



Give employees more security from the high cost of a major illness.

Supplement your health plan with extra protection.

While a health plan is essential, it may only go so far. Adding a UnitedHealthcare Critical Illness Protection Plan helps give your employees more financial security should a qualifying illness happen.

Facts and figures to consider:



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

Americans suffer 1.5 million heart attacks and strokes each year.¹ About 1.6 million new cancer cases are expected to be diagnosed in the U.S. this year.² This plan could help protect your employees against costs associated with these conditions.



Millions of consumers are in high deductible health plans.

It makes them more susceptible to high out-of-pocket costs.³



Many employees are not prepared for high, unexpected costs.

Sixty-six percent of employees have \$500 or less to cover the costs of an illness or emergency.⁴

Plan highlights.

This is insurance that pays a lump-sum benefit directly to the member upon diagnosis of a covered critical illness.

Our plan includes:

- 18 base and additional conditions for employee, spouse and child(ren).
- Child-only conditions.
- Reoccurrence and additional occurrence benefits.

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

Funding options and participation requirements.

Non-contributory:

- Fully paid by the employer.
- 100% participation of eligible employees required.

Voluntary:

- Fully paid by the employee.
- 20% participation of eligible employees required (51–2,999 employees).
- 10% participation of eligible employees required (3,000+ employees).

Base/Buy-up:

- Employer pays 100% of Base plan; employee pays 100% of Buy-up plan.
- 100% participation of eligible employees required on Base plan.
- 20% participation of eligible employees required on Buy-up plan (51–2,999 employees).
- 10% participation of eligible employees required on Buy-up plan (3,000+ employees).

Covered Conditions

All benefits are payable at 100% unless otherwise noted as a partial benefit. Conditions and coverage may vary by state and group size.

Base Conditions

- Benign brain tumor
- Cancer — invasive
- Cancer — non-invasive (25% partial benefit)
- Chronic renal failure
- Coma
- Coronary artery disease (25% partial benefit)
- 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

Benefit is 25% of employee coverage. Child-only coverage is included with employee coverage. One covered condition per child. Coverage is from birth to age 26.

Voluntary Plan Options

Base Plan	Plan A	Plan B*	Plan C*	Plan D*	Plan E*
Employee	\$5,000	\$10,000	\$20,000	\$30,000	\$40,000
Spouse	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000
Child(ren)	\$1,250	\$2,500	\$5,000	\$7,500	\$10,000

Plan options for groups 3,000+

B C D E

Plan options for groups 101–2,999

A B C

Plan options for groups 51–100

A B

Base/Buy-up Plan Options

Employer-paid Base of \$5,000

Employee-paid Buy-up Options	Plan A	Plan B*	Plan C*	Plan D*	Plan E*
Employee	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000
Spouse	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000
Child(ren)	\$2,500	\$3,750	\$5,000	\$7,500	\$10,000

Employer-paid Base of \$10,000

Employee-paid Buy-up Options	Plan A	Plan B*	Plan C*	Plan D*	Plan E*
Employee	\$5,000	\$10,000	\$15,000	\$20,000	\$30,000
Spouse	\$7,500	\$10,000	\$12,500	\$15,000	\$20,000
Child(ren)	\$3,750	\$5,000	\$6,250	\$7,500	\$10,000

* If employee chooses plan option B, C, D or E for themselves, they may also choose from lower coverage options for Spouse and Child(ren). For example, under the voluntary option, an employee purchasing plan option C (\$20,000) may also choose plan option A or B for their spouse (\$2,500 or \$5,000) or child (\$1,250 or \$2,500).

Amounts may vary based on underwriting review.

How the plan works.

This plan pays a benefit directly to the member after diagnosis of a covered critical illness. They can use the money any way they choose. They can save it or use it to help pay for:

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

Let's look at an example.

Sharon signed up for the voluntary plan and has Plan D. During the plan year, she is diagnosed with invasive cancer. Six months later she also has a stroke.

Sharon's coverage provides the following benefits:

Base Plan coverage (Plan D)		
Condition	Payout Percentage	Payment amount
Invasive cancer	100%	\$10,000
Stroke	100%	\$10,000

Total cash benefit paid to Sharon: \$20,000



Sharon has an emergency fund to help pay for financial obligations during recovery.

Critical Illness plan + health plan: The power of a united strategy.

Consider the value in offering Critical Illness with a health plan from UnitedHealthcare.

- ✓ **Benefit Assist**,⁵ where we proactively look for medical claims that qualify for a hospital indemnity plan payout and help employees submit the claim quicker and easier.
- ✓ **Medical cost savings**, which may be achieved by integrating your UnitedHealthcare plans.
- ✓ **Bridge2Health**[®], which integrates plan data to identify and provide clinical guidance and support to help employees with a health risk or complex condition.
- ✓ **Simpler administration** with:
 - One dedicated account team.
 - One integrated implementation process (eligibility, claims and billing).
 - One self-service administration website.

Benefit Assist can shorten the claims process to help employees receive their payment sooner — helping them get financial support when they need it.

Plan Features

Eligibility and plan features may vary by state and group size.

Group Size

- 51+ or more eligible employees.

Eligibility

- Must be actively at work a minimum of 20 hours per week.

Guaranteed Issue

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

Pre-existing Condition Exclusion

- Groups 51–99: 12/12 standard.
- Groups 100–2,999: 6/6 standard.
- Groups 3,000+: 6/6 standard.
- Other options available with underwriting approval.

Rate Guarantee

- 3 years (3,000+ employees).
- 2 years (51–2,999 employees).

Rating Basis

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

Portability

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

Optional Riders

Wellness Rider

Provides a benefit per plan year to employee and an insured spouse for designated health screening tests. More options are available.

- Groups 51–99: \$50
- Groups 100–2,999: \$50/\$100
- Groups 3,000+: \$50/\$75/\$100/\$150

Occupational HIV Rider

Provides a one-time, lump-sum benefit equal to 100% of the coverage amount to a covered person who sustains an injury in the performance of occupational duties that results in acquiring or testing positive for HIV.

Optional Benefits

Reoccurrence Benefit

This benefit is 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.

One reoccurrence benefit is payable for each of the covered base conditions.

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

Additional benefit options are available.



Get the support you need.

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.



To learn more about this plan, contact your UnitedHealthcare representative or visit uhc.com.



¹ American Heart Association. Disease and Stroke Statistics 2017 Update. A Report From the American Heart Association; Mar. 2017. Web.

² American Cancer Society. Cancer Facts & Figures 2017. Atlanta: American Cancer Society; 2017. Web.

³ Cohen RA, Martinez ME, Zammiti 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 Report on the Economic Well-Being of U.S. Households in 2016. Board of Governors of Federal Reserve System. Washington, DC. 2017.

⁵ Benefit Assist is available to customers with 250+ employees, at no additional cost, and requires offering a UnitedHealthcare health plan with one or more UnitedHealthcare supplemental health plans. Benefit payments associated with the Benefit Assist program are subject to eligibility requirements and benefits outlined in your policy. For more details, contact your sales representative.

Bridge2Health 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.

Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Please consult your UnitedHealthcare representative for more details.

Benefits and programs may not be available in all states or for all group sizes. Components subject to change. 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.

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. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, Connecticut.