



Welcome to your
voluntary benefits plan.



United
Healthcare®

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Open enrollment

Benefit plan details are here.

Use this guide to review your supplemental benefits. Inside, you can check out your plan details, learn about other benefits and more. Ready?

Let's get started.



Review your financial protection benefits.



Enroll.

Prefer to talk to a person?
We're here to help.



1-800-444-5854

Accident Protection Plan.

Matt was playing in his weekly men’s softball league. Trying to slide into second base, he tore a knee ligament and broke a wrist. Even with his health plan, Matt had deductible expenses and had to miss some work. His Accident Protection coverage provides the following benefits:*

Initial Care/Hospital Care		Follow-Up Care/Common Injuries	
Ambulance (ground)	\$300	Diagnostic MRI exam	\$250
Emergency room visit	\$300	Wrist fracture treatment	\$800
Initial physician visit	\$300	Surgical ligament tear repair	\$600
Total payment to Matt:		Knee immobilizer	\$225
		Follow-up physician visit	\$150
		Physical therapy sessions	\$300
		Total payment to Matt:	\$2,325

Total cash benefit paid to Matt: **\$3,225**

* For illustrative purposes only. Example is based on a standard, mid-level plan design. Payment amounts may differ based on the plan available to you and the state in which you live.

Critical Illness Protection Plan.

Sharon is diagnosed with invasive cancer. Six months later she also has a stroke. Sharon’s Critical Illness coverage provides the following benefits:*

Base Plan Coverage		
Condition	Payout Percentage	Payment Amount
Invasive cancer	100%	\$10,000
Stroke	100%	\$10,000

Total cash benefit paid to Sharon: **\$20,000**

* For illustrative purposes only. Amounts may differ depending on the plan option(s) chosen.

Hospital Indemnity Protection Plan.

Clark suffers head and shoulder injuries in an accident and is taken by ambulance to the hospital emergency room, which is some distance from his home. During the plan year, his Hospital Indemnity coverage provides the following benefits:*

Base Plan	Payment Amount
Hospital admission (Day 1)	\$1,000
Hospital confinement (Day 1)	\$150
ICU admission (Days 2 and 3)	\$1,000
ICU confinement (Days 2-5)	\$1,250

Total cash benefit paid to Clark: **\$3,350**

* For illustrative purposes only. Amounts may differ depending on the plan option(s) chosen.



Review your supplemental benefits.

These plans pay lump sums directly to you with no restrictions on how the money is spent.

- **Accident Protection** pays cash benefits for covered injuries.
- **Critical Illness Protection** pays cash benefits if you're diagnosed with a covered condition.
- **Hospital Indemnity Protection** pays cash benefits after a covered hospital stay and related expenses.

BENEFITS	Accident Protection	Critical Illness Protection	Hospital Indemnity Protection
You pay the premium.	✓	✓	✓
Get paid for doing health screenings.	✓	✓	
No deductible to meet to receive your benefits. <ul style="list-style-type: none">• Simply submit a claim form with copies of your receipts for covered items – you can call a claim specialist if you need help.	✓	✓	✓
Save or spend the money any way you choose. Use it to: <ul style="list-style-type: none">• Cover your health plan deductible and other out-of-pocket costs, like medications, rehabilitation and transportation.• Pay your bills and other living expenses.• Grow your savings account or your health savings account (HSA).	✓	✓	✓
Waiver of premium: If you become totally disabled, your premium may be waived.	✓	✓	✓
Portable: You can take the plan with you if you change jobs or retire.	✓	✓	✓



Enroll today.

Life is full of unexpected events. Complement your health plan with extra protection — and feel more prepared to handle what comes your way.

**For more
coverage detail,**

see your **summary of benefits**
and **official plan documents.**



For a faster, easier benefit payout – when you need it most.

Your health plan includes Benefit Assist to help you get your benefit payout sooner.

