### Protect your health. Earn a reward.

Your UnitedHealthcare Critical Illness Protection Plan includes a wellness benefit that helps pay for preventive care and other health screenings.

# 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 earns you money by using your plan.

## To earn the wellness benefit, complete at least 1 of these screenings or tests:

- 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
- · Hemocult stool analysis
- Mammography
- Pap smear
- Serum cholesterol test to determine HDL and LDL levels
- Stress test on a bicycle or treadmill
- Thermography
- Virtual colonoscopy

#### **Program rules**

- 1 Screenings must be completed during the calendar year
- 2 A covered spouse can also earn a benefit
- 3 The benefit will only be paid for 1 test each calendar year, regardless of the test results. The benefit is paid in addition to any other payments you and/or your covered spouse receive under the policy.





# Help maintain your health with uhc.com/preventivecare

Maintaining or improving your health is important. Routine checkups and screenings can:

- **1** Help you avoid serious health problems
- 2 Allow you and your doctor to work as a team to manage your overall health

3 Assist you in reaching your personal health and wellness goals

#### Our online preventive care tool allows you to easily:

- View health guidelines and recommendations specific to your age and gender
- · Get useful health tips
- Access tools, resources and materials to support your overall health, potentially lowering your out-of-pocket health care costs

### Work with your doctor

Once you have the preventive recommendations specific to you, use them to work with your doctor.

#### Together, you can:

- · Evaluate your current health status
- · Address any concerns you may have

#### Then, your doctor can:

- · Advise you on appropriate treatments
- · Help you make medical decisions that fit your lifestyle



### This is a critical illness-only policy





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

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICI-POL-1 et al., in Texas on UHICI-POL-1 and in Virginia on UHICI-POL-1-VA. 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 constitued 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.