



Protect yourself from the unexpected cost of an accident

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.

The Accident Protection Plan supports your health plan

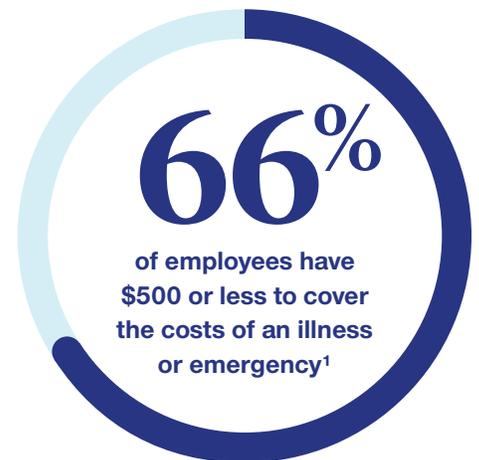
If you have a covered injury during the plan year and submit a claim, the Accident Protection Plan will pay you a cash benefit directly. Any payment you receive is in addition to the benefits your health plan gives you. Plus, you don't have to meet a deductible to receive the money—and you can use the money any way you want.

A plan that covers more than 80 injuries and services

Here is a short list of injuries and services that may qualify for a benefit payment:

- Ambulance services
- Emergency room and urgent care
- Doctor visits
- Hospital admissions and stays
- Medical appliances (e.g., crutches, wheelchair, walker)
- Rehabilitation
- Burns
- Concussions
- Fractures/dislocations
- Lacerations (cuts)
- Prescriptions
- Organized sports injuries
- Lodging, travel and child care

The plan may also include a wellness benefit. With a wellness benefit, the plan will pay an extra cash benefit for completing certain health screenings, regardless of your results. Please see your benefit summary for a complete list of covered services, benefit payout amounts, limitations and exclusions.



Faster payments are possible with a UnitedHealthcare health plan*

If you have a health plan and accident plan from UnitedHealthcare®, a Benefit Assistant can help you get paid sooner. They may contact you and help you connect with a claims specialist to submit your accident claim quickly and easily.

An accident plan may pay for itself

Here's an example: Matt was playing in his weekly men's softball league. As he slid into second base, he tore a knee ligament and broke a wrist. Even with his health plan, Matt had deductible expenses and had to miss some work. See how the Accident Protection Plan helped him.**

Initial care/hospital care		Follow-up care/common injuries	
Ambulance (ground)	\$300	Diagnostic MRI exam	\$250
Emergency room visit	\$150	Wrist fracture treatment	\$800
Total payment to Matt:	\$450	Surgical ligament tear repair	\$600
		Knee immobilizer	\$225
		Follow-up physician visit	\$75
		Physical therapy sessions	\$270
		Organized sporting injury benefit	\$555
		Total payment to Matt:	\$2,775

Matt receives a check for:

\$3,225

He can use it for whatever he chooses.

Enroll today

Contact your UnitedHealthcare representative for more information

**United
Healthcare**

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 toll-free 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。

* Benefit Assist is available at no additional cost to customers with 250+ employees and requires offering a UnitedHealthcare health plan with 1 or more UnitedHealthcare supplemental health plans. Benefit payments associated with the Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your UnitedHealthcare sales representative.

** For illustrative purposes only. Example is based on a standard, mid-level plan design. Payment amounts may differ based on the plan available to you and the state in which you live.

† Report on the Economic Well-Being of U.S. Households in 2016. Board of Governors of Federal Reserve System. Washington, D.C. 2017.

THIS IS A LIMITED BENEFIT POLICY. This plan is not a health plan. This plan provides a limited benefit. Benefit payments are not intended to cover the full cost of care.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare 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). UnitedHealthcare Insurance Company is located in Hartford, CT.

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