



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.

Accident Protection rates

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

| Accident | Bi-weekly rates | |
|--------------------------------|-----------------|----------|
| Benefits+Rider(s) | Option A | Option B |
| Employee | \$2.93 | \$4.34 |
| Employee + Spouse | \$4.68 | \$6.93 |
| Employee + Child(ren) | \$5.64 | \$8.56 |
| Employee + Spouse + Child(ren) | \$8.76 | \$13.24 |