



Benefits designed with care

Explore your plan options for:

Accident Protection Plan

Critical Illness Protection Plan

Hospital Indemnity Protection Plan



Open enrollment

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Plan highlights



Accident Protection

Even with health insurance, an accidental injury can cost you thousands of dollars. Lost wages from missing work, health insurance deductibles and daily living expenses can create long-term financial problems. Accident insurance helps cover the added costs you may face following an injury.

How the plan works

If you have a covered injury during the plan year and submit a claim, the Accident Protection Plan will pay

you a cash benefit directly. Any payment you receive is in addition to the benefits your health plan gives you. Plus, you don't have to meet a deductible to receive the money — and you can use the money any way you want.

- Benefits paid directly to you
- Group rates
- Convenient payroll deduction
- Guarantee issue coverage (no medical history questions to answer)
- Plan is portable
- Benefits are not affected by other insurance benefits



Critical Illness Protection

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 plan pays a lump-sum benefit for the diagnosis of a covered critical illness including, but not limited to:

- 12 conditions including heart attack, stroke and cancer
- 6 additional conditions including Alzheimer's, Parkinson's and multiple sclerosis

- 6 child-only conditions including cerebral palsy, cystic fibrosis and Down syndrome
- In order to receive the COVID benefit, you must be hospitalized for 20+ hours

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



Hospital Indemnity Protection

Even with health insurance, a hospital stay can mean big out-of-pocket costs and stress, especially if you have a high-deductible health plan. If you receive covered hospital care and submit a claim, the Hospital Indemnity Protection Plan will pay you directly in a single payment lump sum. Use the money any way you choose. This plan gives you the extra financial help you need so you can focus on feeling better.

Get a direct payment after hospital care

Covered hospital expenses include:

- Hospital admission

- Hospital confinement
- Intensive care unit (ICU) admission
- ICU confinement (For coverage details, see your official benefit plan documents)

Use the money any way you choose

Use your payments for:

- Health plan deductible and other costs, such as medications, rehabilitation and transportation
- Bills and living expenses



Accident Protection

Help protect yourself from the unexpected cost of an accident

Round out your health plan benefits with the Accident Protection Plan, which helps cover added costs you may face following an accident. The plan covers more than 80 injuries and care services, from burns and concussions to ambulance rides and rehabilitation. If you're injured during your plan year, the Accident Protection Plan will pay you a cash benefit—and you can use the money any way you want.

How Accident Protection works—an example

Matt was playing in his softball league when he tore a knee ligament and broke a wrist. His Accident Protection coverage provided the following benefits.

Initial care/hospital care	Option A	Option B
Ambulance (ground)	\$200	\$250
Emergency room visit	\$150	\$200
Initial physician visit	\$150	\$200
Total:	\$500	\$650

Follow-up care/common injuries	Option A	Option B
Diagnostic MRI exam	\$100	\$150
Wrist fracture treatment	\$900	\$1,800
Surgical ligament tear repair	\$500	\$750
Knee immobilizer	\$150	\$150
Follow-up physician visit	\$50	\$75
Physical therapy sessions (10 total)	\$500	\$750
Total:	\$2,200	\$3,675

Total cash benefit paid to Matt

Option A

\$2,700

Option B

\$4,325



Wellness benefit

Get screened, earn money

Your UnitedHealthcare supplemental health plan options include a wellness benefit that may put money in your pocket. You could earn up to \$50*— for you and your covered spouse to use any way you'd like — just for completing screenings like blood tests, colonoscopies or stress tests.

*Check plan documents for details.



Benefit Assist

For a faster benefit payout

When you enroll in UnitedHealthcare health and supplemental health plans, you also receive Benefit Assist, and a Benefit Assistant will reach out if any medical claims may qualify for a benefit payout, so you can get your payment sooner.



Critical Illness Protection


Get financial support during a serious illness

Experiencing a critical illness can be devastating to you, your family and your finances. The Critical Illness Protection Plan is designed to help ensure that should you or a covered family member be diagnosed with a covered critical illness — including heart attack, stroke and cancer — you’ll get a cash payment to use any way you want.

How Critical Illness Protection works—an example

Sharon was diagnosed with invasive cancer. Six months later, she had a stroke. Here’s a look at Sharon’s Critical Illness coverage benefits.

Coverage	Payout percentage	Option A	Option B	Option C
Invasive cancer	100%	\$10,000	\$20,000	\$30,000
Stroke	100%	\$10,000	\$20,000	\$30,000
Total:		\$20,000	\$40,000	\$60,000



Total cash benefit paid to Sharon

Option A

\$20,000

Option B

\$40,000

Option C

\$60,000



Hospital Indemnity Protection


Help protect yourself from the high costs of hospital care

Even with health insurance, a hospital stay can mean big out-of-pocket costs. The Hospital Indemnity Protection Plan covers hospital admission, hospital confinement and intensive care unit confinement. You'll get a direct cash payment to use any way you choose — giving you extra financial help so you can focus on feeling better.

