

Financial protection for hospital stays

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

Hospital indemnity protection plans are designed to help offset the financial impact if you're admitted to the hospital.* With an eligible claim, the UnitedHealthcare Hospital Indemnity Protection Plan pays a cash benefit directly to you – and you can use the money any way you want. The payment you'll get is in addition to the other benefits your health plan may provide.

A closer look at the plan's benefits

Admission benefit – This benefit is payable on the day you're admitted to the hospital or intensive care unit (ICU), which is the first day you're charged room and board for your inpatient hospital stay.

- You may have 1 or more admission benefits included in your policy**
- The admission benefit is not payable for emergency room treatment, outpatient surgery or treatment

Confinement benefit – This benefit pays for each day you are confined to the hospital.

- Room and board must be charged

Pregnancy – Coverage includes hospitalization for labor, delivery and postpartum care, as well as any pregnancy complications.***

Newborn babies – Newborns are covered from the time of live birth, but they must be added to your policy within 31 days of the date of birth to be eligible for applicable benefits.

For the complete list of benefits and exclusions or limitations, please check your Certificate of Coverage.



Watch this video on the Hospital Indemnity Protection Plan

*The date of the hospitalization or treatment must occur on or after the coverage effective date.
**See your Certificate of Coverage for specifics.
***See your Certificate of Coverage for any applicable waiting periods.

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 claim status and payment history.

Phone – Call toll-free at **1-866-556-8298.** Hours of operation are Monday–Friday, 8 a.m.–8 p.m. ET. Claims can be initiated over the phone if the required data is received from your employer. Your human resources (HR) team can confirm for you.

Hard copy claim form – Request the claim form from your HR team. 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 such as hospital admission and/or stay is identified, you're either paid automatically or may be 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.



Watch this video on Benefit Assist

Help maintain your health with a wellness benefit

Some hospital indemnity plans 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.*

*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

United Healthcare®

This material is not for use in Arizona, New Mexico and New York.

THIS IS A LIMITED BENEFIT POLICY.

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which includes limitations and exclusions. 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 the company.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY 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 policy has 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. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

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.

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.

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