



# Critical Illness Protection Plan.



## Give employees more security from the high cost of a major illness.

### Supplement your health plan with extra protection.

While a health plan is essential, it may only go so far. Adding a UnitedHealthcare Critical Illness Protection Plan helps give your employees more financial security should a qualifying illness happen.

### Facts and figures to consider:



#### Heart disease, stroke and cancer are among the leading critical illnesses in the U.S.

Americans suffer 1.5 million heart attacks and strokes each year.<sup>1</sup> About 1.6 million new cancer cases are expected to be diagnosed in the U.S. this year.<sup>2</sup> This plan could help protect your employees against costs associated with these conditions.



#### Millions of consumers are in high-deductible health plans.

It makes them more susceptible to high out-of-pocket costs.<sup>3</sup>



#### Many employees are not prepared for high, unexpected costs.

Sixty-six percent of employees have \$500 or less to cover the costs of an illness or emergency.<sup>4</sup>

### Plan highlights

This is insurance that pays a lump-sum benefit directly to the member upon diagnosis of a covered critical illness.

#### Our plan includes:

- 18 base and additional conditions for employee, spouse and child(ren).
- Child-only conditions.
- Reoccurrence and additional occurrence benefits.

## Flexible contribution strategy.

### 5-9 eligible employees:

- Fully paid by the employer.
- 100% participation of eligible employees required.

### 10-99 eligible employees:

- No employer contribution required.
- Greater of 20% participation of eligible employees or 5 enrolled employees.

## Covered conditions.

All benefits are payable at 100% unless otherwise noted as a partial benefit. Conditions and coverage may vary by state and group size.

### Base conditions

- Benign brain tumor
- Cancer — invasive
- Cancer — non-invasive (25% partial benefit)
- Chronic renal failure
- Coma
- Coronary artery disease (25% partial benefit)
- Heart attack
- Heart failure
- Major organ failure
- Permanent paralysis
- Ruptured aneurysm
- Stroke

### Additional conditions

- Advanced Alzheimer's disease
- Advanced multiple sclerosis
- Advanced Parkinson's disease
- Amyotrophic lateral sclerosis (ALS)
- Complete blindness
- Complete loss of hearing

### Child-only conditions

- Cerebral palsy
- Cleft lip/palate
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Spina bifida

Benefit is 25% of employee coverage. Child-only coverage is included with employee coverage. One covered condition per child. Coverage is from birth to age 26.

## Plan options

Base Plan	Plan A	Plan B
Employee	\$5,000	\$10,000
Spouse	\$2,500	\$5,000
Child(ren)	\$1,250	\$2,500

## How the plan works.

This plan pays a benefit directly to the member after diagnosis of a covered critical illness. They can use the money any way they choose. They can save it or use it to help pay for:

- Mortgage or rent payments.
- Groceries.
- Out-of-pocket health plan costs (deductibles, coinsurance, etc.).
- Prescriptions.
- Treatment by a specialist.
- Transportation to and from treatment.

## Let's look at an example.

Sharon signed up for the voluntary plan and has Plan B. During the plan year, she is diagnosed with invasive cancer. Six months later, she also has a stroke.

Sharon's coverage provides the following benefits:

**Sharon has an emergency fund to help pay for financial obligations during recovery.**

### Base Plan coverage (Plan B)

Condition	Payout Percentage	Payment Amount
Invasive cancer	100%	\$10,000
Stroke	100%	\$10,000

**Total cash benefit paid to Sharon: \$20,000**

## Critical illness plan + health plan

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 thee critical illness plan with a health plan from UnitedHealthcare.

Medical cost savings may be achieved by integrating your UnitedHealthcare plans.

## Plan features overview.

### Group size

- 5-99 eligible employees.

### Eligibility

- Must be actively at work a minimum of 30 hours per week.

### Guaranteed issue

- Guaranteed issue offers for employee, spouse and child(ren).

### Pre-existing condition exclusion

- 12/12 standard.

### Rate guarantee

- Two years.

### Rating basis

- Attained age — premiums will increase as member ages.

### Portability

- Coverage portable at employer's group rates.
- See Certificate of Coverage for additional information.

**Learn more.**

Contact an MMAC broker or your UnitedHealthcare representative. Or visit [uhc.com/MMAC](https://uhc.com/MMAC).

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<sup>1</sup> American Heart Association. Disease and Stroke Statistics 2017 Update. A Report From the American Heart Association; March 2017. Web.

<sup>2</sup> American Cancer Society. Cancer Facts & Figures 2017. Atlanta: American Cancer Society; 2017. Web.

<sup>3</sup> Cohen RA, Martinez ME, Zammiti EP. Health insurance coverage: Early release of estimates from the National Health Interview Survey, January–March 2018. National Center for Health Statistics. August 2018.

<sup>4</sup> Report on the Economic Well-Being of U.S. Households in 2016. Board of Governors of Federal Reserve System. Washington, DC. 2017.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. 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. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, Connecticut.