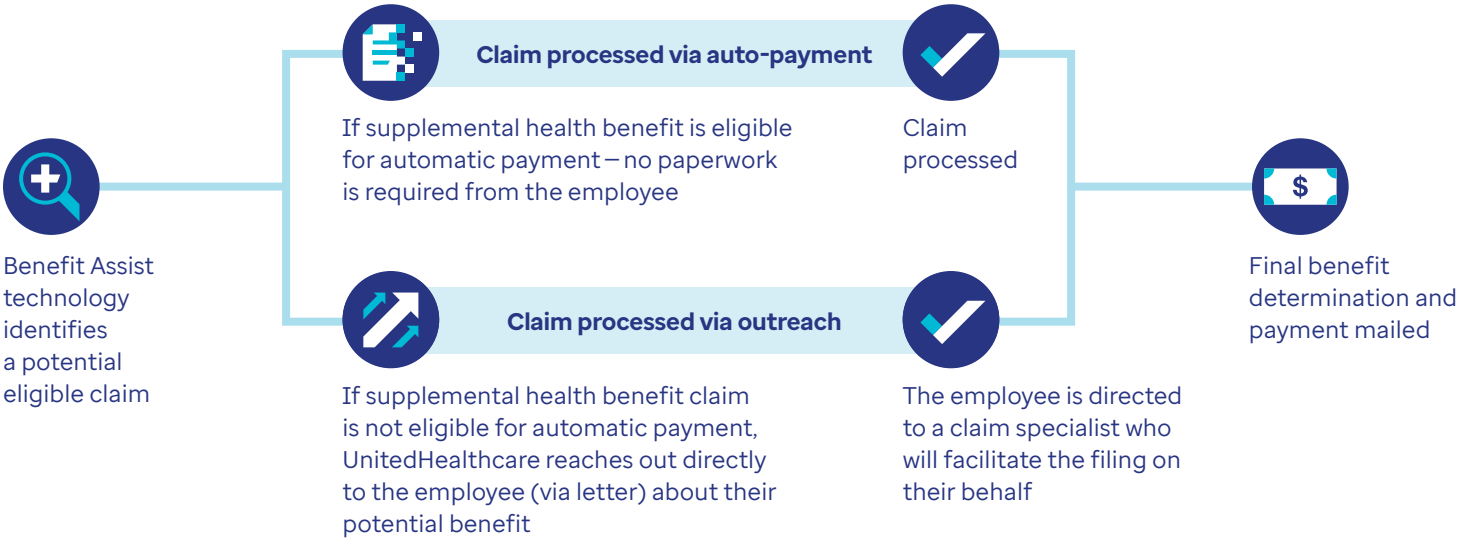


Being proactive goes a long way

Benefit Assist® helps employees receive the full value of their supplemental health plan coverage

Using our uniquely integrated data and the power of artificial intelligence, we proactively look for medical claims that may qualify for a supplemental health plan payment, designed to help employees receive their potential benefits. The result is a personalized experience that assists with the claim submission process and lets employees focus on their health while we handle the rest. Participation is optional and members may visit **myuhcfp.com** to enroll or disenroll at any time.

1. Benefit Assist technology identifies a potential claim eligible for benefit payment under the employee's supplemental health plan.
2. Many claims, such as those for Wellness, Hospital Indemnity and certain Accident Protection and Critical Illness conditions, may be paid automatically. In those cases, the eligible medical event is identified and a check is mailed to the employee without the need to file a claim.
3. In some instances, UnitedHealthcare may contact the employee regarding their potential eligible claim. Upon response, they'll be connected with a UnitedHealthcare claim specialist who will help them submit a supplemental health plan claim on their behalf.



continued

United Healthcare®

Frequently asked questions

What is Benefit Assist for Supplemental Health?

Benefit Assist helps ensure employees file eligible claims and receive the payouts they're entitled to, including Wellness benefits, under their supplemental health plans (Accident, Critical Illness, Hospital Indemnity).

We proactively screen eligible medical claims that may qualify for a claim payment under an employee's supplemental health plan. When a potential claim is identified, UnitedHealthcare will either auto-pay or assist with initiating the claim on behalf of the employee.

How does the Benefit Assist process work?

