Accident Protection, there's more than ever before



An Accident Protection plan helps employees feel more financially secure after a covered injury. Now, our plans offer even more value and protection, with over 30 new payable benefits, upgrades to existing benefits and additional wellness tests.

Newly added covered injuries

The Accident Protection plan pays a lump-sum benefit after a covered injury. This list of payable injuries has been expanded to include:

AD&D

- Loss of hearing
- Loss of sight
- Loss of speech

Common injuries

- Bite/sting
- Dental implant
- Gunshot wound
- Internal organ injury
- Medically induced coma
- Partial dislocation
- Partial hearing loss
- Puncture wound
- Rib fracture
- Traumatic brain injury

Follow-up care

- Acupuncture
- Chiropractic care
- Durable medical equipment (additional covered appliances)
- Home health care
- Outpatient IV infusion therapy

Initial care

- Hospital observation (up to 20 hours/over 20 hours)
- Step down/intermediate ICU admission
- Step down/intermediate ICU confinement
- Water ambulance

Surgery benefits

- Facilities fee
- Joint replacement surgery
- Ruptured/herniated disc surgery

Additional benefits

- Caregiver benefit
- Companion lodging
- Companion transportation
- Family care (formerly child only)
- Mental health/PTSD
- Occupational exposure
- Occupational hepatitis
- Pet boarding
- Recovery benefit
- Residence modification
- Service dog

continued



Newly added wellness tests

A wellness benefit helps pay for health screenings. We've recently added many new wellness tests, including, but not limited to:*

Standard

- Antibody or serology testing
- Biometric screening
- Biopsy
- Blood test for cholesterol
- Endoscopy
- Lipid panel
- Routine physicals (through age 18)
- Well-child exams
- Wellness fair screening
- Whole body skin cancer screening

Optional add-on

- Genetic testing
- Immunizations
- Routine comprehensive eye exam
- Routine comprehensive hearing exam
- Routine dental exam/cleaning
- Routine physicals (over age 18)

Learn more

Contact your UnitedHealthcare representative or visit **uhc.com**

United Healthcare®

Not for use in New Mexico or New York.

*Payments available for all insured with option to pay multiple wellness benefits/plan year.

This is an overview of the Insurance. Once a group policy is issued to an employer, a Certificate of Coverage will be available to covered employees to explain benefits in detail. In the event of a conflict between this summary and the Certificate, the Certificate will control. Availability of benefits may vary by state.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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 the company.

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.

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

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