

Health ProtectorGuard

Health ProtectorGuard | AK, AL, AR, AZ, CO, DE, FL, GA, HI, IA, IL, IN, KY, LA, MD, ME, MI, MN, MO, MS, NC, NE, NV, OH, OK, PA, RI, SC, TN, TX, UT, VA, WI, WV, and WY

Why offer Health ProtectorGuard?

Health ProtectorGuard (HPG) fixed indemnity insurance plans from Golden Rule Insurance Company can help your clients manage potential out-of-pocket costs and simplify their healthcare budget.

Our HPG product is designed to supplement existing health insurance coverage with straightforward cash benefit amounts, no deductibles, copays or coinsurance. Learn how HPG can help your clients with everyday and not-so-everyday unexpected healthcare costs.

Plan overview:



Wellness services, doctor office visits, urgent care visits and prescription drug benefits¹



Benefits for hospital stays, surgical services, emergency room visits and outpatient lab and diagnostics services¹



Unlimited, \$0 virtual health visits (through HealthiestYou by Teladoc Health)² for general non-urgent medical issues



Flexibility to use any doctor, but discounts for using UnitedHealth Choice Plus network³ providers



Increase in some benefit amounts or uses by staying with the plan more than a year



Are you ready to help your clients?

Start a quote on eStore today!

NOT FOR CONSUMER USE

THIS PRODUCT PROVIDES LIMITED BENEFITS

HEALTH PROTECTORGUARD IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT(ACA). Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

This fixed indemnity product provides benefits in a stated amount regardless of actual expenses incurred. Golden Rule Insurance Co. is the underwriter of these insurance plans.

¹Wellness, prescription drug benefits, and outpatient labs are not available on some plans. 30-day waiting period applies to Wellness in MD, OH and PA. ²HealthiestYou by Teladoc Health and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations. This specific program is not insurance; no benefits are payable for the use of this service. ³If your client has a major medical plan, they may need to stay with certain networks/providers to get the most coverage out of that plan.

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