

# Don't let a serious illness add financial stress.

## Help protect your finances and your family.

Almost everyone knows someone who has had cancer, a heart attack or a stroke and has seen the financial impact. Critical Illness Protection Plan from UnitedHealthcare is designed to help ensure that, should you be diagnosed with a covered critical illness, you'll have financial support to help you continue to pay your daily living expenses.



### How does it work?

The UnitedHealthcare Critical Illness Protection Plan sends a lump-sum payment directly to you after your diagnosis so you can help stay on top of your bills.

While a traditional health plan is necessary, there are costs it may not cover. This is where Critical Illness Protection Plan can help, enabling you to use the lump-sum payment to help pay expenses such as:

- Mortgage or rent payments.
- Groceries.
- Child care during treatment.
- Out-of-pocket health plan costs (deductibles, coinsurance, etc.).
- Prescriptions.
- Transportation to and from therapy and specialist appointments.



### What's covered?<sup>1</sup>

**Conditions and coverage may vary depending on where you live or what your employer is offering:**

- Benign brain tumor.
- Cancer — Invasive.
- Cancer — Non-invasive (partial benefit).
- Chronic renal failure.
- Coma.
- Coronary artery disease (partial benefit).
- Heart attack.
- Heart failure.
- Major organ failure.
- Permanent paralysis.
- Ruptured aneurysm.
- Stroke.



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.<sup>2</sup> About 1.6 million new cancer cases are expected to be diagnosed in the U.S. this year.<sup>3</sup>



Many employees are not prepared for high, unexpected costs. Almost 2 in 3 American workers say they have less than \$1,000 on hand to pay the out-of-pocket expenses of unexpected, serious illness or emergency.<sup>4</sup>

For a **COMPLETE LIST** of covered conditions and benefit payment amounts, see your official plan documents. Your plan may include more covered conditions which are listed on the back page.

<sup>1</sup> All benefits are payable at 100 percent unless otherwise noted as a partial benefit.

<sup>2</sup> American Heart Association. Disease and Stroke Statistics 2017 Update. A Report From the American Heart Association; Mar. 2017. Web.

<sup>3</sup> American Cancer Society. Cancer Facts & Figures 2017. Atlanta: American Cancer Society; 2017. Web.

<sup>4</sup> Weschler, Pat. "63% of Americans Can't Cover Unexpected Expenses." *Fortune*. 63% of Americans Can't Cover Unexpected Expenses. *Time Inc.*, 06 Jan. 2016. Web.



## Additional Covered Conditions.

Conditions and coverage may vary depending on where you live or what your employer is offering.

- 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.

Benefits will be 25 percent of employee coverage. Child-only coverage is included with employee coverage. One covered condition per child. Coverage is from birth to age 26.

**For a COMPLETE LIST of covered conditions and benefit payment amounts, see your official plan documents.**

## Enroll Today.

Consider the financial protection you'll gain by enrolling in the UnitedHealthcare Critical Illness Protection Plan.



The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your ID card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

Lump-sum payments are 100 percent of the coverage amount unless otherwise noted as a partial benefit. Subject to medical verifications and conditions as defined in the policy.

### **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 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. 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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