



UnitedHealthcare®

Golden Rule Insurance Co.

UnitedHealthOne

49

States with an
Ancillary Product

2.5M

Members

20+

Ancillary Product
Offerings



Three markets. One unified strategy.

Core Medical Under 65

Flexible, foundational coverage for those navigating transitions, coverage gaps, affordability challenges, or spouse-in-the-house opportunities – anchored by Short Term Medical, TriTerm Medical and Health ProtectorGuard.

Senior Ancillary

Comprehensive, Medicare-complimentary products that help cover out-of-pocket costs while driving retention and deeper client value.

U65 Ancillary

Targeted protection for everyday risks – enabling brokers to bundle, cross-sell, and expand relationships across a broader U65 market.

Product portfolio	Issue age	GI/No Med Questions	SI	Height and Weight
Acc ProGuard GI	18-64	✓		
Acc ExpenseGuard ¹	18-64	✓		
Acc ProGap	18-64	✓		
Acc ProGuard	18-64		✓	✓
AccidentWise	18-75	✓		
AdvantageGuard	GI: 60-74; SI: 60-90	✓	✓	✓
CriticalGuard	GI: 18-74; SI: 18-90	✓	✓	✓
DentalWise & DentalWise Max	18-99	✓		
Hospital SafeGuard GI	18-64	✓		
HospitalWise	18-64	✓		
Health ProtectorGuard (HPG)	18-64		✓	✓
HPG Guard	18-64		✓	✓
Short Term Medical	19-64		✓	✓
Term Life SafeGuard	18-59		✓	✓
TriTerm Medical	19-63		✓	✓
VisionWise	18-99	✓		





Post 65 Market

Medicare Advantage Headwinds | Expand Ancillary Cross-Selling



Degradation of Medicare Advantage embedded benefits

- Historically rich benefit designs are under pressure due to declining CMS reimbursements
 - Impact of Inflation Reduction Act and Part D/RX benefits
 - Key impacts could include higher consumer out-of-pocket and reduced supplemental benefits
-



Fewer SEP Enrollment Opportunities for brokers

- Change in regulations around D-SNP
 - Cross-selling ancillary can assist in diversifying income streams (offset lost income - MA plans & Part D)
-



Med Advantage Continual Disruption

- Inclusion of ancillary into sales strategy will become imperative



UnitedHealthOne | Senior Ancillary Portfolio

Guarantee Issue Options Available



Hospital Indemnity - AdvantageGuard

Guarantee Issue 60-74

Simplified Issue 75-90

Highest Mental/Nervous Disorder Hospital Confinement Benefit

8-Optional Riders

Highest Air Ambulance Benefit

Outpatient Provider Administered Prescription Drug

\$5k GI Cancer Benefit

Cash Benefits Paid Directly to Member

Plan Recommendation Tool

Competitive Pricing

Top 5 States: TX, FL, OH, GA, NC



CriticalGuard

Guarantee Issue 18-74

Simplified Issue 75-90

Senior Suite: levels up to \$75K (max GI is \$5k)

Cancer, Heart/Stroke, Cancer+Heart/Stroke, Critical Illness

Embedded COVID benefit & Optum Rx discounts

3-Optional Riders (strong prescription rider)

Cash Benefits Paid Directly to Member

Top 5 States: FL, TX, OH, PA, GA



AccidentWise

Guarantee Issue 18-75

Premiums starting as low as \$15/month

Indemnity Style Benefits

Cash Benefits Paid Directly to Member

Top 5 States: FL, TX, OH, TN, GA

Check State Availability, as products may vary by state

Top States Based on Sales 1/1/25 – 5/20/26

AdvantageGuard™ | Plan Recommendation Tool

www.uhone.com/broker



Plan Recommendation Tool

- Select Medicare Advantage carrier and specific plan of the member
- The tool will generate a recommendation to “fill the gaps”
- Ability to adjust the benefits if the broker wants to suggest something different

Select Medicare Plan

Please select the customer's current Medicare plan to show how compatible AdvantageGuard fixed cash benefits can be with the coverage the customer has. This tool provides a brief benefits summary for brokers/agents to help them determine the needs of their clients. It does not provide a complete description of the benefits, exclusions or limitations.

Plan Year	Plan Carrier	Plan Name
2025	UnitedHealthcare	AARP Medicare Advantage Essentials fro...

