



## Supporting your employees financially, when they need it most



## With Benefit Ally, relief may be in sight

Employers want to offer affordable benefits that help protect employees from unexpected health care costs. By bundling medical and supplemental coverage with UnitedHealthcare Benefit Ally®, you may be able to help reduce the financial impact of a health crisis on employees, while helping to ease the administrative burden. 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
- Fractures



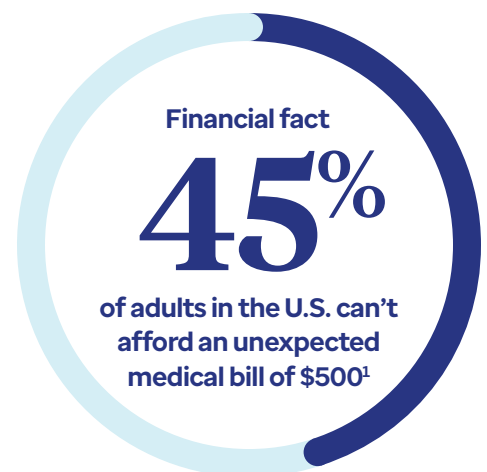
### Critical Illness

- Cancer
- Heart attack
- Stroke



### Hospital Indemnity

- Hospital admissions and stays
- ICU stays



United  
Healthcare®

# Offering support that may benefit both you and your employees

## For you:

- Helps simplify 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
- Automatically delivers cash 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
Total payment to Jack:	\$200	Total payment to Jack:	\$900

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 UnitedHealthcare representative for more information



**Terms and Conditions:** This overview is intended only to highlight benefits and should not be relied upon to fully determine coverage. Brokers, customers and members should refer to the Certificate of Coverage (COC) for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. If any information contained in this overview conflicts in any way with the COC, the COC prevails.

<sup>1</sup> Kaiser Family Foundation (KFF) Health Care Debt Survey (Feb. 25-Mar. 20, 2022). 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.

Health 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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