



# 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 is 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**

Over 65% of Americans have less than \$1,000 in savings<sup>1</sup>

# Covered conditions

For a complete list of covered conditions and benefit payment amounts,\* see your official plan documents:

## Base conditions

- Benign brain tumor
- Cancer — invasive
- Cancer — non-invasive (25%)
- Chronic renal failure
- Coma
- Coronary artery disease (25%)
- Heart attack
- Heart failure
- Major organ failure
- Permanent paralysis
- Ruptured aneurysm
- Stroke

## Additional conditions

- Advanced Alzheimer's
- Advanced multiple sclerosis
- Advanced Parkinson's
- Amyotrophic lateral sclerosis (ALS)
- Complete blindness
- Complete loss of hearing

## Child-only conditions\*\*

- Cerebral palsy
- Cleft lip/palate
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- 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.

**Enroll today**

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

**United  
Healthcare**

<sup>1</sup> Article: "The Percentage of Americans with less than \$1,000 in savings is shocking." Nasdaq.com, December 2019. Accessed August 11, 2021.

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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.