



## Financial Protection Accident Protection Plan



# Protect yourself from the unexpected cost of an accident.

Even with health insurance, an accidental injury can cost you thousands of dollars. Lost wages from missing work, health insurance deductibles and daily living expenses can create long-term financial problems. Accident insurance helps cover the added costs that you may face following an injury.

## Accident protection supports your health plan.

If you have a covered injury during the plan year and you submit a claim, the Accident Protection Plan will pay you a cash benefit directly. Any payment you receive is in addition to the benefits your health plan gives you. With the accident plan, you don't have to meet a deductible to receive the money. And can use the money any way you want.

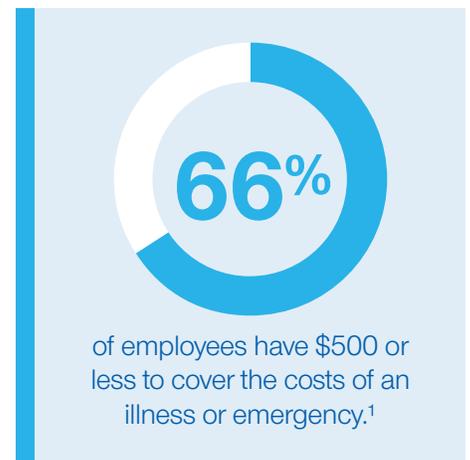
## The plan covers more than 80 injuries and services.

Here is a short list of injuries and services that may qualify for a benefit payment.

- Ambulance services
- Emergency room and urgent care
- Doctor visits
- Hospital admissions and stays
- Medical appliances (e.g., crutches, wheelchair, walker)
- Rehabilitation
- Burns
- Concussion
- Fractures/dislocations
- Lacerations (cuts)
- Prescriptions
- Organized sports injuries
- Lodging, travel and child care

**The plan may also include a wellness benefit.** With a wellness benefit, the plan will pay an extra cash benefit for completing certain health screenings, regardless of your results. Please see your benefit summary for a complete list of covered services, benefit payout amounts, limitations and exclusions.

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## Faster payments are possible with a UnitedHealthcare health plan.<sup>1</sup>

If you have a health plan and accident plan from UnitedHealthcare, a Benefit Assistant can help you get paid sooner. A Benefit Assistant may contact you to connect you with a claims specialist to help you submit your accident claim quickly and easily.

### An accident plan may pay for itself.

Matt was playing in his weekly men's softball league. Trying to slide into second base, he tore a knee ligament and broke a wrist. Even with his health plan, Matt had deductible expenses and had to miss some work. See how the Accident Protection Plan can help.\*

Initial care/hospital care		Follow-up care/common injuries	
Ambulance (ground)	\$300	Diagnostic MRI exam	\$250
Emergency room visit	\$150	Wrist fracture treatment	\$800
Initial physician visit	\$75	Surgical ligament tear repair	\$600
<b>Total payment to Matt:</b>	<b>\$525</b>	Knee immobilizer	\$225
		Follow-up physician visit	\$75
		Physical therapy sessions	\$270
		Organized sporting injury benefit	\$555
		<b>Total payment to Matt:</b>	<b>\$2,775</b>

Matt receives a check for:

**\$3,300**

He can use it for whatever he chooses.

\*For illustrative purposes only. Example is based on a standard, mid-level plan design. Payment amounts may differ based on the plan available to you and the state in which you live.

## Enroll today.



Consider the financial protection you'll gain by enrolling in the Accident Protection Plan.



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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。

<sup>1</sup> Benefit Assist is available, at no additional cost, to customers with 250+ employees 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 UnitedHealthcare policy. For more details, contact your UnitedHealthcare sales representative.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHI-ACC-POL (2018) et al., in Texas on form UHI-ACC-POL-TX (2018), and in Virginia on form UHI-ACC-POL-VA (2018). UnitedHealthcare Insurance Company is located in Hartford, CT.

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