



# Get to know your benefits

Enhancements to Critical Illness Policy – University of Arkansas

January 1, 2023

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# Accident Protection Plan

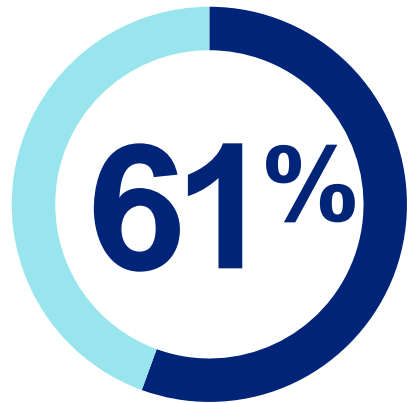
**THIS IS A LIMITED BENEFIT POLICY**

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# Accidents are a potential burden on your finances

**35M+** medical visits each year<sup>1</sup> are due to injuries



of Americans surveyed said they would not be able to pay for a \$1,000 unplanned expense<sup>2</sup>

<sup>1</sup> CDC. National Center for Health Statistics 2018, Web. Accessed April 9, 2021.

<sup>2</sup> Gibson, Kate. "Most Americans couldn't cover a \$1,000 financial emergency-survey finds." CBS News Jan. 2021. <https://www.cbsnews.com/news/financial-emergency-savings-americans-cover/>



# Plan highlights

The accident plan will pay a lump-sum cash benefit directly to employees after a covered injury. There's no deductible to pay and employees can use the money however they want—to help make up for lost wages and pay for medical and daily living expenses.

- ✓ Benefits paid directly to you
- ✓ Group rates
- ✓ Convenient payroll deduction
- ✓ Guarantee issue coverage  
(no medical history questions to answer)
- ✓ Plan is portable for active employees



Benefits are not affected  
by other insurance benefits



# The plan covers more than 80 injuries and services

Some examples of the covered injuries and services that may qualify for a benefit payment:

	OPTION 1	OPTION 2	OPTION 3
• Ground Ambulance services	\$200	\$300	\$400
• Emergency room	\$100	\$150	\$200
• Doctor visits / Urgent Care	\$100	\$150	\$200
• Hospital admissions / confinement	\$1000/\$175	\$1200/\$250	\$1500/\$325
• Medical appliances –Wheelchair	\$150	\$225	\$300
• Rehabilitation – Outpatient per visit	\$25	\$30	\$50
• Burns – 2 <sup>nd</sup> / 3 <sup>rd</sup> degree	\$500/\$1000	\$750/\$1500	\$1000/\$2000
• Concussion	\$150	\$200	\$300
• Fracture – Ankle/Foot/Jaw/Kneecap (Open/Closed)	\$900/\$450	\$1200/\$600	\$1800/\$900
• Dislocations – Jaw/Shoulder/Wrist	\$900/\$450	\$1350/\$675	\$1800/\$900
• Lacerations (cuts) – greater than 15 cm	\$400	\$600	\$800
• Emergency Dental Work – Crown(s)	\$200	\$300	\$400
• Organized sports injuries	Increase amounts payable under follow-up care and common injuries sections by 25%		



# Accident Protection Plan

## WHO'S ELIGIBLE?

### Employees

- All benefits-eligible employees working a minimum of 20 hours per week.

### Eligible dependents

- Spouse
- Child(ren)

Monthly Rates	OPTION 1	OPTION 2	OPTION 3
Employee Only	\$ 3.82	\$ 5.04	\$ 6.65
Employee + Spouse	\$ 6.06	\$ 7.99	\$10.57
Employee + Child(ren)	\$ 7.06	\$ 9.70	\$13.14
Employee + Family	\$10.99	\$15.00	\$20.24

\* One premium covers all eligible children. Benefits are paid per child.






# Hospital Indemnity Protection Plan

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# Even a short hospital stay can have long-term consequences

With a health plan, the financial impact of a hospital stay can be overwhelming

 **36M+** Americans were admitted to a hospital in 2019<sup>1</sup>

 In 2018, the average deductible for individual coverage was nearly **\$1,500**



Do you have \$1,000 or more set aside to pay for expenses from an unexpected hospital stay?

<sup>1</sup> Fast Facts on U.S. Hospitals, 2021. AHA Hospital Statistics, 2021 edition. 2019 AHA Annual Survey. [www.aha.org](http://www.aha.org). Accessed April 21, 2021.

<sup>2</sup> [ifebp.org](http://ifebp.org). Average Health Care Deductible Nearly \$1,500 for Individual Coverage Through an Employer Plan, September 11, 2018. Accessed April 21, 2021.





# Hospital Indemnity Protection Plan

## Summary of Benefits

Base plan benefits	Option 1	Option 2	Option 3
Hospital and ICU admission	\$ 500	\$1,000	\$1,500
Hospital confinement	\$100	\$150	\$200
ICU confinement	\$100	\$150	\$200

See your plan documents for a complete benefit schedule, rates, and exclusions and limitations.



# Hospital Indemnity Protection Protection Plan

## WHO'S ELIGIBLE?

### Employees

- All benefit-eligible employees working a minimum of 20 hours per week.

### Eligible dependents

- Spouse
- Child(ren)

### Monthly Rates

	OPTION 1	OPTION 2	OPTION 3
Employee Only	\$ 5.74	\$ 9.50	\$ 13.26
Employee + Spouse	\$ 11.34	\$ 18.82	\$ 26.30
Employee + Child(ren)	\$ 9.61	\$ 16.34	\$ 23.07
Employee + Family	\$ 16.15	\$ 27.33	\$ 38.52

\* One premium covers all eligible children. Benefits are paid per child.



# Plans that also help protect your health

Each calendar year, you could earn \$50 under each plan selected (Critical Illness, Accident and Hospital Indemnity) for completing health screening tests such as:

- Stress test on a bicycle or treadmill
- Fasting blood glucose test
- Blood test for triglycerides
- Serum cholesterol test - HDL and LDL
- Colonoscopy
- Serum Protein Electrophoresis (blood test/ myeloma)
- Thermography
- Flexible Sigmoidoscopy
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test / ovarian cancer)
- CEA (blood test / colon cancer)
- Chest X-ray
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)





# Benefit Assist

Proactively helping employees receive supplemental claim benefit payouts

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# How Benefit Assist works

Three times per month, UMR proactively screens eligible medical claims that may qualify for a claim payment under an employee's supplemental plan.



**Matt injured his wrist and knee playing softball, which required a hospital visit. This started a medical claim.**



A Benefit Assistant identified the paid claim and saw that Matt may be eligible for a supplemental health plan claim



The Benefit Assistant contacted Matt to talk with him about his benefit; they then connected him with a claim specialist who helped Matt through the claim-submission process



The claim specialist monitored the claim and followed up with Matt to tell him the payment was being made

Employees don't have to use Benefit Assist to file a supplemental health plan claim; they can submit their own by calling **1-866-556-8298**



# Auto-adjudication simplifies the experience

When an employee is covered by UMR medical, some claims, such as those for Wellness and Hospital Indemnity, may be paid automatically. Employees don't need to submit claim information or an authorization disclosure to receive a benefit check.



Benefit Assist identifies employees with both medical and supplemental health coverage



Advanced artificial intelligence (AI) reviews and uncovers all eligible wellness tests for covered employees



If a claim is payable, a check for the wellness benefit amount is mailed to the employee

**Faster,  
easier benefit  
payments**

