

Health ProtectorGuard Fixed Indemnity Insurance Costs

Descriptive Transcript

A young woman's friendly and empathetic voice comes in: A little extra help for the “what ifs” we all worry about.

VO: That's the power of Health ProtectorGuard.

VO: “What ifs” can be costly. Seeking medical treatment isn't always cheap...

VO: ...and it can be hard coming up with the cash...

VO: ...to cover doctor visits, prescriptions or maybe even something bigger like a hospital stay.

VO: Health ProtectorGuard is fixed indemnity insurance that pays a fixed benefit amount for eligible medical services...

VO: ...like office visits, prescriptions, hospital stays, surgeries, and even wellness visits.

VO: Health ProtectorGuard is not an Affordable Care Act plan.

VO: It does not provide coverage for pre-existing conditions for the first 12 months of the plan in most states.

VO: It's a supplemental insurance plan to give you extra flexibility based on your health care needs.

VO: You choose the benefit level that makes the most sense for the health services you use most often.

VO: Here's a quick example: Let's say you've had a bad cough, trouble breathing and a fever for a couple of days.

VO: You see your doctor and get a chest X-ray. You're diagnosed with a severe case of pneumonia and need to be admitted to the hospital for a few days.

VO: Your Health ProtectorGuard is ready to help with covered expenses.

VO: Your plan pays eighty dollars for the doctor visit, fifty dollars for the X-ray, two thousand dollars for hospital admission and four thousand dollars for 2 days of inpatient hospital care.

VO: After the claims are filed, the plan pays a benefit of six thousand one hundred thirty dollars – regardless of any other health insurance coverage you may already have.

VO: The six thousand one hundred thirty-dollar benefit helps reduce and cover some of your bills.

VO: With Health ProtectorGuard, there are no network restrictions.

VO: You can choose any doctor or hospital you want.

VO: But you will see lower costs for care with providers in the UnitedHealthcare Choice Plus network.

VO: Coverage is available for individuals and families...

VO: ...and you can apply at any time.

VO: No need to wait for an enrollment period.

VO: There are no deductibles to meet...

VO: ...and benefits are paid regardless of other medical insurance coverage you may have.

VO: And with Health ProtectorGuard, telehealth services are available 24/7.

VO: You also receive discounts on prescriptions with the Optum Perks card.

VO: Health ProtectorGuard – simple, straight-forward benefits for covered services.

VO: A little extra insurance help so you can have a little less worry about the “what ifs” of life. Questions? Call the number on the screen for more information.