

Frequently Asked Questions

Q: Is this Major Medical coverage?

A: No. This is not basic health insurance or major medical coverage and is not designed as a substitute for either coverage.

Q: Do The Advantage Plans coordinate benefits?

A: No. Benefits provided are in addition to any other healthcare plan.

Q: Which doctors and hospitals may I use?

A: You are free to use any licensed doctor or any certified hospital. **However**, to utilize the PPO discount and to locate a doctor or hospital in the PPO network, go to www.beechstreet.com or call 800-432-1776 and follow the prompts.

Q: Do the The Advantage Plans cover maternity?

A: Yes. Pregnancy will be covered as any other sickness.

Q: Can the member purchase The Advantage Plans just for their dependents?

A: No. The member must be the primary insured.

Q: Are Medicare recipients eligible for The Advantage Plans?

A: Yes. However, Medicare regards The Advantage Plans as Primary coverage and may reduce or discontinue coverage. Contact Medicare for details.

Q: Can the The Advantage Plans be used, if the insured has separate health insurance?

A: Yes. The specified benefits pay in addition to any other private group coverage.

Q: If I currently have an illness, will it be covered under the Group Hospital Indemnity Insurance?

A: Yes. It will be covered. There are no exclusions for pre-existing conditions. However, there may be limitations.

Q: Am I allowed to assign my benefits to my healthcare provider?

A: Yes. Benefits are automatically assigned to your healthcare provider. If you would like to receive the benefit payment directly, you will need to complete a medical claim form and sign the Authorization of Payment section. You can obtain a claim form by contacting the **Transamerica Customer Care Team at 866-867-6883**.