Having a health plan and a supplemental health plan (Accident, Critical Illness or Hospital Indemnity) from UnitedHealthcare provides you with a Benefit Assistant who will:

- 1 Review your eligible medical claims.
- 2 Notify you if any medical claims qualify for a benefit payout from your supplemental plan.
- 3 Connect you with the right claims specialist who will walk you through the process of submitting a supplemental plan claim, so you can get your benefit payout sooner.

Have a benefit question?



Call 1-800-444-5854

Monday – Friday, 8 a.m.–6 p.m. ET.

Critical Illness, Accident and Hospital Indemnity Claim Process.

Follow these simple steps:

- ➊ Use the informational checklist below to gather the required information to start the claim process. Have this information ready when you call us. If someone makes the call for you, he or she will need to provide this information on your behalf.
- ➋ Call us toll-free at **1-800-444-5854**. Hours of operation are Monday through Friday, 8 a.m. – 6 p.m. ET.
- ➌ Sign and date the Authorization form. Give your physician the signed and dated form as well as fax a copy of the signed, dated form to us at **1-888-505-8550**.

What happens next?

Every critical illness, accident or hospital indemnity claim is unique. When you contact us at **1-800-444-5854** we will learn more about your specific request, guide you through the claim process, answer you questions and tell you what to expect.

Information Checklist.

- ✓ Employer's name and location
- ✓ Your full name and Social Security number
- ✓ Your complete address and phone number
- ✓ Date of birth
- ✓ Marial status and number of dependents
- ✓ Last day you worked
- ✓ Description of medical condition
- ✓ Physician's name, address and phone number
- ✓ Dates of your first doctor's visit

Supplemental Health plans that help protect your health too.

Your UnitedHealthcare Supplemental Health Plan may also include a wellness benefit that helps pay for preventive care and other health screenings.*

To earn the wellness benefit, complete at least one of these screenings or tests:

- ✓ Blood test for breast cancer (CA 15-3)
- ✓ Blood test for colon cancer (CEA)
- ✓ Blood test for myeloma (serum protein electrophoresis)
- ✓ Blood test for ovarian cancer (CA 125)
- ✓ Blood test for prostate cancer (PSA)
- ✓ Blood test for triglycerides
- ✓ Bone marrow testing
- ✓ Breast ultrasound
- ✓ Chest X-ray
- ✓ Colonoscopy
- ✓ Fasting blood glucose test
- ✓ Flexible sigmoidoscopy
- ✓ Hemoccult stool analysis
- ✓ Mammography
- ✓ Pap smear
- ✓ Serum cholesterol test to determine level of HDL and LDL
- ✓ Stress test on a bicycle or treadmill
- ✓ Thermography
- ✓ Virtual colonoscopy

**Each calendar year,
you could earn:**

\$50

Program rules.

- 1 Screenings must be completed during the calendar year.
- 2 A covered spouse can also earn a benefit.
- 3 The benefit will only pay for one test each calendar year, regardless of the test results. The benefit is paid in addition to any other payments you and/or your covered spouse receives under the policy.
- 4 Once complete, a check for \$50 will be automatically mailed to your address on file.

*See your official plan documents for benefit details.



Help maintain your health with uhc.com/preventivecare.

We understand that maintaining or improving your health is important. Routine checkups and screenings can:

- 1 Help you avoid serious health problems.
- 2 Allow you and your doctor to work as a team to manage your overall health.
- 3 Assist you in reaching your personal health and wellness goals.

Our online preventive care tool allows you to easily:

- ✓ View health guidelines and recommendations specific to your age and gender.
- ✓ Get useful health tips.
- ✓ Access related tools, resources and materials to support your overall health and potentially lower your out-of-pocket health care costs.



Work with your doctor.

Once you have the preventive recommendations specific to you, you can use them to work with your doctor.

Together, you can:

- ✓ Evaluate your current health status.
- ✓ Address any concerns you may have.

Then, your doctor can:

- ✓ Advise you on appropriate treatments.
- ✓ Help you make medical decisions that fit your lifestyle.



The wellness benefit may be money in your pocket.

Many health plans cover blood tests, mammograms and other screenings at no cost to you.¹ So, getting a screening to meet your wellness benefit earns you money by using your plan.

See your official plan documents for benefit details.