Recommendation

AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)		AdvantageGuard™ Hospital Indemnity	
Benefit Name	Medicare Benefit Amount	Benefit Name	Benefit Amount
Inpatient Hospital Care	\$350 Copay	Benefit Amount	\$350
Confinement Days	6 Days	Confinement Days	6 Days
Ambulance Services	\$275 Copay	Ambulance Benefit	\$300
Emergency Care	\$140 Copay	Emergency Room/Urgent Care Benefit	\$200
Skilled Nursing Facility	\$203 Copay	Skilled Nursing Facility Benefit	\$300
Outpatient Services/Surgery	\$350 Copay	Outpatient Surgical Benefit	\$500
Diagnostic Tests, Lab and Radiology Services, and X-Rays	\$250 Copay	Outpatient Major Diagnostic Benefit	\$300

Update Selected Plan



UnitedHealthOne | Dental & Vision

All Guarantee Issue



Dental

Guarantee Issue 18-99

6-plan choices (3-Dental only or 3-DVH options)
PPO Plan (average 53% discount)
Annual maximum up to \$3,000
No wait periods (except for implants)
Implants coverage on select plan
Top 5 States: TX, FL, GA, CA, OH



Vision

Guarantee Issue 18-99

1-plan
PPO Plan
Glasses and Contacts
Benefits every year
No wait periods
Top 5 States: TX, FL, GA, IL, TN



Dental Savings Complete

Guarantee Issue 18-99

Individual \$11.99/mth / Family \$14.99/mth
Dental: average up to 53% discount
Vision: 25% off frames & lenses
Vision: 10% off contact lenses
Vision: up to 35% off laser vision correction
Hearing: average of 30-50% off hearing aids
Prescription: save 30-80% on most prescriptions
Top 5 States: TX, GA, NC, TN, AL

Check State Availability, as products may vary by state

Top States Based on Sales 1/1/25 – 5/20/26

UnitedHealthOne | Non-Insurance

All Guarantee Issue



Guarantee Issue 18-99

HealthiestYou telemedicine

New Benefits telemedicine + discounts program

Mind Your Health telemedicine

Top 5 States: FL, TX, GA, PA, MD

Check State Availability, as products may vary by state

Top States Based on Sales 1/1/25 – 5/20/26



Under 65 Market

ACA Headwinds | Alternative Core Medical & Expanding Ancillary Cross-Selling



Negative Pressure on Benefits

- Individual plan OOPM expected to increase from \$9,200 to \$10,600
- Narrow networks continue to impact provider availability



Financial Assistance Unease

- Inflation Reduction Act subsidies expired 12/31/2025 (expanded subsidies revert to pre-COVID parameters)
- Income verification will impact financial assistance to lower premiums



Additional Barriers to Enrollment & Eligibility

- OEP restricted back down to 45-days for plan year 2027 (11/01/2026 – 12/15/2026)
- SEP document verification could impact eligibility & effective dates
- Eligibility for subsidies to exclude DACA members, temporary VISAs & many refugees
- Large trend increases creating unaffordability



UnitedHealthOne | Under-65 Core Medical Portfolio

Simplified Underwriting

Opportunities:

Can't Afford ACA

Can't Access ACA

Desire Larger Nationwide Network

Trailing Spouses / Spouse-in-the-House



TriTerm Medical

Issue Ages 19-64

Deductible/Coinsurance Plan Design

Pre-ex 12-month wait

UHC Choice or Choice Plus Network (avg 58% discount)

Top 5 States: FL, AZ, TN, GA, MO

Available in

AL, AR, AZ, FL, GA, IA, IN, KY, LA, MO, MS, NE, TN, WV

Short Term Medical

Issue Ages 19-65

Deductible/Coinsurance Plan Design

Pre-ex not covered

UHC Choice or Choice Plus Network (avg 58% discount)

Top 5 States: FL, GA, WI, OH, AZ

12 months (-1 day) available in

AL, AR, AZ, FL, GA, IA, IN, KS, KY, LA,

MS, NE, OH, SC, TN, UT, WI, WV

6 months available in

ID, MI, MO, MT, NH, NV, WY

Health ProtectorGuard

Issue Ages 18-65

Fixed Benefits

Pre-ex 12-month wait

No Deductible / First Dollar Benefits

UHC Choice Plus PPO Network (avg 58% discount)

