



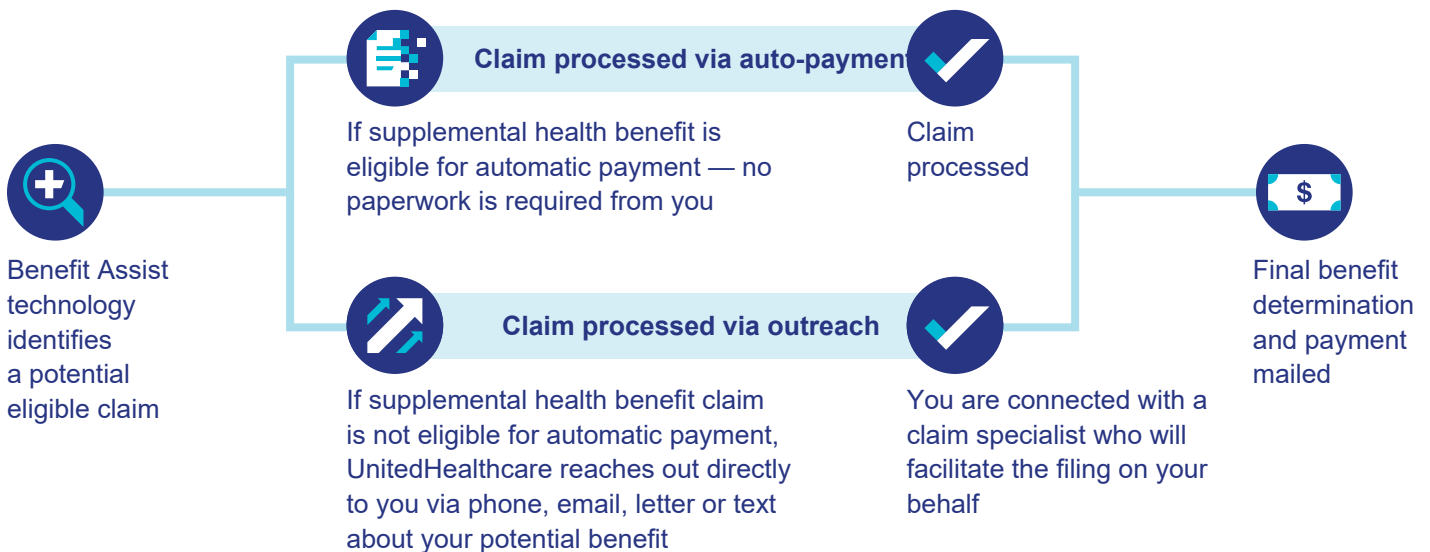
Actively working to get your benefit payout to you



Benefit Assist helps make sure you receive the full value of your supplemental health plan coverage

UHC uses uniquely integrated data and the power of artificial intelligence to proactively look for medical claims that may qualify for a supplemental health plan payment. This ensures you do not miss a potential benefit. The result is a personalized experience that assists you with the claim submission process and lets you focus on your health.

- Benefit Assist technology identifies a potential claim eligible for benefit payment under your supplemental health plan.
- Many claims, such as those for Wellness, Hospital Indemnity, and certain Accident Protection and Critical Illness conditions, may be paid automatically. In those cases, the eligible medical event is identified and a check is mailed to you without the need to file a claim.
- In some instances, UnitedHealthcare may contact you regarding your potential eligible claim. Upon response, you'll be connected with a UnitedHealthcare claim specialist who will help submit a supplemental health plan claim on your behalf.



Proactively searching a wide range of conditions

Benefit Assist searches for medical claims with qualifying conditions across each supplemental health plan, including Wellness, and identifies them as potentially eligible for a payout. The conditions listed below represent common conditions and medical events across each plan. Those with an asterisk (*) are eligible for automatic payment.