Our team screens through medical claims for key information to identify medical events that may qualify for a benefit under one of the supplemental health plans. Once potential claims are identified, they are processed further downstream in product-specific flows:

- **Accident and Critical Illness Protection –** Certain conditions will be auto-paid via system automation. If the employee is eligible for an auto-paid benefit, the check will be mailed out with verbiage explaining the benefit. Other identified claims will be initiated on the employee's behalf. The employee will receive a letter containing details related to their medical event and next steps in the claim process.
- **Hospital Indemnity Protection –** Inpatient hospital admission and confinement benefits will be auto-paid via system automation. If the employee is eligible for an auto-paid benefit, a check will be mailed out with verbiage explaining the benefit.
- **Wellness –** These claims are fully auto-paid via system automation. If the employee is eligible for a benefit, the check will be mailed out with verbiage explaining the benefit.

What communications will the employee receive from Benefit Assist?

Notification of a potential supplemental health claim may be received via letter. Any benefit payments issued to the employee will have either a letter providing a breakdown or a notation on the check itself explaining the reason for payment.

Will any documents or additional information be needed from the employee?

Depending on the specific claim scenario, the employee may be contacted to provide additional details, or a request may be made for additional supporting documentation from medical providers or other third parties. Whether claims are received online or telephonically, UnitedHealthcare takes the extra steps to support employees in the claims submission process by assuming the burden of claim substantiation through medical record retrieval.

How does Benefit Assist differ from UnitedHealthcare Benefit Ally®?

All of Benefit Ally's supplemental health claims are auto-adjudicated due to the nature of the claims included within the Benefit Ally program. For additional information on Benefit Ally, please contact your broker or UnitedHealthcare representative.

What accounts are eligible for Benefit Assist?

Benefit Assist is eligible for groups of 250+ eligible employees.

Is there a cost associated with Benefit Assist?

No, there is no additional cost for Benefit Assist. This is an integrated value-add program.

What is required from the group?

The employer must offer their employees a UnitedHealthcare medical plan alongside 1 or more of our supplemental health plans.

The employer must develop an eligibility file (EDI) feed to transmit eligibility and maintain accurate eligibility data in their platform.

For optimal utilization of the Benefit Assist program, the employer must ensure that all employee demographic information is present and accurate, including phone numbers, emails and Social Security numbers.

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Do employees have to wait for Benefit Assist to initiate a claim?

No, employees can initiate a claim at any time. To submit their own supplemental health claim, they can visit the member portal at **myuhcfp.com** or call **1-866-556-8298.**

Can employers offer Benefit Assist if they don't have medical with UnitedHealthcare?

Benefit Assist may be available for customers with external medical carriers. The external medical carrier must agree to provide medical claims data to UnitedHealthcare. There is a required file layout to initiate this integration.

Is an EDI file required for Benefit Assist?

Yes, an EDI file is required. Benefit Assist cannot be turned on without an EDI file, and the screening process will begin once the EDI file is in production.

How are payments sent to the employee?

Benefit checks will be sent via physical mail per the standard process. Direct deposit information can be added on **myuhcfp.com.**

What phone number should employees call for any questions?

Employees can call the Benefit Assist line at **1-866-556-8298.**

Watch our Benefit Assist video for more details

Learn more

Contact your broker or UnitedHealthcare representative

United Healthcare®

NOT FOR USE IN ARIZONA, NEW MEXICO AND NEW YORK.

Benefit Assist for Supplemental Health 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.

ACCIDENT PROTECTION, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY ARE LIMITED BENEFIT POLICIES. 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. These 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. These policies do not meet the definition of minimum essential coverage and therefore should not be used as a substitute for major health insurance.

UnitedHealthcare Supplemental Health Plan products are provided by UnitedHealthcare Insurance Company. Supplemental Health products are provided on policy forms UHCAC-POL-1 (01/12) et al., UHI-ACC-POL (2018) et al., UHICI-POL-1 et al., UHI-CIPP-POL et al., and UHIHIP-POL et al., in Texas on forms UHCAC-POL-1-TX (01/12) et al., UHI-ACC-POL-TX (2018) et al., UHI-APP-POL-TX et al., UHICI-POL-1 et al., UHI-CIPP-POL-TX et al., and UHIHIP-POL-TX et al., and in Virginia on forms UHCAC-POL-1-VA (01/12) et al., UHI-ACC-POL-VA (2018) et al., UHI-APP-POL-VA et al., UHICI-POL-1-VA et al., UHI-CIPP-POL-VA et al., and UHIHIP-POL-VA et al. 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.

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