premium refunded. Refer to policy for details.

Underwriting

These insurance plans are not subject to medical underwriting.

State Variations

Please see below for state availability and applicable state-specific benefits, exclusions and limitations.

Pennsylvania

Policy Form GIFI-GAP-GRI-37

- The exclusion for participation in a riot is specifically for injuries due to participating in a riot.
- In the exclusion for a loss incurred due to a covered person being intoxicated as defined by applicable state law or under the influence of illegal narcotics or controlled substances, the taking of over-the-counter drugs other than as the recommended dosage does not apply.
- The exclusion for cosmetic treatment does not apply when necessitated by a loss from a covered illness or injury.
- In the exclusion for any injury sustained while participating, demonstrating, instructing, guiding or accompanying others in: sports (semi- or professional or intercollegiate not including intramural sports), parachute jumping, hang gliding, parasailing, paraplaning, skydiving, bungee jumping, parakiting, racing or speed testing any motorized vehicle/conveyance, rodeo sports or scuba/skin diving (60 or more feet in depth), “accompanying others” does not apply.

Rhode Island

Policy Form GIFI-GAP-GRI-38

“Spouse” means the person to whom you are legally married or your partner in a civil union under Rhode Island Law.

Virginia

Policy Form GIFI-GAP-GRI-45

- This is a Fixed Indemnity Hospital Insurance product.
- The Accidental Loss of Life, Limb or Sight Benefit Rider is not available.
- The Misstatement of Age provision is revised: If a covered person’s age has been misstated in the application for coverage under the policy, the benefits will be those the premium paid would have purchased based on the covered person’s correct age. If a covered person’s age has been misstated and, if according to the correct age of the insured, the coverage provided by the policy would not have become effective or would have ceased prior to the acceptance of the premium, then our liability will be

limited to the refund, upon request, of all premiums paid for the period not covered by the policy.

- The following exclusions do not apply:
 - Active service in the armed forces or related auxiliaries.
 - Infertility treatment.
 - Operating a taxi or other passenger transportation for wage, compensation or profit.
 - Any injury sustained while paid to participate or instruct in: horseback riding, racing or speed testing any nonmotorized vehicle/conveyance, skiing or rock or mountain climbing.
 - Any injury sustained while participating, demonstrating, instructing, guiding or accompanying others in: sports (semi- or professional or intercollegiate not including intramural sports), parachute jumping, hang gliding, parasailing, paraplaning, skydiving, bungee jumping, parakiting, racing or speed testing any motorized vehicle/conveyance, rodeo sports or scuba/skin diving (60 or more feet in depth).
 - Any loss sustained while the covered person is incarcerated in any prison or other detention facility.
 - Any loss related to an abortion (unless the life of the mother would be endangered if the fetus were carried to term).
 - Experimental or investigational treatment(s).
- The exclusion for intoxication or being under the influence is revised: A loss incurred as a result of the covered person being drunk or under the influence of any narcotics unless taken on the advice of a doctor.
- In the exclusion for cosmetic treatment, cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect.
- The exclusion for pregnancy does not apply to complications of pregnancy or pregnancy following an act of rape when reported to police within 7 days of occurrence; or up to 180 days for an act of rape or incest of a female under 13 years of age.

State Variations continued

Please see below for state availability and applicable state-specific benefits, exclusions and limitations.

Virginia, continued

- The exclusion for injuries sustained while operating, riding in or descending from any type of non-commercial aircraft was replaced with aviation.
- The exclusion regarding workers' compensation applies only if the person is insured by workers' compensation.
- Preexisting Condition means any illness, injury or condition: for which medical advice, care or treatment was recommended by a doctor or received by a covered person within 6 months immediately preceding the covered person's effective date under the policy; for which any diagnostic procedure was recommended to or received by the covered person within the 6 months immediately preceding the covered person's effective date under the policy; or the existence of symptoms that would cause an ordinarily prudent person to seek diagnosis, care, or treatment within the 6 months immediately preceding the covered person's effective date under the policy.
- In the Termination provision, the following termination events do not apply:
 - The date we decline to renew this policy or the date we discontinue offering and refuse to renew all policies issued on this form for all residents of the state where you reside;
 - The date there is fraud or a material misrepresentation made by or with the knowledge of a covered person.
 - There is a Cancellation by Us provision that states we may cancel the policy at any time by written notice delivered to you or mailed to the last address shown in our records, stating when, no less than 31 days thereafter, the cancellation will be effective.
- Subject to the limitations shown below, insurance will become effective if the following conditions are met:
 1. The application is completed in full and is unconditionally accepted and approved by Golden Rule Insurance Company.
 2. The first full premium, according to the mode of premium payment chosen, has been paid on or prior to the effective date and any check is honored on first presentation for payment.
 3. The policy is: (a) issued by Golden Rule Insurance Company exactly as applied for within 45 days of such conditional receipt unless we have previously notified you in writing of the disapproval of such application; (b) delivered to the proposed insured; and (c) accepted by the proposed insured.

Notice to our customers about supplemental insurance

- The supplemental plan discussed in this document is separate from any health insurance or Medicare Advantage coverage you may have purchased with another insurance company.
- This plan provides optional coverage for an additional premium. It is intended to supplement your health insurance and provide additional benefits for covered expenses.
- This plan is not required in order to purchase health insurance with another insurance company.
- This plan should not be used as a substitute for comprehensive health insurance coverage. It is not considered Minimum Essential Coverage.

Health Plan Notices of Privacy Practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information.

VIEW NOTICE HERE. Please review it carefully.

(<https://www.uhc.com/content/dam/uhcdotcom/en/npp/NPP-UHC-EI-UHOne-EN.pdf>)

Conditions Prior To Coverage (Applicable with or without the Conditional Receipt) Subject to the limitations shown below, insurance will become effective if the following conditions are met:

1. The application is completed in full and is unconditionally accepted and approved by Golden Rule Insurance Company.
2. The first full premium, according to the mode of premium payment chosen, has been paid on or prior to the effective date and any check is honored on first presentation for payment.
3. The policy is: (a) issued by Golden Rule Insurance Company exactly as applied for within 45 days from date of application; (b) delivered to the proposed insured; and (c) accepted by the proposed insured.

After you have completed the application and before you sign it, reread it carefully. Be certain that all information has been properly recorded.

Keep this document. It has important information.