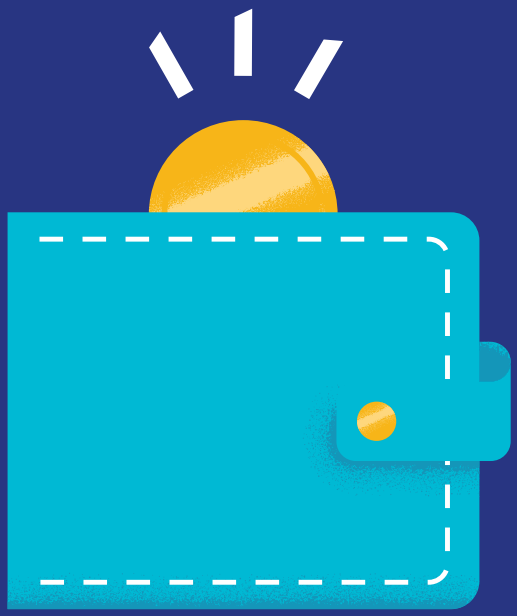
Help employees focus on healing, not hospital bills



A little extra financial support can go a long way. Adding a UnitedHealthcare Hospital Indemnity Protection plan offers your clients a lump-sum benefit paid directly to the member after a covered hospital stay or related expense.*

Helping offset costly hospital expenses**

Employees can use the money any way they choose

Including paying for out-of-pocket health plan costs (deductibles, coinsurance, etc.), mortgage or rent, groceries, prescriptions, treatment by a specialist, or transportation to and from treatment.

Payments are in addition to any medical plan benefits

Employees don't have to meet a deductible to receive the money.

Customizable plan options

Employers can choose how to fund the plan and tailor the benefit schedule and coverage amounts to fit their health plan and budget.

≈1 out of 3

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

United Healthcare®

*Hospitalization or treatment must occur after the coverage effective date.
**Specific coverage details will be reflected in the Certificate of Coverage. Not all listed benefits are standardly included.

continued

Over 50 covered benefits*

HSA compatible

Hospital care benefits
- Hospice care confinement
- Hospital admission
- Hospital confinement
- Hospital ICU admission
- Hospital ICU confinement
- Hospital observation
- Mental health treatment admission
- Mental health treatment confinement
- Newborn nursery admission
- Newborn nursery confinement
- Newborn nursery routine care
- Readmission benefit
- Rehabilitation confinement
- Skilled nursing confinement
- Step-down/ICU confinement
- Substance abuse treatment admission
- Substance abuse treatment confinement

Surgery benefits
- Surgery inpatient

Non-HSA compatible **

Initial care benefits
- Air ambulance
- Emergency room treatment
- Ground or water ambulance
- Physician office/telemedicine/ urgent care center visit

Follow-up care benefits
- Acupuncture
- Blood/plasma/platelets
- Chiropractic care
- Durable medical equipment
- Follow-up physician visit
- Home health care
- IV infusion outpatient therapy
- Major diagnostic exam
- Minor diagnostic exam
- Pain management
- Prosthetic device
- Rehabilitation outpatient therapy

Surgery benefits
- Facilities fee
- Surgery outpatient

Additional benefits
- Acquired infection
- Caregiver benefit
- Companion lodging
- Companion transportation
- Home hospice care
- Family care
- Lodging
- Medical supplies
- Mental health outpatient treatment
- Mental health/PTSD
- Pet boarding
- Prescription drugs
- Recovery benefit
- Substance abuse outpatient treatment
- Transportation
- Well baby checkups

Wellness tests***

Including a wellness benefit encourages employees to maintain or improve their health to help avoid serious health problems through early detection. Wellness benefits may be available for employees and covered spouses with a UnitedHealthcare Hospital Indemnity Protection plan (child coverage is also available).

- 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 standardly included.
**If a plan contains any benefit that is non-compatible, the entire plan is considered non-compatible.
***May not be available in all states.
†Included only if child wellness quoted.

continued

Optional non-standard tests*

- COVID testing administered by a medical or health care professional
- Genetic testing
- Immunizations
- Mental health screening
- Routine comprehensive eye exam
- Routine comprehensive hearing exam
- Routine dental exam/cleaning
- Routine physicals (over age 18)

Plan features

Group size	100+ eligible employees
Eligibility	Must be actively at work on the coverage effective date
Guaranteed issue	Guaranteed issue for employee, spouse and child(ren)
Composite rate	Rates are not dependent on age
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

Here's an example of the Hospital Indemnity Protection plan at work**

1

During the plan year, Sara goes into labor and is admitted to the hospital

2

Sara's Hospital Indemnity Protection plan includes covered benefits for her hospital admission and hospital confinement as she recovers

3

Sara's total Hospital Indemnity payout amount is $1,200,*** which she can use however she chooses

Bundle with a medical plan and unlock the value of 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 Hospital Indemnity 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.

Learn more

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

United Healthcare®

NOT FOR CONSUMER USE.

This material is not for use in Arizona, New Mexico and New York.

*May not be available in all states.

**Member profiles and scenarios are fictional. Health outcomes are not guaranteed.

***Hospitalization or treatment must occur after the coverage effective date.

[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.

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 Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY 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 policy has 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. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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