



## Helping support your employees financially, when they need it most



### With Benefit Ally, relief is in sight

Whenever employees experience a health crisis, their primary focus should be on their health—not on their medical expenses. As their employer, you can help by offering UnitedHealthcare Benefit Ally®. A suite of supplemental health products bundled with your Oxford plan, Benefit Ally automatically pays out a financial benefit when an eligible medical event is identified. Here are some examples:



#### Accidents

- Emergency room visits
- X-rays
- Physical therapy



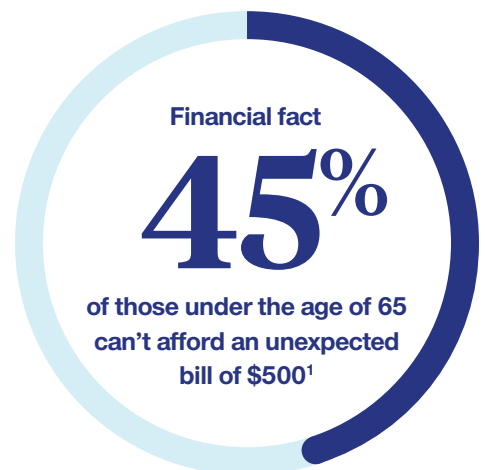
#### Critical Illness

- Cancer
- Heart attack
- Stroke



#### Hospital Indemnity

- Hospital or ICU admissions or stays



# Offering support that benefits both you and your employees

## For you:

- Simplifies administration because it eliminates duplication of work
- Helps you offer solutions built to lessen your employees' financial burden
- May help attract and retain staff

## For your employees:

- Helps lessen the financial burden of critical care for employees—and their covered family members, too
- Saves time because cash payments are automatically sent to the employee when an eligible medical event is identified
- May lead to greater employee satisfaction

## Here's an example of Benefit Ally at work

Say your employee, Jack, fractures his leg and needs emergency care and crutches. Even with his health plan, the injury sets Jack back because of his deductible expenses. See how a Benefit Ally plan can help.\*

Initial care/hospital care		Follow-up care/common injuries	
Emergency room visit	\$100	Crutches	\$100
Diagnostics: X-ray	\$50	Follow-up physician visit	\$50
Initial physician visit	\$50	Fracture benefit	\$750
<b>Total payment to Jack:</b>	<b>\$200</b>	<b>Total payment to Jack:</b>	<b>\$900</b>

Jack receives a check for

**\$1,100**

and he can use it however he chooses

\*For illustrative purposes only. Example is based on a Value plan design. Cost varies based on packages. For more information, refer to plan benefit materials. Payout from member's Benefit Ally coverage will be triggered when UnitedHealthcare identifies a qualifying medical event.

## Contact your Oxford representative for more information

**United  
Healthcare  
Oxford**

<sup>1</sup>Kaiser Family Foundation (KFF) poll. Feb., 2020.

Available to groups 100+. These products are not available in all states.

### This policy provides limited benefits.

UnitedHealthcare Benefit Ally® offers Accident Protection, Critical Illness, and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered "minimum essential coverage" under the Affordable Care Act and therefore none of the products 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. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc.