

# Help protect you and your family from the cost of a major illness.



You likely know someone who's had cancer, a heart attack or a stroke and maybe you've even seen the financial toll it can take. Our Critical Illness Protection Plan is designed to provide financial support to help pay your living expenses in the event you're diagnosed with a covered critical illness.

## Here's how it works:

The UnitedHealthcare Critical Illness Protection Plan sends a lump-sum payment directly to you after your diagnosis to help you stay on top of your bills. There are no restrictions on how you use the money you receive.

- Mortgage or rent payments
- Groceries
- Child care during treatment
- Out-of-pocket health plan costs (deductibles, coinsurance, etc.)
- Prescriptions
- Transportation to and from therapy and specialist appointments

## What's covered with this plan?\*

### Base Benefit:

- Cancer—Invasive
- Cancer—Non-invasive
- Chronic renal failure
- Coronary artery disease
- Heart attack
- Heart failure
- Major organ failure
- Muscular dystrophy
- Stroke

### Partial Benefit:

- Amyotrophic Lateral Sclerosis (Lou Gehrig's disease)
- Cerebral Palsy
- Cystic fibrosis
- Diphtheria
- Encephalitis
- Multiple sclerosis
- Tuberculosis

For a complete list of all covered conditions and benefit payment amounts, see your official plan documents. Conditions and coverage may vary depending on where you live or what your employer offers.

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## The wellness benefit may be money in your pocket.

Many health plans cover blood tests, mammograms and other screenings at no cost to you.\*\* So, getting a screening to meet your critical illness wellness benefit helps you earn money. See back for details.

\*All benefits are payable at 100% unless otherwise noted as a partial benefit.

\*\* While many health plans cover preventive care without cost-sharing when provided by a network physician, some charges may apply to these services when they are considered diagnostic (for example, services rendered to treat a health condition). Check your benefit plan documents to see what services are covered.

# This Critical Illness Protection Plan helps protect your health too.

To get even more out of your critical illness plan, there's a wellness benefit that helps pay for preventive care and other health screenings.

## Complete at least 1 of these screenings or tests to earn \$50:

- Blood test for breast cancer (CA 15-3)
- Blood test for colon cancer (CEA)
- Blood test for myeloma (serum protein electrophoresis)
- Blood test for ovarian cancer (CA 125)
- Blood test for prostate cancer (PSA)
- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- Chest X-ray
- Colonoscopy
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- Serum cholesterol test to determine level of high-density lipoproteins (HDL) and low-density lipoproteins (LDL)
- Stress test on a bicycle or treadmill
- Thermography
- Virtual colonoscopy

### Program details:

- Screenings must be completed during the calendar year in 2020 for new enrollments beginning on January 1, 2020.
- A covered spouse can also earn a benefit.
- The benefit will only be paid 1 time per calendar year, regardless of the test results or number of test performed. The benefit is paid in addition to any other payments you and/or your covered spouse receives under the policy.

See your official critical illness plan documents for benefit details.



**For policy questions call 1-800-444-5854, option 1.**

**To enroll, complete the enrollment form during the Open Enrollment period or call your HR department.**



THIS IS A LIMITED BENEFIT POLICY.

This information does not replace your official plan documents. Please see your official plan documents for all coverage details, which includes limitations and exclusions.

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.

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