



# Help protect employees from costly hospital expenses.

## Complement your health plan with extra protection.

While a health plan is essential, it may only go so far. Adding a UnitedHealthcare Hospital Indemnity Protection Plan gives you and your employees more financial security in the case of a hospital stay.

## Facts and figures to consider:



### **Emergencies are common.**

Over 35 million Americans have needed hospital care.<sup>1</sup>



### **Hospital stays are costly.**

The average cost, including ambulance transportation, is about \$11,000.<sup>2</sup>



### **Millions of people are in high deductible health plans (HDHPs).**

It makes them more susceptible to high out-of-pocket costs.<sup>3</sup>



### **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.<sup>4</sup>

## Plan highlights.

This is insurance that pays benefits directly to the member after a hospital stay and related expenses.

### Base Plan benefits:

- Hospital admission
- Hospital confinement
- Intensive care unit (ICU) confinement

### Base + Enhanced Plan benefits:

- Hospital admission
- Hospital confinement
- ICU confinement
- ICU admission
- Emergency room
- Lodging
- Transportation

### Optional benefits are also available.

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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).

## Voluntary Plan Options

Base Plan	Plan A	Plan B	Plan C	Plan D
Hospital admission*	\$500	\$1,000	\$1,500	\$2,000
Hospital confinement**	\$100	\$150	\$200	\$250
ICU confinement**	\$100	\$150	\$200	\$250
Base + Enhanced Plan	Plan A	Plan B	Plan C	Plan D
Hospital admission*	\$500	\$1,000	\$1,500	\$2,000
Hospital confinement**	\$100	\$150	\$200	\$250
ICU confinement**	\$100	\$150	\$200	\$250
ICU admission*	\$500	\$1,000	\$1,500	\$2,000
Emergency room	\$100	\$100	\$100	\$100
Lodging	\$100	\$150	\$200	\$250
Transportation	\$150	\$200	\$250	\$300

Plan options for groups 3,000+

**A** **B** **C** **D**

Plan options for groups 101–2,999

**A** **B** **C**

Plan options for groups 51–100

**A** **B**

- If member is admitted to the hospital and moves to ICU (or vice versa), admission and confinement benefits may both be paid. See Certificate of Coverage for additional information.
- Flexible benefit amounts are available. Contact your UnitedHealthcare representative for more information.

## Base / Buy-up Plan Options

Employer-paid Base Plan	Plan A	Plan B	Plan C	Plan D
Hospital admission	\$500	\$1,000	\$1,500	\$2,000
Hospital confinement	\$100	\$150	\$200	\$250
ICU confinement	\$100	\$150	\$200	\$250
ICU admission	\$500	\$1,000	\$1,500	\$2,000

Plan options for groups 3,000+

**A** **B** **C** **D**

Plan options for groups 101–2,999

**A** **B** **C**

Plan options for groups 51–100

**A** **B**

- Employer can create Base Plan benefits (see benefit example above).
- Employer will pick the plan option they are willing to pay for (e.g., Plan A).
- Employer can contribute at any or all coverage tiers (e.g., employee only, employee + spouse; match medical tier election).

Employee-paid Buy-up Plan	Plan A	Plan B	Plan C	Plan D
Hospital admission	\$500	\$1,000	\$1,500	\$2,000
Hospital confinement	\$100	\$150	\$200	\$250
ICU confinement	\$100	\$150	\$200	\$250
ICU admission	\$500	\$1,000	\$1,500	\$2,000

- Employee can buy up his or her employer-paid Base Plan to add the same plan for dependents (e.g., add spouse and/or child to Plan A).
- Employee can buy up to a higher plan option for him/herself and dependents (e.g., from Plan A to Plan B).
- Employee and covered dependents must have the same plan and coverage (e.g., Plan B coverage for employee, spouse and child).

\*Initial day of confinement.

\*\*Second day and up to 364 days.

## How the plan works.

This plan pays cash directly to your employees. They can use the cash any way they choose. They can save it or use it to pay for:

- 1 Their hospital stay and related expenses.
- 2 Their health plan deductible.
- 3 Other out-of-pocket costs.

**Example:** Matt suffers head and shoulder injuries in an accident and is taken by ambulance to the hospital emergency room, which is some distance from his home. His wife joins him at the hospital.

Timeline	Matt is:	Benefit
Day 1	Admitted to ICU for head trauma.	Hospital and ICU admission
Days 2 and 3	Confined to ICU.	Hospital and ICU confinement
Days 4 and 5	Moved to hospital room, has shoulder surgery, then released.	Hospital confinement

### Matt's hospital indemnity coverage provides the following benefits:\*

Base Plan		Base + Enhanced Plan	
	Payment amount		Payment amount
ICU confinement (Days 2 and 3)	\$300	ICU confinement (Days 2 and 3)	\$300
Hospital admission (Day 1)	\$1,000	Hospital admission (Day 1)	\$1,000
Hospital confinement (Days 2-5)	\$600	Hospital confinement (Days 2-5)	\$600
		ICU admission (Day 1)	\$1,000
		Transportation (spouse)	\$200
		Lodging (spouse)	\$450
<b>Total cash benefit paid to Matt: \$1,900</b>		<b>Total cash benefit paid to Matt: \$3,550</b>	

\*Example is for Plan Option B—illustrative only. Amounts may differ depending on the plan option(s) chosen.

# Hospital indemnity plan + health plan: The power of a united strategy.

Consider the value in offering the hospital indemnity plan with a health plan from UnitedHealthcare.

- ✓ **Benefit Assist**,<sup>5</sup> 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**<sup>®</sup>, 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, billing).
  - One self-service administration website.

## Plan features overview.

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.

### Pre-existing

#### condition exclusion.

- 12/12 standard.
- Other options available with underwriting approval.

### Rate guarantee.

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

### Rating basis.

- Guaranteed issue.
- Composite rates.
- Four coverage levels:
  - Employee
  - Employee + spouse
  - Employee + child
  - Employee + spouse + child

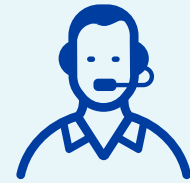
### Portability.

- Coverage portable at employer's group rates for first 12 months.
- See Certificate of Coverage for additional information.

### Optional riders.

- Wellness rider provides \$50 benefit per calendar year to employee and an insured spouse for designated health screening tests. More options are available.

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



## 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 or get a quote today, **contact your UnitedHealthcare representative or visit [uhc.com](http://uhc.com).**



<sup>1</sup> Hospital Adjusted Expenses per Inpatient Day, 2014, 2016 Kaiser Family Foundation.

<sup>2</sup> Torio C (AHRQ), Moore B (Truven Health Analytics). National Inpatient Hospital Costs: The Most Expensive Conditions by Payer, 2003-2013. HCUP Statistical Brief #204. May 2016. Agency for Healthcare Research and Quality, Rockville, MD.

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

<sup>4</sup> Report on the Economic Well-Being of U.S. Households in 2016. Board of Governors of Federal Reserve System. Washington, DC. 2017.

<sup>5</sup> 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.

Benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare 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.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. 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. UnitedHealthcare Insurance Company is located in Hartford, CT.

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