# **FAQs**

#### How do members access their HD BasicShield materials?

Members will receive a "welcome" email from Health Depot which contains login instructions for our secure, online member portal. On the Member Portal, members can manage their account and access their membership information, including Membership Guide, Insurance Certificate and more. Members should read through all of their materials carefully, and they can contact Customer Service if they have any questions.

# Is there a waiting period before members can use their HD BasicShield benefits?

There is no waiting period, members have access to their benefits on their effective date. However, there is a 90-day elimination period after an accident occurs before members are eligible to receive insurance benefits.

### How do the benefits pay?

The insurance pays a weekly benefit directly to the member as shown in the Schedule of Benefits.

#### How will members identify the monthly drafts from their account?

All drafts will have "amemberbill.com" listed as the originator of the drafts.

#### How do members file claims for their benefits?

Members need to register and log in to the member portal at **myhealthmembers.com**; print the claim form; complete and sign; and send completed form within 60 days after any loss covered by the policy occurs or begins; or as soon as reasonably possible. Members will find the claim forms in the "Important Documents" section of the member portal.

## If members move to another state, will they still be covered under their HD BasicShield insurance benefits?

Members will continue coverage under the certificate they were issued for their original state of residence.

#### Who do members contact if they have additional questions about their membership benefits?

Members can contact Health Depot's Customer Service at **(214) 436-8882** and one of our friendly representatives will be glad to help them!