



# Get financial support during a serious illness

Enrolling in a UnitedHealthcare Critical Illness Protection Plan helps give you and your family more financial security if you or a covered family member is diagnosed with a covered illness.

## How the plan works

The Critical Illness Protection Plan sends a lump-sum payment directly to you after diagnosis of a covered condition.

**The money is yours to use however you want, including paying for:**

- Out-of-pocket health plan costs (deductibles, coinsurance, etc.)
- Mortgage or rent
- Groceries
- Prescriptions
- Treatment by a specialist
- Transportation to and from treatment



**Many working adults are not prepared for high, unexpected medical costs**

Over 65% of Americans have less than \$1,000 in savings<sup>1</sup>

# Covered conditions

For a complete list of covered conditions and benefit payment amounts,\* see your official plan documents:

## Base conditions

- Benign brain tumor
- Cancer—*invasive*
- Cancer—*non-invasive (25%)*
- Chronic renal failure
- Coma
- Coronary artery disease (25%)
- Heart attack
- Heart failure
- Major organ failure
- Permanent paralysis
- Ruptured aneurysm
- Stroke

## Additional conditions

- Advanced Alzheimer's
- Advanced multiple sclerosis
- Advanced Parkinson's
- Amyotrophic lateral sclerosis (ALS)
- Complete blindness
- Complete loss of hearing

## Child-only conditions\*\*

- Cerebral palsy
- Cleft lip/palate
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Spina bifida

\*All benefits are payable at 100% unless otherwise noted as a partial benefit. Conditions and coverage may vary depending on where you live or what your employer is offering.

\*\*Coverage for child-only conditions is included, payable at 25% of the benefit amount. Coverage is from birth to age 26.

**Enroll today**

Consider the financial protection you'll gain by enrolling in the Critical Illness Protection Plan

**United  
Healthcare**

## Not for use in Arizona and New York.

<sup>1</sup> Article: "The Percentage of Americans with less than \$1,000 in savings is shocking." Nasdaq.com, December 2019. Accessed August 11, 2021.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your ID card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

Lump-sum payments are 100% of the coverage amount unless otherwise noted as a partial benefit. Subject to medical verifications and conditions as defined in the policy.

### **THIS IS A LIMITED BENEFIT POLICY.**

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which includes limitations and exclusions. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

# Protect your health and earn a reward

Your UnitedHealthcare Critical Illness Protection Plan includes a wellness benefit that helps pay for preventive care and other health screenings.

## The wellness benefit may be money in your pocket

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

## To earn the wellness benefit, complete at least 1 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
- Hemocult stool analysis
- Mammography
- Pap smear
- Serum cholesterol test to determine HDL and LDL levels
- Stress test on a bicycle or treadmill
- Thermography
- Virtual colonoscopy

### 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 be paid for 1 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 receive under the policy.

You could earn:

**\$50**  
per year

# Help maintain your health with [uhc.com/preventivecare](https://uhc.com/preventivecare)

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 tools, resources and materials to support your overall health, potentially lowering your out-of-pocket health care costs

## Work with your doctor

Once you have the preventive recommendations specific to you, 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

## See your official critical illness plan documents for benefit details



Not for use in Arizona or New York.

\* While many health plans cover preventive care without cost-sharing when provided by a network physician, some charges may apply to these services when they are considered diagnostic (for example, services rendered to treat a health condition). Check your benefit plan documents to see what services are covered.

This information does not replace your official plan documents. Please see your official plan documents for all coverage details, which includes limitations and exclusions.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICI-POL-1 et al., in Texas on UHICI-POL-1 and in Virginia on UHICI-POL-1-VA. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.



# Earn a \$50 wellness benefit — while putting your health first

The Hospital Indemnity Protection Plan may allow you to earn while staying on top of your health. Complete at least one of the following screenings or tests to earn the wellness benefit:

- Blood test for breast cancer
- Blood test for colon cancer
- Blood test for myeloma
- Blood test for ovarian cancer
- Blood test for prostate cancer
- 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
- Stress test on a bicycle or treadmill
- Thermography
- Virtual colonoscopy

## Program rules:

- ✓ Screenings or tests must be completed during the calendar year
- ✓ A covered spouse can also earn a benefit
- ✓ The benefit will only be paid for 1 screening each calendar year, regardless of the test results, and is paid in addition to any other payments you and/or your covered spouse receive under the policy



Each calendar year,  
you could earn

**\$50**

# This wellness benefit may put money in your pocket



## Preventive care is covered at no additional cost to you by most health plans\*

Getting a blood test, mammogram or other screening to meet your wellness benefit earns you money. Routine checkups and screenings may:

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



## Help maintain your health with [uhc.com/preventivecare](https://uhc.com/preventivecare)

- 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



## Better together

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

- Evaluate your current health status
- Address any concerns you may have
- Determine any appropriate treatments
- Make medical decisions that fit your lifestyle

**Learn more**

See your official Hospital Indemnity plan documents for benefit details

**United  
Healthcare**

Not for use in Arizona or New York.

**This is a Hospital Indemnity-only policy and provides Limited Benefits.**

\* While many health plans cover preventive care without cost-sharing when provided by a network physician, some charges may apply to these services when they are considered diagnostic (for example, services rendered to treat a health condition). Check your health benefit plan documents to see what services are covered.

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Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.