



Accident ProGuard

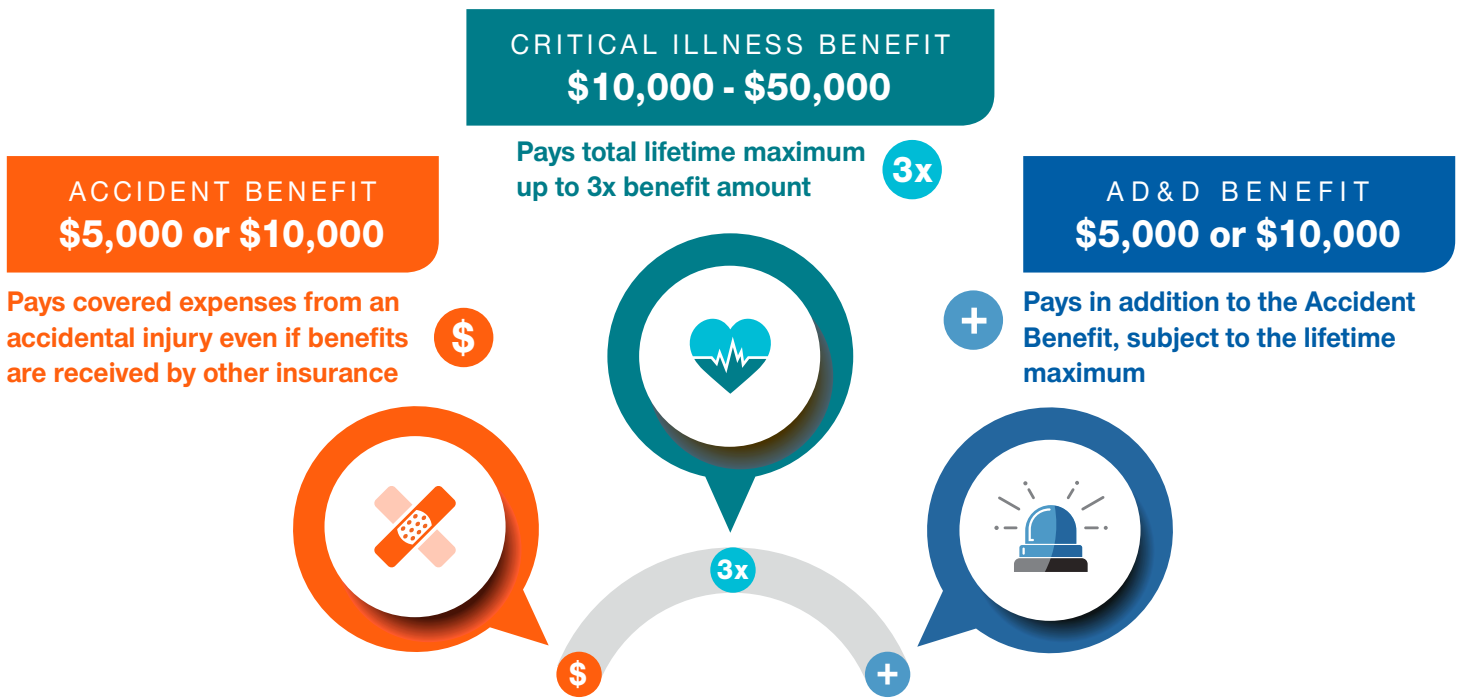
Help your clients protect the things that matter most by offering Accident ProGuard: A Safety Net of Supplemental Coverage.



Quote Today – UHOne.com/Broker

Multiple Benefits Combined into a Single Plan

Accident ProGuard combines Accident, Critical Illness, and AD&D benefits to help prepare for the unexpected.



Introduce your clients to this multiple benefit plan featuring:

- Renewable coverage up to age 70¹
- Ability to apply, regardless of other insurance
- Application with simple medical questions
- Payment made directly to client to be used as needed
- (Guarantee Issue plan options also available)
- No network restrictions

¹ At time of application, the primary insured and spouse must be between 18-64 years of age. Critical Illness benefits reduce by 50% after age 65. If dependents are on the policy, they are covered at 50% of the primary insured Critical Illness benefit.

Waiting periods, exclusions and limitations apply. See product brochure for details.

Accident ExpenseGuard, Accident ProGuard and Accident ProGap is available on E-Store (www.uhone.com/broker) in the states of AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, LA, MD, ME, MI, MO, MN, MS, MT, NC, NE, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, WI, and WY. In the states of CO, CT, ID, MI, PA and TN only Accident ExpenseGuard is available.

These products are not major medical or comprehensive health insurance and do not provide the mandated coverage necessary to avoid a penalty under the Affordable Care Act. Subject to health underwriting. Product availability and designs vary by state.

Not for Consumer Use.

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Accident Portfolio

For Individuals and Families



Available in 39 states! AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, LA, MD, ME, MI, MO, MN, MS, MT, NC, NE, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, WI, and WY. In the states of CO, CT, ID, MI, PA and TN, only Accident ExpenseGuard is available.

Accident ExpenseGuard

Guaranteed Issue

Accident ProGuard

Simplified Issue*

Accident ProGap

Simplified Issue

ACCIDENT BENEFIT
\$5,000 - \$20,000

AD&D BENEFIT
\$5,000 - \$20,000



ACCIDENT BENEFIT
\$5,000 or \$10,000

CRITICAL ILLNESS BENEFIT
\$10,000 - \$50,000

AD&D BENEFIT
\$5,000 or \$10,000



ACCIDENT BENEFIT
\$2,500 - \$7,500

CRITICAL ILLNESS BENEFIT
\$2,500 - \$7,500

HOSPITAL ADMISSION BENEFIT
\$2,500 per person

AD&D BENEFIT
\$2,500 - \$7,500



Flexible - Predictable - Dependable

Designed to help with out-of-pocket expenses when the unexpected happens.

Consider these reasons for offering a plan from our Accident Portfolio:

- An accident can happen anywhere. The nearest treatment may not be in your client's network. Accident ExpenseGuard plans can help cover out-of-network costs associated with other health coverage.
- Accident ProGuard may be ideal for your clients who already have a Health ProtectorGuard Fixed Indemnity plan. These plans can make a great pair with Accident ProGuard to help with larger unexpected events like a critical illness.
- Clients looking for a wide range of coverage may benefit from Accident ProGap. Accident, Critical Illness, Hospital Admission, and AD&D are combined into one convenient plan with multiple benefits.

Visit E-Store at uhone.com/broker to quote today!