Accident ProGuard

Accident ProGuard | AK, AL, AR, AZ, CA, DC, DE, FL, GA, HI, IA, IL, IN, KS, LA, MD, ME, MN, MO, MS, MT, NC, NE, NV, OH, OK, OR, RI, SC, SD, TX, UT, WI, WV, and WY

Help your clients with benefits for unexpected expenses related to accident or qualified critical illness by offering Accident ProGuard:

Multiple benefits combined into a single plan

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



Accident Benefit [1]

$5,000 or $10,000
per person, per calendar year

Pays covered expenses from an accidental injury even if benefits are paid by other insurance; $250 deductible applies in most states



Critical Illness Benefit [2]

$10,000 – $50,000
per qualified illness

Pays lump sum benefit for qualified illness; total lifetime maximum up to 3x benefit amount



AD&D Benefit [3]

$5,000 or $10,000
per person, per lifetime

Pays eligible expenses in addition to the Accident Benefit

Introduce your clients to this multiple benefit plan featuring:

- Renewable coverage up to age 70[4]
- Application with simple medical questions (Guarantee Issue plan options also available; benefit amounts vary)
- Ability to apply, regardless of other insurance
- Payment made directly to client to be used as needed or be assigned to pay the hospital or other provider directly
- No network restrictions

NOT FOR CONSUMER USE

[1] An Explanation of Benefits (EOB) from other insurance will be used to determine actual charges. If an EOB is not available, covered accident charges will be based on Reasonable and Customary charges, as determined by us. Maximum of 2 deductibles per family, per calendar year. [2] Pays once per qualified condition for first diagnosis. There is a 30-day waiting period in most states. Preexisting conditions apply. Critical Illness benefits are reduced by 50% after age 65. If spouse and/or dependents are on the policy, they are covered at 50% of the primary insured Critical Illness benefit. [3] AD&D lifetime benefit amount equals Accident benefit amount chosen. [4] At the time of application, the primary insured and spouse must be between 18 - 64 years of age.

THIS PRODUCT PROVIDES LIMITED BENEFITS. THIS IS AN ACCIDENT POLICY THAT INCLUDES CRITICAL ILLNESS and ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS. THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

Golden Rule Insurance Company is the underwriter of these plans.
These plans provide benefits in a stated amount regardless of the actual expense incurred.

Waiting periods, exclusions and limitations apply. See product brochure for details.
Product availability and designs vary by state.

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UnitedHealthcare®
Golden Rule Insurance Co.

Accident Portfolio

For individuals and families

Accident ProGuard
Simplified Issue

Accident Benefit[1]
$5,000 or $10,000
per person, per calendar year
$250 deductible applies

Critical Illness Benefit[2]
$10,000 – $50,000
per qualified illness
Lifetime maximum is 3 times amount chosen

AD&D Benefit[3]
$5,000 or $10,000
per person, per lifetime
(Matches Accident Benefit amount selected)



Accident ProGuard GI
Guaranteed Issue

Accident Benefit[1]
$5,000 or $7,500
per person, per calendar year
$250 deductible applies

Critical Illness Benefit[2]
$5,000 or $7,500
per qualified illness
Lifetime maximum is 3 times amount chosen
(Matches amount selected)

AD&D Benefit[3]
$5,000 or $7,500
per person, per lifetime
(Matches Accident Benefit amount selected)



Accident ProGap
Guaranteed Issue

Accident Benefit[1]
$2,500, $5,000, or $10,000
per person, per calendar year
$250 deductible applies

Critical Illness Benefit[2]
$2,500, $5,000, or $10,000
per qualified illness
Lifetime maximum is 3 times amount chosen
(Matches amount selected)

AD&D Benefit[3]
$2,500, $5,000, or $10,000
per person, per lifetime
(Matches Accident Benefit amount selected)

Hospital Admission Benefit[4]
$2,500
per person, per calendar year



Flexible and dependable

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

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

- Accident ProGuard may be ideal for your clients who already have a Health ProtectorGuard Fixed Indemnity plan. Those plans can make a great pair with Accident ProGuard to help with larger unexpected events like a critical illness.
- Accident ProGuard GI plans guarantee coverage for your clients which can be beneficial for those who might have been denied coverage in the past due to health issues. Keep in mind, preexisting conditions are not covered for the first 12 months for critical illness or hospital admission for 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.



Are you ready to help your clients?

Start a quote on eStore today!

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