



Accident Protection Plan.



Help protect employees from the high cost of a major accident.

Complement your health plan with extra protection.

While a health plan is essential, it may only go so far. Adding a UnitedHealthcare Accident Protection Plan gives you and your employees more financial security.

Facts and figures to consider:



Millions of people are in high-deductible health plans.
It makes them more susceptible to high out-of-pocket costs.¹



Many employees are not prepared for high, unexpected costs.
Sixty-six percent of employees have \$500 or less to cover the costs of an illness or emergency.²



Every second, someone gets injured.³
Accidental injuries lead to millions of emergency room visits each year.⁴

Flexible contribution strategy.

5-9 eligible employees:

- Fully paid by employer.
- 100% participation of eligible employees.

10-99 eligible employees:

- No employer contribution required.
- Greater than 20% participation of eligible employees or 5 enrolled employees.

THIS IS A LIMITED BENEFIT POLICY.

Plan highlights

Our Accident Protection Plan pays a lump-sum benefit directly to the member, after a covered injury.

Base plan benefits include:

- Accidental death and dismemberment
- Initial care
- Hospital care
- Premium waiver

Includes enhanced benefits to cover follow-up care for more than 60 common injuries.

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Plan levels and design.

There are 3 levels of Accident Protection Plans: Silver, Gold and Platinum. These levels represent the value of the benefits paid out.

Base benefits for off-the-job coverage for accidents that happen outside of work/job hours:

Base Benefits	Silver Plan, 5-99 Eligible Employees	Gold Plan, 5-99 Eligible Employees	Platinum Plan, 51-99 Eligible Employees
Accidental Death and Dismemberment			
Life	\$20,000	\$30,000	\$40,000
Both hands or feet or combination	\$20,000	\$30,000	\$40,000
One hand or foot	\$10,000	\$15,000	\$20,000
Two or more fingers or toes or combination	\$4,000	\$6,000	\$8,000
One finger or toe	\$2,000	\$3,000	\$4,000
Child benefit: 50% of employee/spouse			
Accidental death common carrier*	\$80,000	\$120,000	\$160,000
Child benefit: 50% of employee/spouse			
Initial Care			
Ambulance (ground)	\$200	\$300	\$400
Ambulance (air)	\$1,200	\$1,800	\$2,400
Emergency room treatment	\$100	\$150	\$200
Physician office/urgent care (per visit)	\$40	\$60	\$80
Hospital Care			
Hospital admission	\$800	\$1,200	\$1,600
Hospital inpatient stay (per day up to 365 days)	\$160	\$240	\$320
Hospital intensive care unit (ICU)	\$2,500	\$3,750	\$5,000
Hospital ICU inpatient stay (per day up to 30 days)	\$500	\$750	\$1,000
Waiver of Premium	Yes	Yes	Yes

*A common carrier is a company that provides some sort of public transportation. For the types of public transportation covered by UnitedHealthcare's Accident Protection Plan, refer to the Certificate of Coverage.