Top 5 States: FL, TX, GA, IL, NC

Available in

35 States

Check State Availability, as products may vary by state

Top States Based on Sales 1/1/25 – 5/20/26

UnitedHealthOne | Under 65 Ancillary Portfolio

Guarantee Issue Options Available



Hospital SafeGuard GI

Guarantee Issue 18-65

Fixed Benefits

PPO Plan

Multi-Plan Network Discounts

Top 5 States: FL, TX, GA, CA, PA

HospitalWise

Guarantee Issue 18-65

Fixed Benefits

Cash Benefits Paid Directly to Member

Top 5 States: FL, CA, TX, OH, WA



AccidentWise

Guarantee Issue 18-75

Premiums starting as low as \$15/month

Indemnity Style Benefits

Cash Benefits Paid Directly to Member

Top 5 States: FL, TX, OH, CA, TN

Accident ProSeries

Guarantee Issue 18-65

Premiums starting as low as \$10/month

Expense Style Benefits

Cash Benefits Paid Directly to Member

ExpenseGuard: Accident + AD&D

ProGuard: Accident, Critical Illness + AD&D

ProGap: Accident, Critical Illness, Hospital for Illness + AD&D

Top 5 States: TX, FL, GA, OH, AZ



CriticalGuard

Guarantee Issue 18-74

Simplified Issue 75-90

Junior Suite: levels up to \$100K (max GI is \$10k)

Cancer, Heart/Stroke, Cancer+Heart/Stroke, Critical Illness

Cash Benefits Paid Directly to Member

Embedded COVID benefit & Pregnancy benefit

3-Optional Riders (strong prescription rider)

Top 5 States: FL, TX, OH, PA, GA

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Top States Based on Sales 1/1/25 – 5/20/26

UnitedHealthOne | Dental & Vision

All Guarantee Issue



Dental

Guarantee Issue 18-99

6-plan choices (3-Dental only or 3-DVH options)
PPO Plan (average 53% discount)
Annual maximum up to \$3,000
No wait periods (except for implants)
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Guarantee Issue 18-99

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Dental: average up to 53% discount
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UnitedHealthOne | Non-Insurance

