Get financial support during a serious illness

Enrolling in a UnitedHealthcare Critical Illness Protection Plan helps give you and your family more financial security if you or a covered family member are diagnosed with a covered illness.

How the plan works

The Critical Illness Protection Plan sends a lump-sum payment directly to you after diagnosis of a covered condition.

Spend the money how you want, including on:

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

THIS IS A LIMITED BENEFIT POLICY

continued

United Healthcare®

Covered conditions

For a complete list of covered conditions and benefit payment amounts offered by your employer, including limitations and exclusions,* see your benefits administrator for official plan documents.

Cancer conditions

- Cancer – advanced invasive
- Cancer – invasive
- Cancer – non-invasive (25%)
- Skin cancer

Vascular conditions

- Coronary artery disease (major) (i.e., coronary artery bypass surgery)
- Coronary artery disease (minor) (i.e., coronary artery stent or angioplasty)
- Heart attack
- Ruptured aneurysm
- Stroke
- Sudden cardiac arrest

Organ failure conditions

- Bone marrow disease
- Chronic renal failure
- Heart failure
- Major organ failure (liver, lung, pancreas, small bowel)

Functional loss conditions

- Coma
- Loss of hearing
- Loss of sight
- Loss of speech
- Paralysis
- Severe brain damage

Neurological disease conditions
(diagnosis only)

- Alzheimer's disease
- Amyotrophic lateral sclerosis (ALS)
- Huntington's disease
- Multiple sclerosis (MS)
- Parkinson's disease

Advanced neurological disease conditions
(loss of activities of daily living [ADLs])

- Advanced Alzheimer's disease
- Advanced ALS
- Advanced Huntington's disease
- Advanced MS
- Advanced Parkinson's disease

Pulmonary conditions

- Acute respiratory distress syndrome (ARDS)
- Severe chronic lung disease

Occupational conditions

- Occupational hepatitis
- Occupational HIV
- Occupational post-traumatic stress disorder (PTSD)

Infectious disease conditions

Two levels of benefits are available for all covered infectious disease conditions (diagnosis only; hospitalization).

- Cerebrospinal meningitis (bacterial)
- COVID-19
- Diphtheria
- Encephalitis
- Legionnaires' disease
- Lyme disease
- Malaria
- MRSA
- Necrotizing fasciitis
- Osteomyelitis
- Poliomyelitis
- Rabies
- Tetanus
- Tuberculosis

Additional conditions

- Addison's disease
- Benign brain tumor
- Crohn's disease
- Diabetes
- Mental health disorder (72 hours of confinement)
- Myasthenia gravis
- Severe burns
- Severe obesity
- Systemic lupus erythematosus
- Systemic sclerosis (scleroderma)

Child-only conditions**

- Cerebral palsy
- Childhood diabetes
- Cleft lip/palate
- Congenital heart disease
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Sickle cell anemia
- Spina bifida

*All benefits are payable at 100% unless otherwise noted as a partial benefit. Conditions and coverage may vary depending on where you live or what your employer is offering.
**Coverage for child-only conditions is included, payable at 25% of the benefit amount. Coverage is from birth to age 26 dependent on state requirements.

continued

UnitedHealthcare®

Enroll today

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

Not for use in Arizona, New Mexico and New York

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% 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.