How Hospital Indemnity Protection works—an example

Clark suffered head and shoulder injuries in an accident and was taken by ambulance to the emergency room. Following an evaluation, Clark was admitted to the hospital for continued treatment of his injuries. Here is how his Hospital Indemnity coverage paid out over the plan year.

Hospital Indemnity Plan	Option A	Option B	Option C
Hospital admission (day 1)	\$500	\$1,000	\$1,500
Hospital confinement (days 2-5)	\$400	\$600	\$800
ICU confinement (days 2-5)	\$400	\$600	\$2,000
Total:	\$1,300	\$2,200	\$4,300



Total cash benefit paid to Clark

Option A

\$1,300

Option B

\$2,200

Option C

\$4,300



Monthly rates

Accident and Hospital Indemnity rates

Coverage is voluntary and must be elected. Monthly rates are shown below:

Accident	Monthly rates	
Benefits+Rider(s)	Option A	Option B
Employee	\$6.35	\$9.41
Employee + Spouse	\$10.14	\$15.02
Employee + Child(ren)	\$12.21	\$18.55
Employee + Spouse + Child(ren)	\$18.98	\$28.68

Hospital Indemnity	Monthly rates		
Base + Enhanced Plan - Voluntary (Employee Paid)	Option A	Option B	Option C
Employee	\$8.07	\$14.29	\$20.52
Employee + Spouse	\$16.39	\$28.98	\$41.57
Employee + Child(ren)	\$14.06	\$24.75	\$35.44
Employee + Spouse + Child(ren)	\$23.87	\$42.04	\$60.22



Monthly rates

Critical Illness – Smoker and non-smoker

Coverage is voluntary and must be elected. Monthly rates are shown below:

Option 1: EE \$10,000 / SP \$10,000 / CH \$5,000								
Age range	EE Only		EE + SP		EE + CH		EE + SP + CH	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 25	\$3.70	\$3.70	\$7.40	\$7.50	\$4.20	\$4.20	\$7.90	\$8.00
25 – 29	\$4.70	\$4.80	\$9.40	\$9.70	\$5.20	\$5.30	\$9.90	\$10.20
30 – 34	\$5.30	\$5.60	\$10.70	\$11.50	\$5.80	\$6.10	\$11.20	\$12.00
35 – 39	\$6.60	\$7.30	\$12.60	\$14.30	\$7.10	\$7.80	\$13.10	\$14.80
40 – 44	\$8.30	\$9.90	\$16.20	\$20.20	\$8.80	\$10.40	\$16.70	\$20.70
45 – 49	\$10.70	\$14.10	\$21.70	\$30.30	\$11.20	\$14.60	\$22.20	\$30.80
50 – 54	\$13.10	\$19.10	\$27.50	\$42.10	\$13.60	\$19.60	\$28.00	\$42.60
55 – 59	\$16.10	\$25.50	\$34.50	\$56.80	\$16.60	\$26.00	\$35.00	\$57.30
60 – 64	\$21.50	\$37.20	\$46.90	\$83.60	\$22.00	\$37.70	\$47.40	\$84.10
65 – 69	\$28.30	\$51.90	\$62.80	\$119.60	\$28.80	\$52.40	\$63.30	\$120.10
70 – 74	\$37.70	\$68.20	\$83.70	\$158.20	\$38.20	\$68.70	\$84.20	\$158.70
75+	\$51.30	\$87.10	\$108.20	\$188.50	\$51.80	\$87.60	\$108.70	\$189.00

