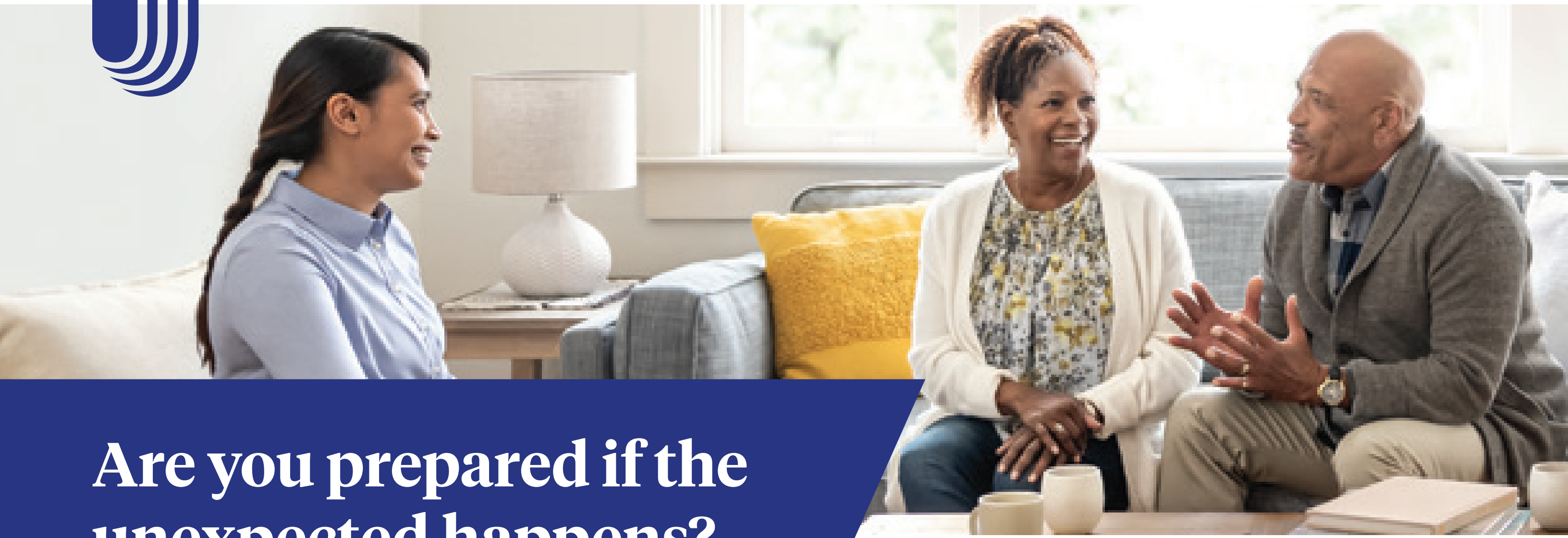

Are you prepared if the unexpected happens?

A UnitedHealthcare fixed indemnity plan, like **Hospital SafeGuard GI**, underwritten by Golden Rule Insurance Company, provides cash benefits if you ever have a hospital stay or qualifying medical expense. Round out your current health insurance coverage with a plan that can help you when you need it most.

Benefits can be used however you decide, and they're paid regardless of other insurance coverage.

Hospital SafeGuard GI

- No network limitations, choose any provider
- Discounts available on prescriptions in most states through Optum Perks
- No deductible in most states to meet prior to receiving benefit payments
- Discounts available for qualifying services through the MultiPlan Network for Limited Benefit Plans, which offers access to over 5,600 hospitals and over 1.4 million healthcare professionals*

Use the benefits to:

- Pay medical bills
- Cover expenses from missing work
- Add to your savings

Contact me for a brochure and a quote!

As a licensed insurance agent, I'm ready to help you with your insurance needs.

Name and Contact Info

This broker is an independent insurance agent offering plans underwritten by Golden Rule Insurance Company and other insurers.

THIS PRODUCT PROVIDES LIMITED BENEFITS. THIS PRODUCT IS SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR THE MINIMUM ESSENTIAL COVERAGE DEFINED BY THE AFFORDABLE CARE ACT (ACA).

The product provides benefits in a stated amount regardless of the actual expenses incurred. Golden Rule Insurance Company is the underwriter and administrator of these plans. Most benefits are subject to preexisting conditions. For costs, benefits, exclusions, limitations, eligibility, waiting periods, renewal terms, and additional details, contact your broker and ask for a product brochure. This flyer is valid through January 2026.

*Reference: Multiplan.us/services/network-based last updated Feb. 29, 2024

UnitedHealthcare®
Golden Rule Insurance Co.

Why Hospital Insurance?

No one can predict a medical emergency. Did you know that the average cost of a 3-day hospital stay is approximately $30,000?[1] Even with health insurance, you may still experience unplanned out-of-pocket expenses. When 61% of Americans are living paycheck to paycheck, that could affect your budget.[2]

With a hospital insurance plan like Hospital SafeGuard GI, you can receive fixed cash benefits for qualified medical services, like a hospital stay, to help you cover unforeseen circumstances. You can use these benefit payments however you want.

How It Works

For example, an unexpected event necessitates a ride to a hospital in an ambulance. Your physician then requires you to remain in the hospital for four days to recover, causing you to miss work. Fortunately, you were enrolled in a Hospital SafeGuard GI 2000 Plan, which pays cash benefits for qualifying medical expenses.

Ground Ambulance
$500

+

First Hospital Admission
$2,500

+

Four Days of Confinement
$8,000

=

Total Cash Benefit Paid
$11,000

Hospital SafeGuard GI benefits

- You can choose any provider and are not limited to a network[3]
- There is no deductible to meet prior to receiving benefit payments
- Benefits are paid regardless of other insurance

Medical Services	Four Hospital SafeGuard GI plans
Inpatient hospital stay (standard care)	✓
Inpatient ICU/CCU (in addition to standard care)	✓
Doctor's office/urgent care visits	✓
Emergency Room	✓
Diagnostic imaging and testing	✓
Outpatient surgical procedures	✓
Accidental Loss of Life, Limb, or Sight benefit rider[4]	✓
Telehealth by HealthiestYou – optional benefit[4,5]	✓
Benefits are typically paid to:[6]	**You or your provider**

[1] "Why health insurance is important." Healthcare.gov. Retrieved from https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/ Accessed February 2022. [2] "Despite rising wages, 61% of Americans are still living paycheck to paycheck, report finds." CNBC. February 2022. Retrieved from https://www.cnbc.com/2022/02/17/wages-are-rising-but-many-americans-still-live-paycheck-to-paycheck.html. [3] These plans will pay regardless of provider used. Hospital SafeGuard GI plans offer MultiPlan Network access for Limited Benefits Plans which may offer additional savings for network providers. Keep in mind, if used with a major medical plan that uses a network, it may help to stay with their networks/providers to get the most coverage out of that plan. [4] Not available in all states. [5] 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 SafeGuard GI plan. [6] If you use a provider that is a part of the MultPlan Network for Limited Benefits Plans, plan benefits must be assigned to the provider to receive the network discount. Plan benefits will be paid directly to the provider. See product brochure for more details.

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