Protect your health. Earn a reward.

Your UnitedHealthcare Accident Protection Plan includes a wellness benefit that helps pay for preventive care and other health screenings.

The wellness benefit may be money in your pocket

Many health plans cover blood tests, mammograms and other screenings at no cost to you.* So, getting a screening to meet your accident protection wellness benefit earns you money by using your plan.

To earn the wellness benefit, complete at least one of these screenings or tests

- ✓ Blood test for breast cancer (CA 15-3)
- ✓ Blood test for colon cancer (CEA)
- Blood test for myeloma (serum protein electrophoresis)
- ✓ Blood test for ovarian cancer (CA 125)
- ✓ Blood test for prostate cancer (PSA)
- ✓ Blood test for triglycerides
- ✓ Bone marrow testing
- ✓ Breast ultrasound
- ✓ Chest X-ray

- Colonoscopy
- ✓ Fasting blood glucose test
- ✓ Flexible sigmoidoscopy
- ✓ Hemoccult stool analysis
- Mammography
- ✓ Pap smear
- Serum cholesterol test to determine HDL and LDL levels
- ✓ Stress test on a bicycle or treadmill
- ✓ Thermography
- ✓ Virtual colonoscopy



Program rules

- 1 Screenings must be completed during the calendar year
- A covered spouse can also earn a benefit
- 3 The benefit will only be paid for 1 test each calendar year, regardless of the test results. The benefit is paid in addition to any other payments you and/or your covered spouse receive under the policy.



Help maintain your health

Maintaining or improving your health is important. Routine checkups and screenings can:

- Help you avoid serious health conditions
- 2 Allow you and your doctor to work as a team to manage your overall health
- 3 Assist you in reaching your personal health and wellness goals

Get any recommended screenings

Visit uhc.com/preventivecare to:

- · View health guidelines and recommendations based on your age and gender
- · Get useful health tips
- Access tools, resources and materials to help support your overall health, potentially lowering your out-of-pocket health care costs

Work with your doctor

Once you have the preventive recommendations specific to you, use them to work with your doctor.

Together, you can evaluate your current health status and address any concerns you may have.

Then, your doctor can advise you on appropriate treatments and help you make medical decisions that fit your lifestyle.



This is an accident-only policy

See your official accident plan documents for benefit details



^{*}While many health plans cover preventive care without cost-sharing when provided by a network physician, some charges may apply to these services when they are considered diagnostic (for example, services rendered to treat a health condition). Check your benefit plan documents to see what services are covered.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. United Healthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHCAC-POL-1 (01/12) et al., in Texas on form UHCAC-POL-1-TX (01/12) and in Virginia on UHCAC-POL-1-VA (01/12). 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.

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