



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

Introducing Advantage Guard, the new Hospital Indemnity product by Golden Rule Insurance Company, a UnitedHealthcare company. With guaranteed issue coverage options for seniors aged 60-74¹, 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**. ²

AdvantageGuard is a product of an "A+" (Superior) AM Best rated³ carrier GoldenRule 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.

- **Guaranteed Issue options for ages 60-74¹**
- **A health insurer with "A+" (Superior) AM Best ratings³**
- **Competitive premiums**
- **12-month commission advance²**
- **Outpatient prescription drug benefit rider⁴**
- **No networks - benefits are the same regardless of network or provider**



Stephens-Matthews
Marketing, Inc.

For more information and new agent contracting, please contact
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1 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.

2 12-month Commission Advance is only available through Stephens-Matthews Marketing or YourFMO.com ,LLC. contract.

3 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 for the latest rating.

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