



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.

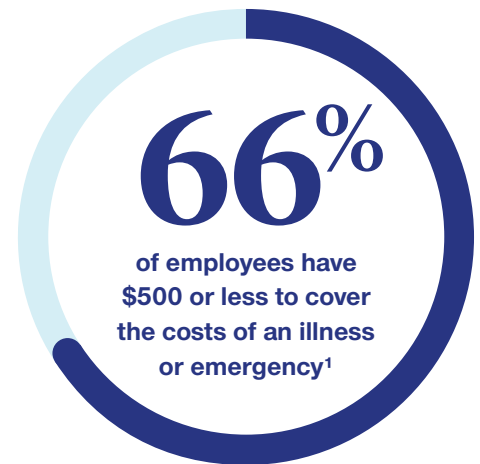
The Accident Protection Plan supports your health plan

If you have a covered injury during the plan year and 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. Plus, you don't have to meet a deductible to receive the money—and you can use the money any way you want.

A plan that 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
- Concussions
- Fractures/dislocations
- Lacerations (cuts)
- Prescriptions
- Organized sports injuries
- Lodging, travel and child care



Faster payments are possible with a UnitedHealthcare health plan*

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

An accident plan may pay for itself

Here's an example: Matt was playing in his weekly men's softball league. As he slid 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 helped him.**

Initial care/hospital care		Follow-up care/common injuries	
Ambulance (ground)	\$300	Diagnostic MRI exam	\$250
Emergency room visit	\$150	Wrist fracture treatment	\$800
Total payment to Matt:	\$450	Surgical ligament tear repair	\$600
		Knee immobilizer	\$225
		Follow-up physician visit	\$75
		Physical therapy sessions	\$270
		Organized sporting injury benefit	\$555
		Total payment to Matt:	\$2,775

Matt receives a check for:

\$3,225

He can use it for whatever he chooses.

Enroll today

Contact your UnitedHealthcare representative for more information

**United
Healthcare**

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 toll-free 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。

* Benefit Assist is available at no additional cost to customers with 250+ employees and requires offering a UnitedHealthcare health plan with 1 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.

** 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.

* Report on the Economic Well-Being of U.S. Households in 2016. Board of Governors of Federal Reserve System. Washington, D.C. 2017.

THIS IS A LIMITED BENEFIT POLICY. This plan is not a health plan. This plan provides a limited benefit. Benefit payments are not intended to cover the full cost of care.

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.

B2C EI20388607.0 11/20 © 2020 United HealthCare Services, Inc. All Rights Reserved. 20-388608



Help protect yourself from the high costs of hospital care



Even with health insurance, a hospital stay may mean big out-of-pocket costs and stress, especially if you have a high-deductible health plan. If you receive covered hospital care and submit a claim, the Hospital Indemnity Protection Plan* will pay you directly in a single payment (lump sum). You can use the money any way you choose. This plan gives you extra financial help so you can focus on feeling better.

Get a direct payment after hospital care

Covered hospital expenses include:

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

Use the money any way you choose

Use your payments for:

- Your health plan deductible and other costs such as medications, rehabilitation and transportation
- Bills and living expenses
- Growing your savings account, including health savings accounts (HSAs)

Enjoy an easier experience

You don't have to meet your deductible to get your payment

- Simply submit a claim form with copies of your receipts for covered items
- Call a claim specialist if you need help

Do you have a high-deductible health plan?

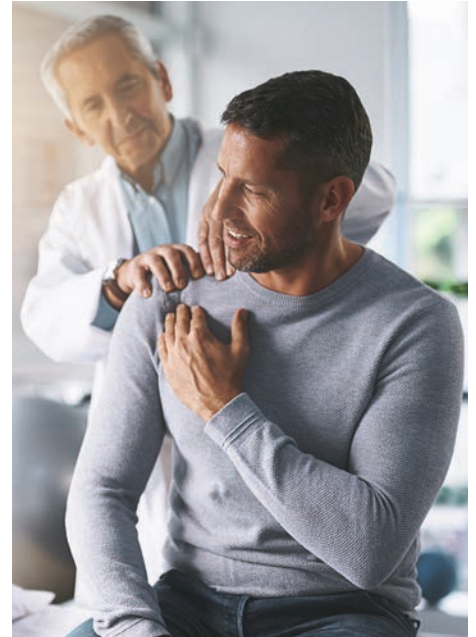
Use your Hospital Indemnity funds to help pay your deductible or save it in an HSA.

*This plan is not a health plan. This plan provides a limited benefit. Benefit payments are not intended to cover the full cost of care.
continued

How the Hospital Indemnity Protection Plan helped Matt*

Matt had an accident and suffered head and shoulder injuries. He was taken to the hospital and admitted into the ICU.

Type of service	Matt's plan will pay
Matt's injuries required admission in the ICU for head trauma	\$1,000 hospital admission (1 day)
He spent 2 additional days in the ICU for treatment and observation	\$200 ICU stay (2 days)
Matt's shoulder ligaments required surgery; he was moved to a hospital room for recovery and released	\$400 hospital stay (4 days)
After he submitted his Hospital Indemnity claim, Matt's plan paid him:	\$1,600



Enroll now

Give yourself additional financial protection by enrolling in the Hospital Indemnity Protection Plan

**United
Healthcare**

Not for use in Arizona and New York.

*This is an example. Amounts may differ depending on the plan offered by your employer.

This information does not replace your official plan documents. Please see your official plan documents for all coverage details, which includes limitations and exclusions.

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. The policy has 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. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

B2C EI221694547.1 8/23 © 2023 United HealthCare Services, Inc. All Rights Reserved. 23-2563905