



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.

The money is yours to use however you want, including paying for:

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



Many working adults are not prepared for high, unexpected medical costs

65% of Americans have less than \$1,000 in savings¹

THIS IS A LIMITED BENEFIT POLICY

continued

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**United
Healthcare**

Sample covered conditions

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

Cancer conditions

- Cancer – invasive
- Cancer – non-invasive (25%)
- Skin cancer
- Advanced invasive 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
- Parkinson's disease

Advanced neurological

disease conditions

(Loss of Activities of Daily Living (ADLs))

- Advanced Alzheimer's disease
- Advanced amyotrophic lateral sclerosis (ALS)
- Advanced Huntington's disease
- Advanced multiple sclerosis
- 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 available for all covered infectious disease conditions (diagnosis only; hospitalization).

- Cerebrospinal meningitis (bacterial)
- COVID-19
- Diphtheria
- Encephalitis
- Legionnaire's disease
- Lyme
- 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.

Enroll today

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

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Healthcare**

For use in Arizona only.

¹ Article: "The Percentage of Americans with less than \$1,000 in savings is shocking." Nasdaq.com, December 2019. Accessed May 23, 2023.

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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 information does not replace your supplemental health plan documents. Please see your supplemental 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. UnitedHealthcare Insurance Company is located in Hartford, CT.