



**AdvantageGuard™**  
A Hospital Indemnity Plan

## **Your client's new option for help covering Medicare Advantage plan copays**

Introducing **AdvantageGuard**, the new **Hospital Indemnity product by Golden Rule Insurance Company**, a UnitedHealthcare company. With guaranteed issue coverage options for seniors aged 60-74<sup>1</sup>, 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. Additionally, agents can take advantage of an upfront 12-month commission advancement program.<sup>2</sup>

**AdvantageGuard is a product of an “A+” (Superior) AM Best rated<sup>3</sup> carrier Golden Rule Insurance Company and supported by the known and trusted UnitedHealthcare brand.** With features designed to meet the specific needs of seniors and attractive sales benefits for agents, AdvantageGuard is an ideal solution for those seeking robust and affordable hospital indemnity coverage.

AdvantageGuard offers flexibility in benefit selection, allowing individuals to choose the coverage options that best meet their needs and budget. It provides a broad range of options to suit different preferences and circumstances.

- **Guaranteed Issue options for ages 60-74<sup>1</sup>**
- **A health insurer with “A+” (Superior) AM Best rating<sup>3</sup>**
- **Competitive premiums**
- **12-month commission advance<sup>2</sup>**
- **Outpatient prescription drug benefit rider<sup>4</sup>**
- **No networks - benefits are the same regardless of network or provider**



## **Golden Rule Insurance Co. offers plans to help your clients meet their coverage needs**

Golden Rule Insurance Company has served the insurance needs of families and individuals for decades. The expertise brought in by Golden Rule has now become an important component of UnitedHealthcare branded insurance products offered to individuals and families, supported by 80 years of personal insurance experience. Golden Rule Insurance Company is rated "A+" (Superior) by AM Best, indicating the financial strength and stability of the company offering UnitedHealthcare branded individual products. For the latest rating, see <http://www.ambest.com>.

<sup>1</sup>Guaranteed 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 underwriting.

<sup>2</sup>12-month Commission Advance is only available through YourFMO.com, LLC. contract.

<sup>3</sup>Ratings 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](http://www.ambest.com).

<sup>4</sup>Payable per day (limits apply) when Insured Person receives a prescription delivered by injection in an outpatient provider setting.