Enhanced benefits

Enhanced Benefits	Silver Plan, 5-99 Eligible Employees	Gold Plan, 5-99 Eligible Employees	Platinum Plan, 51-99 Eligible Employees
Follow-Up Care			
Major diagnostic exam	\$160	\$240	\$320
Follow-up physician visit	\$40	\$60	\$80
Medical appliances (equipment)	\$140	\$210	\$280
Physical therapy (per day up to 6 days)	\$30	\$45	\$60
Prosthetic (1)	\$500	\$750	\$1,000
Rehabilitation unit (per day up to 30 days)	\$80	\$120	\$160
Common Injuries			
Abdominal/thoracic (abdomen/chest) surgery to repair	\$1,000	\$1,500	\$2,000
Blood/plasma/platelets	\$280	\$420	\$560
Burns (second degree – at least 36% of body surface)	\$500	\$750	\$1,000
Coma	\$10,000	\$15,000	\$20,000
Concussion (once per 12-month period)	\$140	\$210	\$280
Dental emergency (broken teeth repaired with crown)	\$200	\$300	\$400
Eye surgery	\$200	\$300	\$400
Fractures (broken bones) surgical correction type	Open reduction (surgical repair)/closed reduction (non-surgical with anesthesia)		
Skull – cracked (except bones of face or nose)	\$1,600/\$800	\$2,400/\$1,200	\$3,200/\$1,600
Hip, thigh (femur)	\$2,400/\$1,200	\$3,600/\$1,800	\$4,800/\$2,400
Vertebrae (spinal bones)	\$1,280/\$640	\$1,920/\$960	\$2,560/\$1,280
Leg	\$1,280/\$640	\$1,920/\$960	\$2,560/\$1,280
Face or nose	\$560/\$280	\$840/\$420	\$1,120/\$560
Ankle	\$480/\$240	\$720/\$360	\$960/\$480
Lacerations – no stitches, staples or glue (cuts and scrapes)	\$30	\$45	\$60
Organized sports injuries	Increases amounts payable under Follow-Up Care and Common Injuries sections by 25%, up to \$10,000		
Family child daycare (per day up to 30 days)	\$28	\$42	\$56

Contact your MMAC broker or UnitedHealthcare representative to view the full description of benefits.

How the plan works. (Silver plan example*)

Matt was playing in his weekly men's softball league. Trying to slide into second base, he tore a knee ligament and broke a wrist. Even with his health plan, Matt had to pay his deductible and had to miss some work. See how the Accident Protection Plan can help.

Matt's out-of-pocket costs, after meeting his deductible, from his medical plan.

Matt's medical expenses	Cost of service
Ambulance (ground)	\$150
Emergency room visit	\$180
Treatment of wrist, including pharmacy cost for pain medications	\$1,800
Arthroscopic knee surgery	\$3,300
Eight physical therapy visits	\$320
Total of actual expenses:	\$5,750

Amount Matt receives with his Accident Protection Plan

Base + Enhanced Plan coverage	Payment amount
Base plan coverage	\$340
Diagnostic X-ray exam	\$160
Wrist fracture treatment	\$480
Surgical ligament tear repair	\$400
Knee brace	\$140
Follow-up physician visit	\$40
Physical therapy sessions (\$30 per day up to 6 days)	\$180
Organized sports injury benefit	\$350
Total payment to Matt:	\$2,090
Premium cost:	\$11/month

* UnitedHealthcare high-deductible health plan and accident plan analysis, August 2017; medical expenses based on a high-deductible health plan reaching the out-of-pocket maximum and calculating expenses using UnitedHealthcare's health care cost estimator. Estimated Base Plan and Base+Enhanced Plan premium rates are based on a voluntary plan design (100% employee-paid coverage) for a 40-year-old employee without dependent coverage and assumes 24-hour coverage.

Accident protection plan + health plan.

Save on medical premiums when you add 2 or more lines of supplemental health for groups with 51-99 Average Total Number of Employees (ATNE).

Consider the value in offering the accident protection plan with a health plan from UnitedHealthcare.

Medical cost savings may be achieved by integrating your UnitedHealthcare plans.

Plan features overview.

Group size

- 5-99 eligible employees.

Eligibility

- Must be actively at work a minimum of 30 hours per week.

Portability

- Coverage portable at employer's group rates.
- See Certificate of Coverage for additional information.

Rate guarantee

- Two years.

Learn more.

Contact an MMAC broker or your UnitedHealthcare representative. Or visit uhc.com/MMAC.

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¹ Cohen RA, Martinez ME, Zammiti EP. Health insurance coverage: Early release of estimates from the National Health Interview Survey, January–March 2018. National Center for Health Statistics. August 2018.

² Report on the Economic Well-Being of U.S. Households in 2016. Board of Governors of Federal Reserve System. Washington, DC. 2017.

³ "Home." Injury Facts. National Safety Council. 2017. injuryfacts.nsc.org/.

⁴ "FastStats – Accidents or Unintentional Injuries." Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, 2015. Web.

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.