

Deductible Guard

by Gulf Guaranty

pay less out of pocket for healthcare

HOSPITAL INDEMNITY PLAN
With Wellness Benefit



How Does my Deductible Guard Work?

When you are admitted to an inpatient care facility please email, mail or fax your **Deductible Guard Hospital Admission Claim Form** and the **Explanation of Benefits (EOB)** from your medical insurance and Gulf Guaranty **Deductible Guard** will reimburse you the benefit amount you are eligible for directly to you. *If member has met some or all of the primary plan deductible and coinsurance Deductible Guard will pay the remaining portion up to the maximum benefit.

To receive your \$50 Annual Wellness Benefit, please email, mail or fax your wellness benefit claim form. Be sure to indicate which wellness screening service you received.

To receive your \$50 COVID-19 testing benefit, please email, mail or fax your COVID-19 testing claim form.

Please send the appropriate documentation to:

Email: claims@gulfguaranty.com

Mailing Address:

Gulf Guaranty Deductible Guard

P.O. Box 14977

Jackson, MS 39236

Fax: 601-981-6805

Deductible Guard strives, but cannot guarantee, to reimburse all claims once received and verified, within 15 days of receipt.

Covered members who need assistance can call Toll Free (877) 572-4953

Deductible Guard Supplemental Health Plans are guaranteed issue and are underwritten and administered by Gulf Guaranty Life Insurance Company.