

Help your employees with additional financial protection from major illness

Adding a UnitedHealthcare Critical Illness Protection Plan to your employee benefits helps give them more financial security in the event of a qualifying illness.

Help with the unexpected



Heart disease, stroke and cancer are among the leading critical illnesses in the U.S.

Approximately every 39 seconds, an American will have a heart attack.¹ In 2021, there will be an estimated 1.9 million new cancer cases diagnosed.²



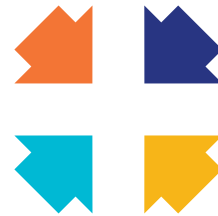
Millions of consumers are in high deductible health plans

This may make them more susceptible to high out-of-pocket costs.³



Many employees are not prepared for high, unexpected medical costs

Sixty-nine percent of Americans surveyed had less than \$1,000 in savings.⁴



Plan highlights

Pays a benefit directly to the member after diagnosis of a covered critical illness.* Benefits up to \$50,000.

Benefits payable for:

- Cancer
- Heart Attack
- Stroke
- Major Organ Failure
- Paralysis
- Alzheimer's Disease
- Multiple Sclerosis
- Parkinson's Disease
- Child-only conditions
- Multiple payouts including reoccurrence benefits

Benefit Assist⁵

Benefit Assist is designed to help employees receive their claim payment sooner—providing financial support when they 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 medical insurance.

How the plan works

The Critical Illness Protection Plan pays a benefit directly to the member after diagnosis of a covered condition. The money is theirs to use however they want, including paying for:

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

Covered conditions

Benefit amounts range from \$5,000 to \$50,000 with coverage available for spouse and dependents. All benefits are payable at 100% unless otherwise noted. Conditions and coverage may vary by state and group size.

Base conditions

- Benign brain tumor
- Cancer — invasive
- Cancer — non-invasive (25%)
- Chronic renal failure
- Coma
- Coronary artery disease (25%)
- Heart attack
- Heart failure
- Major organ failure
- Permanent paralysis
- Ruptured aneurysm
- Stroke

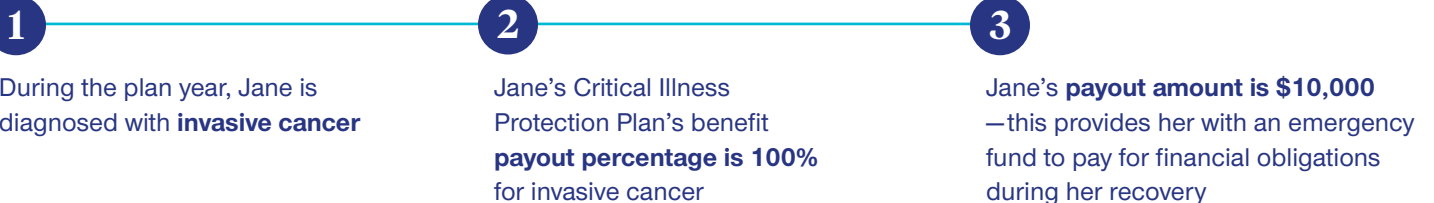
Additional conditions

- Advanced Alzheimer's
- Advanced multiple sclerosis
- Advanced Parkinson's
- Amyotrophic lateral sclerosis (ALS)
- Complete blindness
- Complete loss of hearing

Child-only conditions

- Cerebral palsy
- Cleft lip/palate
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Spina bifida

Here's an example of the Critical Illness Protection Plan at work



Plan features

Group size

100+ or more eligible employees

Eligibility

Must be actively at work

Guaranteed Issue

Guaranteed issue offers for employee, spouse and child(ren)

Rate Guarantee

3 years

Rating Basis

- Attained age—premiums change as member ages
- Issue age—premiums will be level throughout coverage

Portability

- Coverage portable at employer's group rates
- See Certificate of Coverage for additional information

Funding options

The Critical Illness Protection Plan can be offered on a voluntary basis, with the employee paying 100% of the premiums, or it can feature some level of employer funding.

Optional riders

Wellness Rider

- Provides a benefit per plan year to employee and an insured spouse for designated health screening tests.

Occupational HIV Rider

- Provides a one-time benefit to a covered person who sustains an occupational injury that results in testing positive for HIV.

Optional benefits

Reoccurrence Benefit

Pays a benefit equal to 100% of the coverage amount if the:

- Covered person is diagnosed with a second occurrence of a covered critical illness for which a benefit was previously paid
- Diagnosis is made 12 months or more following the initial covered critical illness diagnosis
- Covered person has not received treatment for the covered critical illness during this 12-month period. Maintenance medication or therapy is not considered to be treatment

The benefit does not apply to additional or child-only covered conditions

Additional benefit options are available

Dedicated support

Customers will receive dedicated support, including enrollment planning and training, online benefit administration (subject to employer size and coverage), and employee benefit and enrollment education.



Bundle a Critical Illness Protection Plan with a health plan for even more benefits

Consider the value in offering a Critical Illness Protection Plan with a health plan from UnitedHealthcare:

Benefit Assist⁵

We proactively look for medical claims that qualify for a Critical Illness Protection Plan payout and help employees submit the claim quicker and easier. Benefit Assist is designed to help employees receive their claim payment sooner—providing financial support when they need it most.

Medical cost savings

You may save on medical costs by integrating your UnitedHealthcare health plans with a Critical Illness Protection Plan.⁶

Personalized guidance

This is driven by integrated plan data that helps identify health risks and complex conditions.⁶

Simpler administration

- One dedicated account team
- One integrated implementation process (eligibility, claims and billing)
- One self-service administration website

Learn more

Contact your broker or UnitedHealthcare representative or visit [uhc.com](https://www.uhc.com)



¹ 2021 Heart Disease and Stroke Statistics Update Fact Sheet At-a-Glance.pdf. <https://www.heart.org/en/about-us/heart-and-stroke-association-statistics> Accessed May 2021.

² American Cancer Society. Cancer Facts & Figures 2021. cancer.org/research/cancer-facts-statistics/all-cancer-facts-figures/cancer-facts-figures-2021.html Accessed May 2021.

³ Cohen RA, Martinez ME, Zammitti EP. Health insurance coverage: Early release of estimates from the National Health Interview Survey, January–March 2018. National Center for Health Statistics. August 2018.

⁴ Article: "The Percentage of Americans with less than \$1,000 in savings is shocking." Nasdaq.com, December 2019.

⁵ 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.

⁶ Integrated plan data is included for employers who purchase a fully insured UnitedHealthcare health plan and one or more of the following UnitedHealthcare plans: Dental (groups 101+), Vision (groups 101+), Disability (groups 2+), Critical Illness Protection (groups 51+), Accident Protection (groups 51+), Hospital Indemnity Protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your UnitedHealthcare representative.

Benefits and programs may not be available in all states or for all group sizes. This Critical Illness Protection Plan is not available in the state of New York.

Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Components subject to change.

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.