How to file a Financial Protection claim

Need to file a claim? We've got you. Here's a 4-step guide to take you through the process.

1 Sign in to myuhcfp.com and click **Claims Submission** from the Claims menu

If it's your first time signing in, click Register and enter the required information, including your Group ID and Group Name. If you need any help, call customer service at **1-888-299-2070**.

2 Enter required information

Have this information ready when you start the claim.

- Employer's name and location
- Your full name, date of birth and Social Security number
- Your complete address and phone number
- Marital status and number of dependents
- Last day you worked, if applicable
- Details of medical event
- Physician's name, address and phone number, as well as date(s) of treatment

3 Upload acceptable form(s) of documentation

You'll need to submit 1 or more of the following documents, depending on the type of claim you are submitting.

Accident Protection

- Emergency room note with date of service
- Physician note with date of service
- Urgent care note with date of service
- Diagnostic imaging reports

Critical Illness

- Pathology report
- MRI report
- CT scan results
- Procedure or operative report

Family Medical Leave

- Your report of Leave of Absence called in to UnitedHealthcare
- A Certification of Health Care Provider completed and signed by treating physician

Hospital Indemnity Protection claims

- Proof of room and board charges
- Itemized bills confirming the hospital confinement

Life Insurance

- Claim form confirming proof of death
- Certified Death Certificate
- Confirmation of Life Insurance eligibility and Voluntary enrollment from your employer
- Beneficiary Designation – required to administer benefits

Life Waiver of Premium

- Application for Waiver of Premium benefits
- Attending Physician's Statement completed and signed by treating physician

Long-term Disability

- Your statement and report of claim
- Attending Physician's Statement completed and signed by treating physician
- Employer's confirmation of benefit eligibility and salary

Paid Family Leave

- Your statement and report of claim
- Attending Physician's Statement completed and signed by treating physician
- Employer's confirmation of benefit eligibility and wages in accordance with your policy

Short-term Disability

- Your statement and report of claim
- Attending Physician's Statement completed and signed by treating physician
- Employer's confirmation of benefit eligibility and salary

continued

4 After you hit submit, here's what you can expect

- We'll confirm your submitted claim by phone or letter within 5 business days
- If your claim is approved, your benefit payment will be mailed to you or direct deposited, depending on your payment preference
- If your claim is not approved, a claim specialist will reach out to you by phone and letter to suggest next steps

Questions?

Reach out to customer service at **1-888-299-2070**

United Healthcare®

For complete plan details, refer to the certificate of coverage.

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

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 the company. This policy does not meet the definition of minimum essential coverage and therefore should not be used as a substitute for major health insurance.

Accident Protection product is provided by Unimerica Life Insurance Company of New York. This policy provides accident insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 65 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy. This 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. Unimerica Life Insurance Company of New York is located in New York, NY.

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.

Hospital Indemnity Protection Plan is provided by Unimerica Life Insurance Company of New York. 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. Unimerica Life Insurance Company of New York is located in New York, NY.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX (05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL (05/03) and UHCLD-POL 2/2008. 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 and Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare Paid Family and Medical Leave products are provided by UnitedHealthcare Insurance Company in limited states. 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 Insurance Company is located in Hartford, CT.

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