Option 2: EE \$20,000 / SP \$20,000 / CH \$10,000								
Age range	EE Only		EE + SP		EE + CH		EE + SP + CH	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 25	\$7.40	\$7.40	\$14.80	\$15.00	\$8.40	\$8.40	\$15.80	\$16.00
25 – 29	\$9.40	\$9.60	\$18.80	\$19.40	\$10.40	\$10.60	\$19.80	\$20.40
30 – 34	\$10.60	\$11.20	\$21.40	\$23.00	\$11.60	\$12.20	\$22.40	\$24.00
35 – 39	\$13.20	\$14.60	\$25.20	\$28.60	\$14.20	\$15.60	\$26.20	\$29.60
40 – 44	\$16.60	\$19.80	\$32.40	\$40.40	\$17.60	\$20.80	\$33.40	\$41.40
45 – 49	\$21.40	\$28.20	\$43.40	\$60.60	\$22.40	\$29.20	\$44.40	\$61.60
50 – 54	\$26.20	\$38.20	\$55.00	\$84.20	\$27.20	\$39.20	\$56.00	\$85.20
55 – 59	\$32.20	\$51.00	\$69.00	\$113.60	\$33.20	\$52.00	\$70.00	\$114.60
60 – 64	\$43.00	\$74.40	\$93.80	\$167.20	\$44.00	\$75.40	\$94.80	\$168.20
65 – 69	\$56.60	\$103.80	\$125.60	\$239.20	\$57.60	\$104.80	\$126.60	\$240.20
70 – 74	\$75.40	\$136.40	\$167.40	\$316.40	\$76.40	\$137.40	\$168.40	\$317.40
75+	\$102.60	\$174.20	\$216.40	\$377.00	\$103.60	\$175.20	\$217.40	\$378.00

Option 3: EE \$30,000 / SP \$30,000 / CH \$15,000								
Age range	EE Only		EE + SP		EE + CH		EE + SP + CH	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 25	\$11.10	\$11.10	\$22.20	\$22.50	\$12.60	\$12.60	\$23.70	\$24.00
25 – 29	\$14.10	\$14.40	\$28.20	\$29.10	\$15.60	\$15.90	\$29.70	\$30.60
30 – 34	\$15.90	\$16.80	\$32.10	\$34.50	\$17.40	\$18.30	\$33.60	\$36.00
35 – 39	\$19.80	\$21.90	\$37.80	\$42.90	\$21.30	\$23.40	\$39.30	\$44.40
40 – 44	\$24.90	\$29.70	\$48.60	\$60.60	\$26.40	\$31.20	\$50.10	\$62.10
45 – 49	\$32.10	\$42.30	\$65.10	\$90.90	\$33.60	\$43.80	\$66.60	\$92.40
50 – 54	\$39.30	\$57.30	\$82.50	\$126.30	\$40.80	\$58.80	\$84.00	\$127.80
55 – 59	\$48.30	\$76.50	\$103.50	\$170.40	\$49.80	\$78.00	\$105.00	\$171.90
60 – 64	\$64.50	\$111.60	\$140.70	\$250.80	\$66.00	\$113.10	\$142.20	\$252.30
65 – 69	\$84.90	\$155.70	\$188.40	\$358.80	\$86.40	\$157.20	\$189.90	\$360.30
70 – 74	\$113.10	\$204.60	\$251.10	\$474.60	\$114.60	\$206.10	\$252.60	\$476.10
75+	\$153.90	\$261.30	\$324.60	\$565.50	\$155.40	\$262.80	\$326.10	\$567.00

Benefit Assist is here to help



You can focus on your health while we handle the rest

If you're enrolled in a UnitedHealthcare health plan and a supplemental plan, such as Accident, Critical Illness or Hospital Indemnity, you have access to personalized support from Benefit Assist. Benefit Assist can help make the process easier and help you get paid faster by:

- Reviewing your eligible medical claims to see if you qualify for a benefit payout
- Notifying you if any medical claims qualify for a benefit payout from your supplemental plan
- Connecting you with a claims specialist who will walk you through the process of submitting a supplemental plan claim

This service is available at no additional cost as part of your medical and supplemental plan benefits.

How does it work?



Benefit Assist identifies a claim



Benefit Assistant contacts member to start claim



Claim processed



Benefit Assistant contacts member with status update



Final benefit determination

There's no obligation to use Benefit Assist to file your supplemental health plan claim. You have the option to submit your own claim by calling the number below.

Call 1-866-556-8298

Monday–Friday, 8 a.m.–6 p.m. ET.



Here's the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

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

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification 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。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

توضيح: إذا كنت تتحدث لغة عربية (**Arabic**)، فستتاح لك خدمة الترجمة مجاناً. يرجى الاتصال بالرقم المجاني المذكور على بطاقة هويتك.

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध है। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nítł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodiilnih.



United
Healthcare

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

United Healthcare Accident Protection product is provided by United Healthcare Insurance Company on form UHI-ACC-POL (2018) et al., in Texas on form UHI-ACC-POL-TX (2018) and in Virginia on form UHI-ACC-POL-VA (2018). 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. United Healthcare Insurance Company is located in Hartford, CT.

United Healthcare Critical Illness product is provided by United Healthcare Insurance Company on form UH ICI-POL-1 et al., in Texas on UH ICI-POL-1 and in Virginia on UH ICI-POL-1-V A. 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. United Healthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. 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. United Healthcare Insurance Company is located in Hartford, CT.

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.