All Guarantee Issue



Guarantee Issue 18-99

HealthiestYou telemedicine

New Benefits telemedicine + discounts program

Mind Your Health telemedicine

Top 5 States: FL, TX, GA, PA, MD

Check State Availability, as products may vary by state

Top States Based on Sales 1/1/25 – 5/20/26

UnitedHealthOne | Under 59

Simplified Underwriting



Term Life

Issue Ages 18-59

10 or 20 Year

\$25K - \$200K Death Benefit

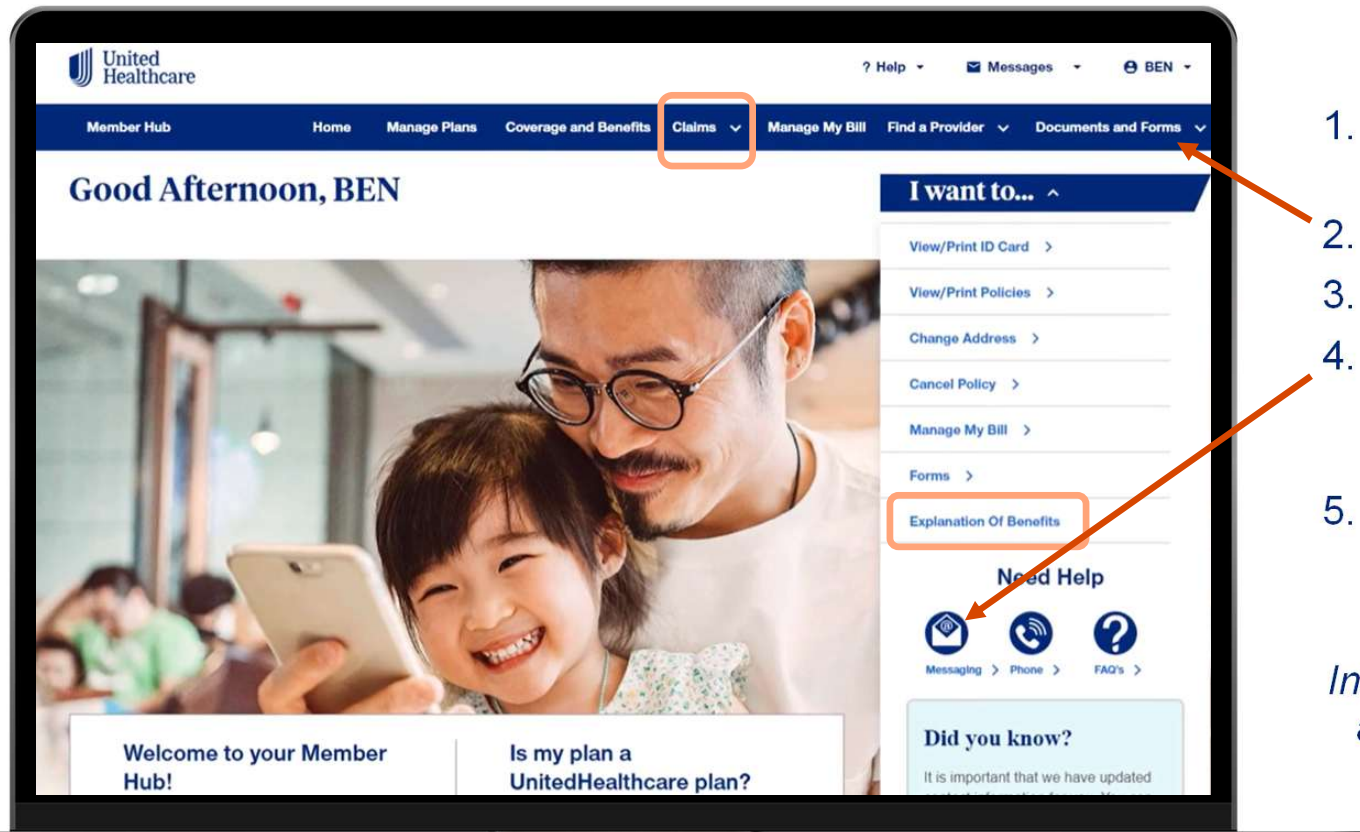
Optional Critical Illness Benefit

Top 5 States: TX, FL, IL, SC, GA

Check State Availability, as products may vary by state

Top States Based on Sales 1/1/25 – 5/20/26

Claims Submission – Member Pay Plans | Four Easy Steps



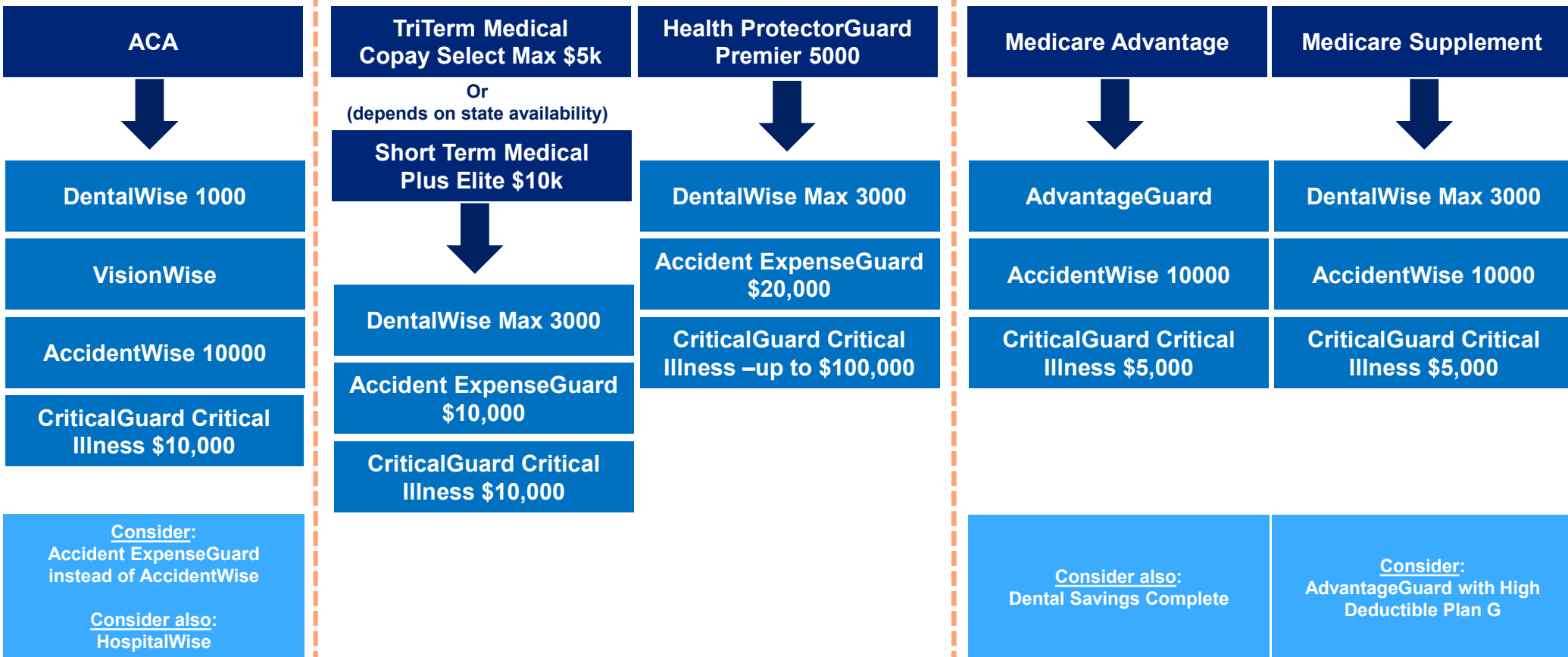
1. Visit Member Portal (www.uhcmemberhub.com)
2. Print Claim Form
3. Complete Form
4. Submit Claim Form along with the required information via Messaging feature
5. UnitedHealthcare pays benefits directly to the member

