## CIPP UARK 08272020

The UnitedHealthcare textual logo appears over navy blue text on a white background

ON SCREEN TEXT: UnitedHealthcare®

Critical Illness Protection Plan

A hand holding a marker sketches and colors in different people. A woman wears a green dress and black heels, and a man wears a red jacket as he puts his hands in his pockets. A little boy wears a blue shirt, and his older sister wears a tank top with a black skirt.

NARRATOR: Meet Dessarae. Dessarae is a 48-year-old mother of two. Recently, Dessarae had a heart attack.

Red text appears beside the family, then the hand draws a hospital.

ON SCREEN TEXT: HEART ATTACK

NARRATOR: She was initially hospitalized and then afterward, she was required to go to her doctor for regular tests and check-ins.

The hand quickly sketches and colors in a doctor in a white coat.

NARRATOR: These visits, along with her on-going fatigue, caused Dessarae to miss quite a bit of work which put a strain on the family finances.

The artist draws Dessarae wearily rubbing her forehead as her thought bubble shows dollar signs.

NARRATOR: Thankfully, when enrolling in her health plan, Dessarae added a Critical Illness Protection Plan.

The man draws a checklist with checked off items, then circles the last item.

ON SCREEN TEXT: MEDICAL

DENTAL

CRITICAL ILLNESS PROTECTION PLAN

NARRATOR: A Critical Illness Protection Plan provides a lump sum payout upon diagnosis for any of the 31 covered critical illnesses.

The artist draws an arrow, pointing to a bag with a green dollar sign with text above it.

ON SCREEN TEXT: PROVIDES A

LUMP SUM

31

**COVERED CRITICAL ILLNESSES** 

NARRATOR: The amount of coverage ranges from \$2,500 to \$20,000.

ON SCREEN TEXT: \$2,500 - \$20,000

The hand writes out dollar amounts in green.

NARRATOR: Dessarae elected the \$10,000 coverage amount.

ON SCREEN TEXT: \$10,000

NARRATOR: She submitted her claim, and after the claim was processed, she received a check. *The* artist sketches Dessarae sitting in front of her laptop, then a check made out to her for \$10,000.

NARRATOR: Just like with other supplemental health benefits, Dessarae was able to use the money however she wanted.

Blue text appears with logos, and an arrow points onward.

ON SCREEN TEXT: Accident

Protection Plan Hospital Indemnity Protection Plan

NARRATOR: She used it to cover several household expenses along with the many incidentals that came up as she went through treatment.

The artist sketches a house, then a wrench, a credit card, and a bill peeking out of an envelope. The artist resketches the family.

NARRATOR: Although her road to recovery is not quite over, Dessarae and her family are glad to have the extra peace of mind the Critical Illness Protection Plan provided.

The screen moves to the right to reveal a blank white background.

NARRATOR: Better yet, her Critical Illness Plan will continue to protect her family's finances.

The artist writes out text in red and sketches a check for \$50 made out to Dessarae.

ON SCREEN TEXT: WELLNESS RIDER

NARRATOR: Every year with her plan's Wellness Rider, Dessarae will receive a check for \$50 when she has certain wellness exams and tests.

The hand sketches more text, then a clipboard with a chart. The artist then sketches an arrow beside the chart pointing a bag with a green dollar sign on it.

ON SCREEN TEXT: REOCCURRENCE BENEFIT

DIAGNOSIS HEART ATTACK AFTER ONE YEAR NO TREATMENTS

NARRATOR: And if Dessarae suffers another heart attack after a year of no treatments, she'll be eligible for another lump sum payout. She's also eligible for payment if she's diagnosed with another covered illness.

ON SCREEN TEXT: ANOTHER

**COVERED ILLNESS** 

Navy blue text appears beside a circular logo with an EKG reading in it.

ON SCREEN TEXT: Critical Illness

**Protection Plan** 

NARRATOR: Critical Illness Protection Plan: a small enhancement to employee benefits that can bring big value.

A logo appears above a disclaimer.

ON SCREEN TEXT: UnitedHealthcare®

©2018-2020, UnitedHealth Group, Inc. All Rights Reserved.