

Financial protection for unexpected illnesses

Coverage when you need it most

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

United Healthcare®

Support during life's unexpected challenges

Critical illness plans are designed to provide a financial cushion to help cover unforeseen costs if you become seriously ill. Upon diagnosis of a covered condition, the UnitedHealthcare Critical Illness Protection Plan pays a cash benefit directly to you in addition to the benefits already provided by your health plan.

Conditions that may qualify for a benefit payment include:

- Heart attack, stroke and cancer
- Chronic renal failure, ruptured aneurysm or coronary artery disease
- Some policies cover infectious disease diagnoses, childhood conditions or neurological disease conditions

Please refer to your benefits summary for specific election information, including diagnosis eligibility, benefit amount and more. For a complete list of covered conditions, see your Certificate of Coverage, provided by your employer.



Watch this video on Critical Illness Protection

Spend your benefit money how you want to, including on:

- Out-of-pocket costs (deductibles, coinsurance, etc.)
- Mortgage or rent
- Groceries
- Prescriptions
- Treatment by a specialist
- Transportation to and from treatment



Ways to file a claim

When it comes to processing your claim, you've got 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 forms – Request the claim forms from your HR team. Complete, sign, date and send the forms via fax or mail to the contact details listed on the claim forms. You may also email the completed forms 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.

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 team for further information. Subject to state approval.



Watch this video on Benefit Assist

The wellness benefit

Some of our Critical Illness Protection Plan options include a wellness benefit to help pay for certain preventive care screenings.

Wellness benefit services may include:

- 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

Please check your Certificate of Coverage to see if the wellness benefit is included in your policy.* The wellness benefit is payable 1 time per covered member per calendar year.

*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 Arizona, 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 is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

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 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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