Instructions regarding information needed and where to send are included on the Form



www.uhcmemberhub.com

UnitedHealthOne | Product Recommendation by Client Type





Quote & Enroll

UnitedHealthcare | Quote & Enroll

www.uhonline.com/broker

[Home](#) [Sign Off](#)

Let's get started

Insurance plans are state-specific. A residence zip code is required to display plans available. Rates are based on the zip code and county where the applicant resides.

Complete applicant's info to see options where they live

Where do you live?

ZIP Code *	County
<input type="text" value="30301"/>	FULTON

Details to help us find your plans

Gender *	Date of birth *	Tobacco *
<input checked="" type="radio"/> Male <input type="radio"/> Female	<input type="text" value="01/01/1975"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No

Spouse [Remove](#)

Gender *	Date of birth *	Tobacco *
<input type="radio"/> Male <input type="radio"/> Female	<input type="text" value="MM/DD/YYYY"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No

Child 1 [Remove](#)

Gender *	Date of birth *	Tobacco *
<input type="radio"/> Male <input type="radio"/> Female	<input type="text" value="MM/DD/YYYY"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No

Child 2 [Remove](#)

Gender *	Date of birth *	Tobacco *
<input type="radio"/> Male <input type="radio"/> Female	<input type="text" value="MM/DD/YYYY"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No

+ Add spouse

+ Add child

This information is secure

Short Term Medical plans

Underwritten by Golden Rule Insurance Company

Designed to provide your clients the coverage they need for the limited time they need it.

- Access to a nationwide UnitedHealthcare network
- Rx coverage on most plans



UnitedHealthcare | Quote & Enroll

Select plans to compare on next page



TriTerm Medical plans

- Copay Select Max
Copay plan design
- Plan 100 Max
Most coverage after deductible
- Hospital & Surgical
Hospital & surgical benefits only
- Plan 80 Max
Balances cost & coverage
- TriTerm Value
Basic illness/injury benefits



Short Term plans

- Short Term Medical Copay
- Short Term Medical Plus Elite
- Short Term Medical Value



Enhanced Health ProtectorGuard (HPG) plans

- Health ProtectorGuard Select 2000
- Health ProtectorGuard Preferred 4000
- Health ProtectorGuard Premier 5000

Add plans to cart

View plans

UnitedHealthcare | Quote & Enroll

Select plans to compare on next page



AdvantageGuard™ Hospital Indemnity

AdvantageGuard™ Hospital Indemnity



Dental plans

DentalWise 1000

DentalWise 2000

DentalWise Basic

DentalWise Max 1000

DentalWise Max 2000

DentalWise Max 3000



Vision plans

VisionWise Premier



AccidentWise® plans

AccidentWise® Plan 10000

AccidentWise® Plan 15000

AccidentWise® Plan 20000



CriticalGuard™

CriticalGuard™ Cancer

CriticalGuard™ Cancer + Heart/Stroke

CriticalGuard™ Critical Illness

CriticalGuard™ Heart/Stroke

Add plans to cart

View plans



Overview Health ▾ Home Sign Off Cart

[← Back](#)

