AdvantageGuard | AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, WA, WI, WV and WY

AdvantageGuard

Helping Your Clients Navigate Unexpected Hospital Costs

AdvantageGuard®, a hospital indemnity plan, offers your clients fixed cash benefits for hospital stays and other eligible medical services. This product is designed to complement existing health insurance, providing additional financial support when it's needed most. It provides benefits in a stated amount regardless of the actual expenses incurred.

Plan Highlights

What if your client had a hospital stay?

Would your clients be able to pay out-of-pockets costs if they had a to stay overnight at the hospital? They may not like to think something like this will happen, but when the unexpected hits, sometimes their bank account isn't ready. Medicare doesn't always pay for everything - often times your clients may have some personal responsibility to cover a copay or other costs. While an AdvantageGuard plan can't keep them out of the hospital, it can help offer some cash relief with fixed cash benefits.

- Inpatient hospital stay coverage for sickness or injury
- Hospital observation benefits for 12 to 24-hour observation periods
- Inpatient hospital stay for mental or nervous disorder

Clients also have the option of adding additional benefits[1]

- Cancer[2]
- Outpatient, provider administered, prescription drugs[2]
- Emergency room/urgent care visits
- Skilled nursing facility confinement
- Outpatient surgery
- Ambulance trips
- Wellness visits[2]

AdvantageGuard is ideal for senior clients who:

- Want additional financial or hospital stays and other medical expenses
- Are looking for a supplemental plan that complements their existing insurance plan, including Medicare
- Want a plan that offers flexibility and is designed with multiple options to help with different needs and budgets

It's also good to know:

- There is no waiting period for standard plan benefits and most optional benefits[2,3]
- Available for issue ages 60 through 90
- Plans are renewable for life as outlined in the policy

Are you ready to help your clients?

If you are contracted with Golden Rule Insurance Company, then you're ready to start quoting on **eStore**.
If you need to get contracted, contact your FMO upline or an Account Executive with Golden Rule to learn how.

[1]Additional premium applies. Availability may vary by state. [2] 30-day waiting period in most states for optional can Cancer, Outpatient Provider Administered Prescription Drug, and Wellness benefit riders. [3] Preexisting conditions apply.

Agents/Brokers are responsible for complying with applicable state and/or federal law/requirements, including all applicable CMS Medicare Communications and Marketing Guidelines. This is a Hospital Indemnity Policy. THIS POLICY PROVIDES LIMITED BENEFITS. This is NOT a Medicare supplement policy nor does it fully supplement any federal Medicare health insurance or private Medicare Advantage plan.

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