

The HEALTH

POLICY FORM HI-2019 Plan B

**The
Protection
You Need**

**at a Price
You Can
Afford**



GUARD
Ltd. *Preferred*

Providing Quality Affordable Health Insurance Coverage to Fellow Texans for over 57 years.

Policy Guarantee Renewable to age 65.

No Lifetime Maximums

No Deductibles in or out of the Hospital

Inflation Fighter - Increasing Daily Indemnity Benefits for the first three years on each Hospital confinement for Sickness and Accidents, per person per policy year

Inflation Fighter - Additional First Day Hospital Admissions Benefits paid on each confinement for Sickness and Accidents, per person per policy year

Policy pays an additional Indemnity Benefit for ICU Confinement

Outpatient Surgery paid the same as In-Hospital Surgery

Radiation and Chemotherapy for Cancer is included

Well Care Visits and Immunizations benefits for all insured family members

Mammography Benefits (females 35 and over) Conventional Pap Smear (Females 18 and over). PSA Benefit (Male and 40 and over)

You're free to choose your own Doctor and Hospital

These are just a few of the benefits that make the Health Guard Ltd. *Preferred* the Best in Class.

Benefits are payable for each Insured Person on a fixed dollar amount per Day (or per other period) for Hospital Confinement, Outpatient Events, and Surgical Events, that occur while this Policy is in force and regardless of the amount of expenses incurred. Payment of benefits is subject to all terms, limitations, exclusions, waiting periods and aggregates in the Policy. **Please read your Policy carefully.**

Please see reverse side...