AdvantageGuard™ Hospital Indemnity

Golden Rule Insurance Company


\$32.15
Est. monthly premium ⓘ

[Add to cart](#)

Plan overview My doctors Standard benefits Non-insurance benefits Optional benefits (see brochure for details)

Inpatient Hospital Confinement Benefit

Amount payable per person, per day, for a qualified hospital confinement for sickness or injury; limited to a maximum number of days per period of confinement

 [Plan Recommendation](#)

Benefit Period Days and Confinement Benefit [Edit details](#)

Inpatient Hospital Confinement days ⓘ	Inpatient Hospital Confinement Benefit ⓘ
4 Days per person, per period of confinement	\$450 per person, per day



AdvantageGuard™ | Plan Recommendation Tool

www.uhone.com/broker



Plan Recommendation Tool

- Select Medicare Advantage carrier and specific plan of the member
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Select Medicare Plan

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Recommendation

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Confinement Days	6 Days	Confinement Days	6 Days
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Emergency Care	\$140 Copay	Emergency Room/Urgent Care Benefit	\$200
Skilled Nursing Facility	\$203 Copay	Skilled Nursing Facility Benefit	\$300
Outpatient Services/Surgery	\$350 Copay	Outpatient Surgical Benefit	\$500
Diagnostic Tests, Lab and Radiology Services, and X-Rays	\$250 Copay	Outpatient Major Diagnostic Benefit	\$300

Update Selected Plan



UnitedHealthcare | Quote & Enroll

 remove

Health ProtectorGuard Select 2000
Golden Rule Insurance Company

Reduce some medical cost concerns with basic cash benefits for qualified doctor/wellness visits, prescription drugs, hospital stays and more. Benefits paid per person, per year for those on the plan.

 [Brochure](#)

\$113.84
Est. monthly premium

[Add to cart](#)

 remove

Health ProtectorGuard Preferred 4000
Golden Rule Insurance Company

Balance cost with the help provided by fixed cash benefits paid for doctor/wellness visits, prescription drugs, hospital stays and more. Benefits paid per person, per year for those on the plan.

 [Brochure](#)

\$179.37
Est. monthly premium

[Add to cart](#)

 remove

Health ProtectorGuard Premier 5000
Golden Rule Insurance Company

Top-tier plan – the most fixed cash benefits for doctor/wellness visits, prescription drugs, hospital stays and more.

 [Brochure](#)

\$248.15
Est. monthly premium

[Add to cart](#)

Plan overview

Key features

- Cash benefits paid directly to you or a designated provider for qualified services
- Pays out various set amounts by visit type to help with up to 4 doctor or urgent care visits per year
- Pays out \$40 for brand and \$10 for generic Rx, up to 12 fills in the first year
- Pays out \$2,000 per day to help with inpatient hospitalization stays, unlimited days per year
- Pays out \$2,000 per day (in addition to inpatient hospitalization benefit) to help with ICU stays, up

Key features

- Cash benefits paid directly to you or a designated provider for qualified services
- Pays out various set amounts by visit type to help with up to 6 doctor or urgent care visits per year
- Pays out \$60 for brand and \$20 for generic Rx, up to 12 fills in the first year
- Pays out \$4,000 per day to help with inpatient hospitalization stays, unlimited days per year
- Pays out \$4,000 per day (in addition to inpatient hospitalization benefit) to help with ICU stays, up

Key features

- Cash benefits paid directly to you or a designated provider for qualified services
- Pays out various set amounts by visit type to help with up to 10 doctor or urgent care visits per year
- Pays out \$60 for brand and \$20 for generic Rx, up to 20 fills in the first year
- Pays out \$5,000 per day to help with inpatient hospitalization stays, unlimited days per year
- Pays out \$5,000 per day (in addition to inpatient hospitalization benefit) to help with ICU stays, up

 remove

Health ProtectorGuard Select 2000
Golden Rule Insurance Company

Reduce some medical cost concerns with basic cash benefits for qualified doctor/wellness visits, prescription drugs, hospital stays and more. Benefits paid per person, per year for those on the plan.