Accident Protection	Critical Illness	Hospital Indemnity	Wellness
Burns	Benign brain tumor*	Hospital admission and/or confinement benefits, including intensive care, may be paid for hospitalization resulting from: Burns* Heart conditions* Labor/delivery* Neonatal ICU* Oncology* Pulmonary conditions* Surgeries* Trauma*	Blood test for triglycerides*
Coma	Cancer		Bone marrow testing*
Concussion*	Chronic renal failure		Breast ultrasound*
Dislocation	Coma*		CA 15-3 (blood test for breast cancer)*
Eye injury	Coronary artery disease*		CA 125 (blood test for ovarian cancer)*
Fracture*	Heart attack*		CEA (blood test for colon cancer)*
Laceration*	Heart failure		Chest X-ray*
Ruptured-herniated disc	Major organ failure		Colonoscopy*
Tendon-ligament-cartilage damage	Permanent paralysis		Fasting blood glucose test*
	Ruptured aneurysm*		Flexible sigmoidoscopy*
	Stroke		Hemoccult stool analysis*
			Mammography*
			Pap smear*
			PSA (blood test for prostate cancer)*
			Serum cholesterol test to determine HDL/LDL*
			Serum protein*
		Stress test on a bicycle or treadmill*	
		Thermography*	
		Virtual colonoscopy*	



You can also initiate claims

To submit your own supplemental health plan claim, visit the member portal at myuhcfc.com or call 1-866-556-8298.

*Eligible for automatic payment.

Frequently asked questions

What is Benefit Assist?

Benefit Assist helps ensure your eligible claims are filed so you receive the payouts you are entitled to, including wellness benefits, under your supplemental health plans (Accident, Critical Illness, Hospital Indemnity).

UHC proactively screens eligible medical claims that may qualify for a claim payment under your supplemental health plan. When a potential claim is identified, the Benefit Assist department will either auto-pay or assist with initiating the claim on your behalf.

How does the Benefit Assist process work?

The UHC team screens through medical claims for key information to identify medical events that may qualify for a benefit under one of the supplemental health plans. Once potential claims are identified, they are processed further downstream in product-specific flows:

- **Accident Protection** – Certain conditions (concussion, fracture, laceration) will be auto-adjudicated via system automation. If you are eligible for a benefit, the check will be mailed out with verbiage explaining the benefit. All other claims will be automatically initiated on your behalf. You will receive a phone call* from a supplemental health claim specialist to discuss details related to your medical event and next steps in the process. You may be contacted via email or letter if a phone number is not available.
- **Critical Illness Protection** – Certain conditions (benign brain tumor, coronary artery disease, heart attack, ruptured aneurysm, coma) will be auto-adjudicated via system automation. If you are eligible for a benefit, the check will be mailed out with verbiage explaining the benefit. All other claims will be automatically initiated on the your behalf. You will receive a phone call* from a supplemental health claim specialist to discuss details related to your medical event and next steps in the process.
- **Hospital Indemnity Protection** – The claim will automatically be initiated on your behalf. Once initiated, the claim will process through system logic to determine if benefits are payable based on the available details or if additional details are needed. If not, the check will be mailed out with verbiage explaining the benefit.
- **Wellness** – These claims are fully auto-adjudicated via system automation. If you are eligible for a benefit, the check will be mailed out with verbiage explaining the benefit.

What communications will I receive from Benefit Assist?

Communications may be received via phone, email, letter or text, depending on the specific product. Any benefit payments issued to you will have either a letter providing a breakdown or a notation on the check itself explaining the reason for payment.

Will I need to supply any documents or additional information?

Depending on the specific claim scenario, you may be contacted to provide additional details over the phone, or a request may be made for additional supporting documentation from medical providers or other third parties.

Do I have to wait for Benefit Assist to initiate a claim?

No, you can initiate a claim at any time. To submit your own supplemental health claim, you can visit the member portal at myuhcfc.com or call **1-866-556-8298**.

How are payments sent?

Benefit checks will be sent via physical mail per the standard process. Direct deposit information can be added on myuhcfc.com.



Watch our **Benefit Assist** video for more details

There's no obligation to use Benefit Assist to file your supplemental health plan claim



Watch this video on Benefit Assist

Click the image above or scan the QR code to the right with your smartphone



Initiate a claim

Visit the member portal at myuhcfc.com or call 1-866-556-8298

**United
Healthcare®**

Not for use in Arizona, New Mexico, and New York.

Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, contact your company or UnitedHealthcare.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. 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 coverage details, 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.

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 coverage details, 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.

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. UnitedHealthcare Insurance Company is located in Hartford, CT.