Financial protection for employees facing major illnesses



Adding a UnitedHealthcare Critical Illness Protection plan to your employee benefits may help give them more financial security in the event of a qualifying illness.

Help with the unexpected

The Critical Illness Protection Plan provides a lump sum payment directly to the employee after a covered injury.

Flexible

Employees can use the money any way they choose, whether it's to help pay rent, deductibles, medical expenses or buy groceries

Added benefit

Payments are in addition to any medical plan benefits, and employees don't have to meet a deductible to receive the money

Customizable

As an employer, you can choose how to fund the plan and tailor the coverage amounts to fit your health plan

≈1 in 3

Americans surveyed said they have no emergency savings, the highest percentage since 2020[1]

THIS IS A LIMITED BENEFIT POLICY.

United Healthcare®

How the plan works

The Critical Illness Protection plan pays a benefit directly to the member after diagnosis of a covered condition. The money is theirs to use however they 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



Covered conditions

Benefit amounts range from $5,000 to $50,000, with coverage available for spouses and dependents. All benefits are payable at 100% unless otherwise noted. Plan design can be customized; conditions and coverage may vary by state and group size.

Cancer conditions
- Cancer – invasive
- Cancer – non-invasive (25%)
- Skin cancer
- Advanced invasive cancer

Vascular conditions
- Coronary artery disease (major) e.g., coronary artery bypass surgery
- Coronary artery disease (minor) e.g., coronary artery stent or angioplasty
- Heart attack
- Ruptured aneurysm
- Stroke
- Sudden cardiac arrest

Organ failure conditions
- Bone marrow disease
- Chronic renal failure
- Heart failure
- Major organ failure (liver, lung, pancreas, small bowel)

Childhood conditions
- Cerebral palsy
- Childhood diabetes
- Cleft lip/palate
- Congenital heart disease
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Sickle cell anemia
- Spina bifida

Functional loss conditions
- Coma
- Loss of hearing
- Loss of sight
- Loss of speech
- Paralysis
- Severe brain damage

Neurological conditions
(Diagnosis only)
- Alzheimer's disease
- Amyotrophic lateral sclerosis (ALS)
- Huntington's disease
- Multiple sclerosis
- Parkinson's disease

Advanced neurological conditions
(Loss of activities of daily living [ADLs])
- Advanced Alzheimer's disease
- Advanced amyotrophic lateral sclerosis (ALS)
- Advanced Huntington's disease
- Advanced multiple sclerosis
- Advanced Parkinson's disease

Pulmonary conditions
- Acute respiratory distress syndrome (ARDS)
- Severe chronic lung disease

Occupational conditions
- Occupational hepatitis
- Occupational HIV
- Occupational post-traumatic stress disorder (PTSD)

Infectious conditions
Two levels of benefits available for all covered infectious conditions (diagnosis only; hospitalization).
- Addison's disease
- Cerebrospinal meningitis (bacterial)
- Diphtheria
- Encephalitis
- Legionnaires' disease
- Lyme disease
- Malaria
- MRSA
- Necrotizing fasciitis
- Osteomyelitis
- Poliomyelitis
- Rabies
- Tetanus
- Tuberculosis
- COVID-19

Additional conditions
- Benign brain tumor
- Crohn's disease
- Diabetes
- Mental health disorder (72 hours of confinement)
- Myasthenia gravis
- Severe burns
- Severe obesity
- Systemic lupus erythematosus
- Systemic sclerosis (scleroderma)

Additional benefits*

- Child daycare
- Lodging
- Companion lodging
- Transportation

*Specific coverage details will be reflected in the Certificate of Coverage.

Here's an example of the Critical Illness Protection plan at work

1. During the plan year, Jane is diagnosed with **invasive cancer**
2. Jane's Critical Illness Protection plan's benefit **payout percentage is 100%** for invasive cancer
3. Jane's **payout amount is $10,000*** – this benefit can be used to pay for financial obligations during her recovery, or to use however she wants

Above example for illustrative purposes only. Individual results may vary.

Plan features

Group size	100+ eligible employees
Eligibility	Must be actively at work on the coverage effective date
Guaranteed issue	Guaranteed issue available for employee, spouse and child(ren)
Rate guarantee	3 years
Rating basis	Attained age: Premiums change as member changes age bands. (Singular child rate; not dependent on number of children covered.)
Portability	Coverage portable at employer's group rates. (See Certificate of Coverage for additional information.)
Funding options	Can be offered on a voluntary basis, with the employee paying 100% of the premiums, or it can feature some level of employer funding. (Non-contributory requires 100% employer contribution and 100% employee participation.)
Pre-existing conditions limitation	None
Benefit reduction	Benefits do not decrease based on a particular age

Multiple payouts*

An insured may receive a benefit for each covered condition included in their plan. There is no separation or treatment-free period required between diagnosis dates for different covered conditions.

Re-occurrence benefits

Provide a payout when an insured receives a subsequent diagnosis of a covered condition for which a benefit has already been paid, as long as the required separation period between diagnosis dates are met.

Wellness tests**

Offering a wellness benefit may encourage employees to maintain or improve their health and help avoid serious health problems through early detection. Wellness test benefits now include the covered employee, spouse and child:

- Antibody or serology testing
- At-home screening tests for colon cancer
- Biometric screenings
- Biopsy
- Blood test for cholesterol
- Blood test for triglycerides
- Bone density scans
- Bone marrow testing
- Breast MRI
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Complete blood count
- Doppler screening for abdominal aorta
- Doppler screening for carotids
- Doppler screening for peripheral vascular disease
- Echocardiogram
- Electrocardiogram
- Endoscopy
- Fasting blood glucose test
- Fasting plasma glucose (FPG)
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Hemoglobin A1C (HbA1c)
- HPV testing
- Lipid panel
- Mammography
- Monoclonal antibody therapy
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy
- Well child/routine physical exams (through age 18)***
- Wellness fair screening
- Whole body skin cancer screening

*Specific coverage details will be reflected in the Certificate of Coverage. Not all listed benefits are included in every plan.
**May not be available in all states.
***Included only if child wellness quoted.

Optional non-standard wellness tests†

GROUP 1

- Routine comprehensive eye exam
- Routine comprehensive hearing exam

GROUP 2

- Routine dental exam/cleaning
- Genetic testing
- Immunizations

GROUP 3

- COVID testing administered by a medical or health care professional

†Tests in each group are static. Cannot customize within the groups.

Bundle a Critical Illness Protection plan with a health plan for even more benefits

Benefit Assist

Benefit Assist® is designed to take the heavy lift off of the employee and help ensure they get the benefits they are due — providing financial support when they need it most. Using our uniquely integrated data and the power of artificial intelligence, Benefit Assist proactively looks for medical claims that may qualify for a Critical Illness Protection plan payment. Once an eligible claim is identified, UnitedHealthcare will either pay that claim automatically, or contact the employee to initiate the claim on their behalf. Participation is optional and members may visit **myuhcfp.com** to enroll or disenroll at any time.

Learn more

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

United Healthcare®

Material Not for use in New Mexico, New York or Arizona.

[1] Gillespie, L. Bankrate's 2025 Emergency Savings Report. Bankrate, Jan. 23, 2025. Available: https://www.bankrate.com/banking/savings/emergency-savings-report/. Accessed Feb. 6, 2025.

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

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.

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.

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.

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.

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