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UnitedHealthcare | Quote & Enroll

Overview

Health ▾

Accident, telehealth and more ▾

Home

Sign Off

Cart

32828 1 applicant edit

← Back

Excellent choice!

Cart

Items in your cart



Health ProtectorGuard Premier 5000

Golden Rule Insurance Company

Top-tier plan – the most fixed cash benefits for doctor/wellness visits, prescription drugs, hospital stays and more.

Brochure

Edit details

\$248.15

Est. monthly premium

View more details

remove



Requested effective date for all plans: 07/17/2025

Change requested effective date

\$248.15

Est. initial payment for all plans

Send cart to customer

Start broker assisted app

Expand your coverage

Include other products to help build the coverage you need.



\$18.34

Est. monthly premium

Accident ProGuard

Golden Rule Insurance Company

Add to cart

Brochure

View more details



\$44.20

Est. monthly premium

DentalWise Max 1000

Golden Rule Insurance Company

Add to cart

Brochure

View more details



UnitedHealthcare | Quote & Enroll

Overview Health Accident, telehealth and more

← Back

Excellent choice!

Cart

Items in your cart

Health ProtectorGuard Premier 5000
Golden Rule Insurance Company

Top-tier plan – the most fixed cash benefits for doctor/wellness visits, prescription drugs, hospital stays and more.

Brochure Edit details

\$248.15
Est. monthly premium

View more details

remove

Requested effective date for all plans: 07/17/2025
Change requested effective date

\$248.15
Est. initial payment for all plans

Send cart to customer Start broker assisted app

remove

Requested effective date for all plans: 07/17/2025
Change requested effective date

\$248.15
Est. initial payment for all plans

Send cart to customer Start broker assisted app

Customer information

Assisted Application Email/Text E-Sign Original Broker Assisted Path

Assisted Application Security Question Signature Security Signature with consent

Broker Assisted Application E-Sign

Allows you to enter client's information into the application with the client, and the product brochure(s) and application(s) to e-sign via a link that you send to the client.

Important Notes About Texting:

- If your client would like to receive their application verification via text, please have the client to **text APPLY to 40769** to opt-in and inform your customer that standard rates apply. Your client will then receive a confirmation text.
- Confirm the phone number you are entering below is the phone number that you will use to text the client to opt-in.
- Assist your customer by filling in part of the application.
- Select **Send via text** on the Broker Assisted Application Finish page. The information you enter here will be used to generate the text message to send to the client. Please be complete for the text message to send correctly.

For authentication purposes, please confirm your customer's information below is accurate.

First name *	Last name *
<input type="text" value="Jane"/>	<input type="text" value="Doe"/>
Phone *	Email *
<input type="text" value="(999) 999-9999"/>	<input type="text" value="jane.doe@gmail.com"/>

For authentication purposes, please confirm your customer's information below is accurate.

First name *	Last name *
<input type="text" value="Jane"/>	<input type="text" value="Doe"/>
Phone *	Email *
<input type="text" value="(999) 999-9999"/>	<input type="text" value="jane.doe@gmail.com"/>

Optional information

Start broker assisted e-sign

Quote & Enroll | Broker Submit App via Security Question

You further understand that you are agreeing to insert your name as your electronic signature on the Application and related forms, including the Replacement Notice and/or Supplemental Forms, if applicable, and the EFT Authorization if you chose this payment option. You understand that providing the security question answer has the same effect as you signing the documents by hand.

Security Questions

Security Question #1 *

Answer #1 *

Security Question #2 *

Answer #2 *



Security Question #1

▼

What is the name of the street you grew up on?
What was your high school mascot?
What is your father's middle name?
What is your first pet's name?
What is the make and model of your first car?

Security Question #2

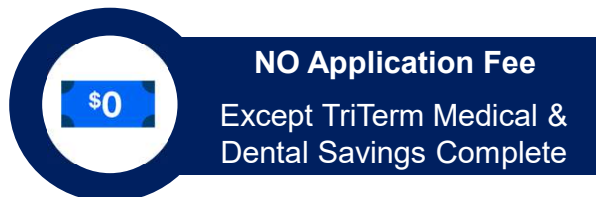
▼

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Why UHC

Why UnitedHealthcare



Better Protect Clients, Make More Money, Increase Client Persistence

UHC Ancillary | Selling These Products

UHC/Golden Rule appointment to sell ancillary products is a separate carrier appointment from UHC Medicare, UHC IFP & UHC Group



www.uhone.com/broker



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Welcome Broker!

