

Help protect employees from the cost of a major accident

Adding a UnitedHealthcare Accident Protection Plan to your benefits gives customers and their employees more financial security in the event of an accident.

Facts and figures to consider



Americans suffered 39.4 million medically consulted injuries¹

Accidental injuries lead to 24.5 million emergency room visits each year.²



Millions of consumers are in high deductible health plans

This may make them more susceptible to high out-of-pocket costs.³

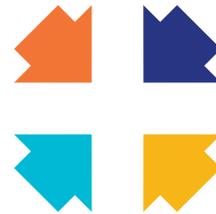


Many employees are not prepared for high, unexpected medical costs

45% of people would be unable to afford an unexpected medical bill of \$500.⁴

Benefit Assist⁵

Benefit Assist is designed to help employees receive their claim payment sooner—providing financial support when they need it most.



Plan highlights

Pays a benefit directly to the member after a hospital stay or related expenses.*

Benefits payable for:

- Emergency Care Treatment
- Ground and Air Ambulance
- X-rays
- Hospital Care
- Follow-up visits
- Therapy
- More than 60 common injuries including:
 - Fractures
 - Dislocations
 - Concussions
 - Lacerations

* This policy does not meet the definition of minimum essential coverage and therefore should not be used as a substitute for major medical insurance.

Plan levels and design

The Accident Protection Plan features 3 standard levels of coverage chosen by the employer; low, medium and high. Benefits and benefit amounts may be customized to fit employee's needs. The employer also chooses the type of coverage:

- **Off-the-job coverage** – for accidents that happen outside of work/job hours
- **24-hour coverage (on and off the job)** – for accidents that happen at any time

Plan features

Eligibility and plan features may vary by state and group size.

Group size

100+ or more eligible employees

Eligibility

Must be actively at work

Rate Guarantee

3 years

Portability

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

Funding options

The Accident Protection Plan can be offered on a voluntary basis, with the employee paying 100% of the premiums, or can feature some level of employer funding.

Optional riders

- **Wellness Rider** – Pays a benefit per calendar year to the member and an insured spouse after completing specific health screening tests. Wellness benefits range from \$50 to \$200
- **Occupational HIV Rider** – Provides a one-time benefit to a covered person who sustains an occupational injury that results in testing positive for HIV



Dedicated support

Customers will receive dedicated support, including enrollment planning and training, online benefit administration (subject to employer size and coverage), and employee benefit and enrollment education.

Here's an example of the plan at work

Matt's son, Jayden, was playing soccer for his Junior High soccer team when he broke his ankle. Matt had to take Jayden to the emergency room for care. See how the Accident Protection Plan can help Matt pay for care:

Matt pays a plan premium cost of \$11/month, and receives these payments for Jayden's injury*

Initial care/hospital care		Follow-up care/common injuries	
Emergency room visit	\$100	Follow-up physician visit	\$50
Diagnostics: X-ray	\$50	Physical Therapy sessions (\$25 per day up to 10 days)	\$250
Ankle fracture treatment	\$300	Organized sports injury benefit	\$350
Crutches	\$100		
Total payments to Matt:	\$550	Total payments to Matt:	\$650

Matt receives a check for

\$1,200

and he can use it however he chooses

*For illustrative purposes only.

Benefits (Off-the-job and 24-hour coverage)	Plan A (Low)	Plan B (Medium)	Plan C (High)
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)	\$100	\$150	\$200
Hospital care			
Hospital admission	\$1,000	\$1,200	\$1,600
Ambulance (air)	\$175	\$250	\$325
Emergency room treatment	\$2,000	\$2,450	\$3,000
Physician office/urgent care (per visit)	\$500	\$750	\$1,000
Accidental death and dismemberment*			
Life	\$20,000	\$30,000	\$50,000
Both hands or feet or combination	\$20,000	\$30,000	\$50,000
One hand or foot	\$10,000	\$15,000	\$25,000
Two or more fingers or toes or combination	\$4,000	\$6,000	\$10,000
One finger or toe	\$2,000	\$3,000	\$5,000
Accidental death common carrier**	\$80,000	\$120,000	\$200,000
Waiver of premium	Yes	Yes	Yes
Additional benefits	Plan A (Low)	Plan B (Medium)	Plan C (High)
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

*Child benefit: 50% of employee/spouse

**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.

Bundle an Accident Protection Plan with a health plan for even more benefits

Consider the value in offering an Accident Protection Plan with a health plan from UnitedHealthcare:

Benefit Assist⁵

We proactively look for medical claims that qualify for an Accident Protection Plan payout and help employees submit the claim quicker and easier. Benefit Assist is designed to help employees receive their claim payment sooner—providing financial support when they need it most.

Medical cost savings

You may save on medical costs by integrating your UnitedHealthcare health plans with an Accident Protection Plan.⁶

Personalized guidance

This is driven by integrated plan data that helps identify health risks and complex conditions.⁶

Simpler administration

- One dedicated account team
- One integrated implementation process (eligibility, claims and billing)
- One self-service administration website

Learn more

Contact your broker or UnitedHealthcare representative or visit [uhc.com](https://www.uhc.com)



¹ Injury Facts. National Safety Council 2019. <https://injuryfacts.nsc.org/home-and-community/home-and-community-overview/introduction/> Accessed May 2021.

² "FastStats - Accidents or Unintentional Injuries." Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, 2018. Accessed May 2021.

³ Cohen RA, Martinez ME, Zammitti EP. Health insurance coverage: Early release of estimates from the National Health Interview Survey, January–March 2018. National Center for Health Statistics. August 2018.

⁴ Kaiser Family Foundation. Public worries about and experience with surprise medical bills. [kff.org/health-costs/poll-finding/data-note-public-worries-about-and-experience-with-surprise-medical-bills/](https://www.kff.org/health-costs/poll-finding/data-note-public-worries-about-and-experience-with-surprise-medical-bills/). February 2020. 2 Health Care Cost Institute Report, May 2019.

⁵ Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

⁶ Integrated plan data is included for employers who purchase a fully insured UnitedHealthcare health plan and one or more of the following UnitedHealthcare plans: Dental (groups 101+), Vision (groups 101+), Disability (groups 2+), Critical Illness Protection (groups 51+), Accident Protection (groups 51+), Hospital Indemnity Protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for integrated plan data, subject to review of medical care and behavioral management services. For additional details, contact your UnitedHealthcare representative.

Benefits and programs may not be available in all states or for all group sizes. This Accident Protection Plan is not available in the state of New York.

Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Components subject to change.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. 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.