

Extra protection when it's needed most

Supplemental health plans don't replace your medical plan — they enhance it

UnitedHealthcare Accident Protection, Critical Illness and Hospital Indemnity plans are designed to pay a cash benefit for covered injuries, critical illnesses and hospital stays or related expenses. Our plans offer:

- Competitive plan designs and pricing
- An industry-leading focus on automatic claims payments
- A concierge claims support process for claims that cannot be auto paid

Simplifying supplemental health claims with Benefit Assist®

- Using integrated medical claims data[1] and artificial intelligence, we proactively identify supplemental health claims that may be eligible for a benefit payment.
- Automatic claims payment provides a simpler member experience, so employees can focus on their health while we handle the rest. Most wellness and hospital indemnity claims are paid automatically, along with many accident protection and critical illness claims.
- If additional information is needed, UnitedHealthcare will contact the employee directly and request authorization for any medical claims data that has not yet been submitted. The claim will then be submitted on the claimant's behalf.

90%

of supplemental health claims were initiated by Benefit Assist[2]

continued

United Healthcare®

Benefits that go further*

Accident Protection

- Plan design can include coverage for injuries from organized sports; 25% increased benefit payout for any covered participant
- Industry-leading benefits, such as coverage for internal organ injuries, caregiver support, mental health/PTSD, occupational exposure and pet boarding

Critical Illness

- Competitive plan design can include covered conditions such as advanced invasive cancer, diabetes, mental health disorders, pulmonary diseases and severe obesity

Hospital Indemnity

- Competitive admission and confinement benefits
- Coverage available for inpatient rehab/therapy, mental health disorders and substance use disorder treatment**
- New plan options include newborn nursery care, re-admission benefit and hospice care confinement

Wellness tests

- Add this benefit to any of the supplemental health products
- Covered members and spouses receive a benefit for completing a covered wellness test or screening, regardless of medical coverage or out-of-pocket costs; child coverage available
- Over 40 standard covered tests

All plans offer:

- Personal claim support
- Flexible plan designs that can be built on any benefits administration platform
- Optional wellness benefits
- Portability
- Enrollment education and support

United Healthcare®

THIS MATERIAL IS NOT FOR USE IN ARIZONA, NEW MEXICO OR NEW YORK.

* Benefit availability may vary based on situs state.

** Some benefits may not be compatible with all HDHP/HSA plans.

[1] Medical plan coverage through UnitedHealthcare, or UMR and some external medical carriers' medical plan coverage.

[2] Based on UnitedHealthcare Supplemental Health book of business, Jan. 1, 2024–Dec. 31, 2024.

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-POLVA 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.

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.

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