Get a quote

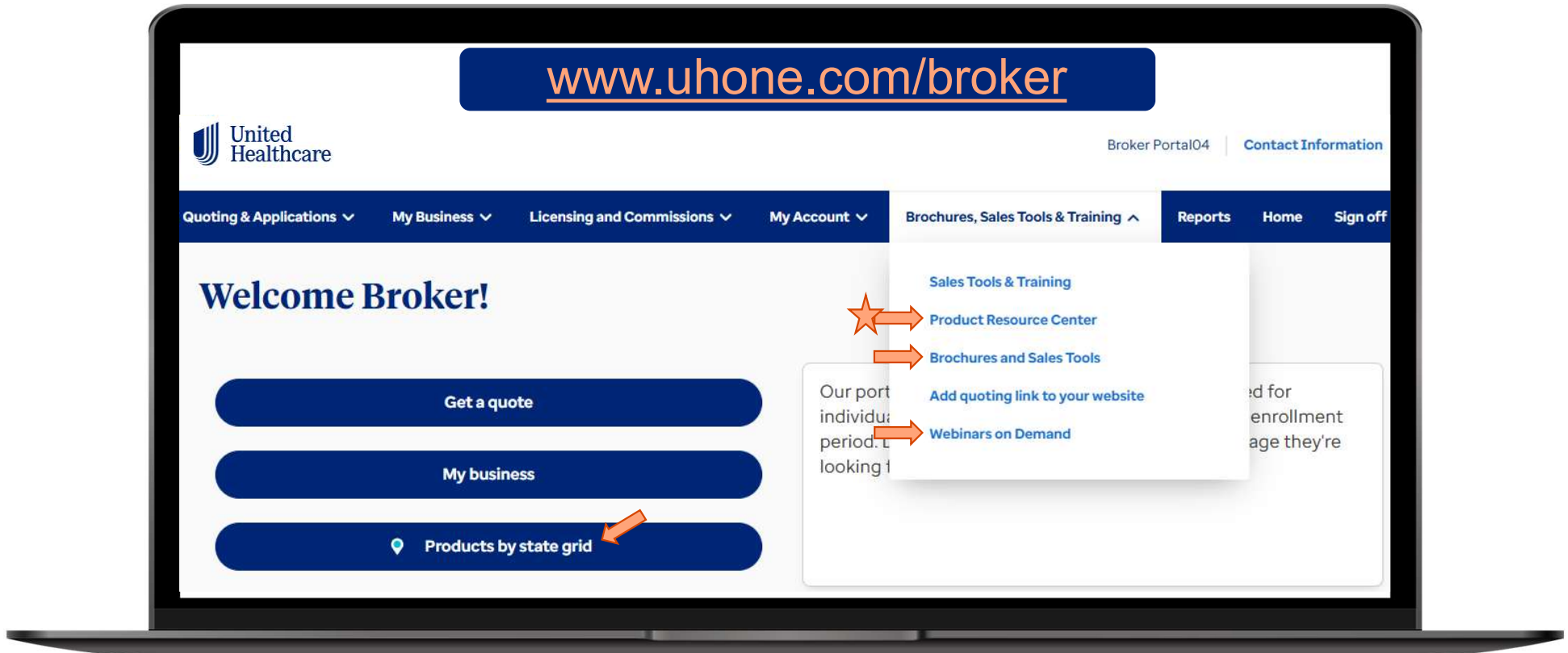
My business

 Products by state grid

Our portfolio of insurance plans specifically designed for individuals and families aren't restricted by an open enrollment period. Don't wait to help your clients find the coverage they're looking for.



UnitedHealthcare | Broker Portal



- Product Resource Center
- Brochures & Sample Applications
- Marketing Flyers
- Pre-Recorded Webinars
- Quote & Enroll
- Book of Business
- Add Non-Resident Appointments
- And so much more





Thank You For All That You Do

Broker Services: 800-474-4467

Broker Portal: www.uhoney.com/broker



Bobbi Jo Massey

National FMO Account Executive

(920) 661-3003 (voice only)

bobbijo.massey@uhc.com

UnitedHealthcare

Golden Rule Insurance Co.

UnitedHealthOne