



Build a stronger health benefits strategy.



Utilize the power of pairing a consumer-driven health plan (CDHP) with supplemental health plans such as Accident, Critical Illness and Hospital Indemnity.

Working with an MMAC broker allows you to access UnitedHealthcare Specialty benefits only available through the MMAC relationship. You can strengthen your benefits package by offering employees added financial protection. Supplemental health plans are designed to give employees more security and greater satisfaction – without reducing their benefits or shifting more cost to them.

For your employees:



Help build financial security— for life's unexpected moments.

If you're currently offering or considering a CDHP to help control costs and encourage employees to make informed health choices, supplemental health plans can help enhance your benefits strategy—at little to no extra cost for you.

Compatible with any health plan, especially CDHPs, UnitedHealthcare offers a full portfolio that includes:

- **Accident Protection**—pays a cash benefit for covered injuries.
- **Critical Illness Protection**—pays a cash benefit if diagnosed with a covered condition.
- **Hospital Indemnity Protection**—pays a cash benefit after a covered hospital stay and related expenses.

Payouts for the plans are paid in a lump sum directly to members, with no restrictions on how the money is spent.

Accident, critical illness and hospital indemnity plans are limited benefit policies.

*These plans do not meet the definition of minimum essential coverage and therefore, should not be used as a substitute for major health insurance.

United
Healthcare

MMAC
Metropolitan Milwaukee
Association of Commerce



Attractive benefits designed to support and retain.

In addition to giving employees increased financial security and protection, supplemental health plans may play a part in:

- Improving employee satisfaction.
- Boosting employee productivity.
- Increasing CDHP enrollment.



Health plan + supplemental plans:

Save on medical premiums when you add 2 or more lines of supplemental health for groups with 51-99 Average Total Number of Employees (ATNE).

Consider the value in offering a supplemental health plan with your medical plan from UnitedHealthcare.

Medical savings may be achieved by integrating your UnitedHealthcare plans.



Resources that help employees make informed choices may lead to cost savings.

UnitedHealthcare has long been a leader in helping employers reduce costs while making it easier for employees to manage their health care spending. Tools, like myuhc.com[®] and the UnitedHealthcare[®] app, that offer access to health plan details, cost care estimators and more are just some of the ways we are helping members make informed choices to get the most out of their health care.

66%

of employees have \$500 or less to cover the costs of an illness or emergency.¹

7.3M

members have a UnitedHealthcare CDHP.²

Learn more.

Contact an MMAC broker or your UnitedHealthcare representative to get started.

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¹ Report on the Economic Well-Being of U.S. Households in 2016. Board of Governors of Federal Reserve System. Washington, D.C., 2017.

² Consumer-Driven Healthcare (CDH) Competitive Intelligence Report, October 2017.

The UnitedHealthcare[®] app is available for download for iPhone[®] or Android[®]. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHI-ACC-POL (2018) et al., in Texas on form UHI-ACC-POL-TX (2018) and in Virginia on form UHI-ACC-POL-VA (2018). 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.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICI-POL-1 et al., in Texas on UHICI-POL-1 and in Virginia on UHICI-POL-1-VA. 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.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. 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. UnitedHealthcare Insurance Company is located in Hartford, CT.