

Financial protection for unexpected injuries

Coverage when you need it most

United Healthcare®

This policy does not meet the definition of minimum essential coverage and therefore should not be used as a substitute for major health insurance.

Support during life's unexpected challenges

Accident protection plans are built to provide a financial cushion for unforeseen costs following an unexpected injury. When you submit an eligible claim, the UnitedHealthcare Accident Protection Plan pays a cash benefit directly to you, in addition to the benefits provided by your health plan. You don't have to meet a deductible to receive this benefit. The date of accidental injury must occur on or after the coverage effective date.

Here are some of the injuries and services that may qualify for a benefit payment:

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

This policy covers more than 80 injuries and services. For a complete list of covered benefits, see your Certificate of Coverage provided by your employer.



Watch this video on the Accident Protection Plan

Family coverage for common sports injuries

The **organized sporting activity benefit** increases the amount payable by 25% if the insured sustains an injury while participating in an organized sporting event:

- Increases benefits for the common injury and follow-up care benefit categories only; please refer to your certificate for specifics
- Payable for all insureds, not just children



Ways to file a claim

When it comes to processing your claim, you have options.

Claims portal: Log in to **myuhcfp.com** to submit a claim. You can also set up direct deposit and view claims status and payment history.

Phone: Call us toll-free at **1-866-556-8298.** Hours of operation are Monday–Friday, 8 a.m.–8 p.m. ET. If we receive the required data from your employer, we can initiate the claim over the phone. Your human resources (HR) team can confirm for you.

Hard copy claim form: Request the claim form from your HR representative. Complete, sign, date and send the form via fax or mail to the contact details listed on the claim form. You may also email the completed form to **fpcustomersupport@uhc.com.** Please note, this is an unsecured email address.

Benefit Assist: Benefit Assist is an optional program designed to proactively identify eligible supplemental health claims. When a qualifying claim is identified, you're either paid automatically or contacted by a claims specialist to help you get the benefits you're eligible for. Confirm with your HR team if this option is part of your policy. Participation is optional and you may visit **myuhcfp.com** to enroll or disenroll at any time.

Help maintain your health with a wellness benefit

Some accident protection plans include a wellness benefit that's built to help you maintain or improve your health by helping pay for certain preventive care screenings like cancer screenings, colonoscopies and blood work.

Please check your Certificate of Coverage to see if the wellness benefit is included in your policy.* Here are some of the conditions and services that may qualify for a benefit payment:

- Blood tests for certain cancers
- 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
- Stress test on a bicycle or treadmill
- Thermography
- Virtual colonoscopy

The wellness benefit is payable one time per calendar year.

A take-it-with-you benefit

If you leave your organization, you may be eligible to take your coverage with you and pay directly. Please ask your HR professional for further information. Subject to state approval.



Watch this video on Benefit Assist

*See plan documents for a full list of qualifying screenings and tests.

Learn more

See your summary of benefits and official plan documents for details



Not for use in New Mexico and New York

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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

This is a limited benefit policy.

Benefit Assist support requires members to be enrolled in a health plan and supplemental health plan (Accident, Critical Illness or Hospital Indemnity) from UnitedHealthcare. Benefit payments associated with a Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, contact your company or UnitedHealthcare.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. 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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