

Critical illness insurance

Benefits for Your Health and Financial Well-Being

Critical illness insurance is an important employee benefit that contributes to health and financial well-being for you and your family.

A critical illness insurance plan helps protect you and your family by a lump sum payment upon first diagnosis of a critical illness. You can use the benefit for any expense to protect your quality of life while critically ill.

Uniting flexibility, convenience and value

Our critical illness insurance plan provides a “living” benefit if you are diagnosed with one of 10 critical illnesses, as defined in the benefit plan. The policy pays the benefit for immediate use during illness (as opposed to life insurance or accident insurance policies, which typically pay a beneficiary after an insured’s death). You can use the benefit payout to cover out-of-pocket health costs or to pay living expenses. What’s more, coverage is conveniently paid for via deductions from your paycheck.

Here is an overview of the critical illness insurance program:

- ▶ **A broad suite of coverage:** Provides a one-time, lump-sum benefit payout upon first diagnosis of any one of the following critical illnesses (as defined on page 3):
 - Cancer
 - Chronic renal failure
 - Coma
 - Heart attack
 - Major organ transplant
 - Paralysis
 - Ruptured cerebral, carotid or aortic aneurysm
 - Severe brain damage
 - Severe burns
 - Stroke
- ▶ **Full benefit for covered illnesses:** Pays 100 percent of your benefit amount for one of the 10 critical illnesses covered by the policy, with no reduction in benefit amount for specific conditions, no survival requirement, and no restriction on how you use the benefit payout (may vary based on state requirements).
- ▶ **Expert customer service:** Provides easy toll-free access to our experienced customer service staff to address questions about your benefits.
 - Customer service: 888-299-2070
 - Website: www.myuhcspecialtybenefits.com

Plan Benefit Guaranteed Issue

Why critical illness insurance?

Critically ill patients can face financial hardship due to extensive illness.

Consider the following costs:

- ▶ Deductibles and copayments for health insurance
- ▶ Lost income before start of disability benefits
- ▶ Out-of-network medical treatment, experimental treatment or second medical opinions
- ▶ Rehabilitation services or home health care
- ▶ Uncovered or additional prescription drugs
- ▶ Lost income for a caregiving spouse, as well as house-keeping and childcare costs

Eligibility

- ▶ Must be actively at work a minimum of 20 hours per week

Guaranteed issue

- ▶ 30 days of continuous, active, full-time employment

Benefit waiting period

- ▶ 30 days of continuous, active, full-time employment

Benefit amount

- ▶ Flat amount from \$5,000 to a maximum of \$50,000 in increments of \$1,000

Minimum benefit

- ▶ \$50 if insured is first diagnosed during Benefit Waiting Period

Benefit payment

- ▶ Lump sum benefit paid upon diagnosis of one critical illness, as defined in the policy
- ▶ Optional monthly payment for 6 or 12 months

Dependent coverage

- ▶ Spouse: Benefit amount is 50% of employee guaranteed issue amount up to \$10,000
- ▶ Child(ren): Benefit amount is 25% of employee guaranteed issue amount up to a \$5,000 maximum

Evidence of insurability

- ▶ Employee: Required for amounts in excess of guaranteed issue levels
- ▶ Voluntary Dependent: Required for all amounts

Full medical underwriting

- ▶ Required for late enrollment, including spouse and child

Pre-existing condition exclusion

- ▶ **Pre-existing condition (12/24):** any condition for which the covered person within 12 months prior to his/her effective date of insurance:
 1. was diagnosed by or received treatment from a legally qualified physician; or
 2. had symptoms for which an ordinarily prudent person would have sought treatment.
- ▶ **Pre-existing conditions exclusion:** UnitedHealthcare will not cover any critical illness that begins during the first 24 months after the covered person's effective date of insurance that is caused or contributed by the pre-existing condition.

Critical illness definitions

- ▶ **Cancer:** The objective histologic/pathologic documentation of malignant cells or a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and invasion of tissue, blood or bone. The term cancer includes leukemia and Hodgkin's disease. The term does not include:
 1. Early prostate cancer (diagnosed as T1 or T2 lesion, or other equivalent staging).
 2. Tumors that are histologically described as pre-malignant, as non-invasive or as Carcinoma in Situ.
 3. All forms of lymphoma in the presence of Human Immunodeficiency Virus (HIV).
 4. Kaposi's sarcoma in the presence of Human Immunodeficiency Virus (HIV).
 5. Malignant melanoma to a depth of >75mm or less.
 6. Any other skin cancer, such as basal cell carcinoma and squamous cell carcinoma of the skin.
- ▶ **Chronic renal failure:** The chronic irreversible failure to function both kidneys and as a result of which the covered person must undergo hemodialysis or peritoneal dialysis at least weekly or the covered person is placed on the United Network of Organ Sharing (UNOS) transplant list.
- ▶ **Heart attack:** (myocardial infarction): The death of a portion of the heart muscle (myocardium) resulting from an inadequate blood supply to heart tissue. In order to be insured under the policy, the diagnosis of heart attack must be based on: 1. new electrocardiographic changes consistent with the American Cardiac Association criteria for an acute myocardial infarction in effect at the time of the event, and 2. a concurrent diagnostic evaluation of cardiac enzymes above standard laboratory levels of normal range.
- ▶ **Major organ transplant:** Objective documentation of organ failure that dictates the need for solid organ transplantation of a human heart, kidney, liver, lung or pancreas; and the covered person is placed on the UNOS transplant list or undergoes transplant=surgery for the organ that has failed.
- ▶ **Paralysis:** As a result of physical injury or disease, the complete loss of muscle function or sensation to the whole of any two limbs for a continuous period of at least 30 days. Limbs means legs or arms.
- ▶ **Stroke:** A cerebrovascular event resulting in measurable permanent neurological damage or impairment, including infarction of brain tissue, hemorrhage and embolism from an extra cranial source. The diagnosis must be based on objective clinical evidence of brain tissue damage for a continuous period of at least 30 days, using a current neuro imaging test such as a CT Scan (Computed Tomography), MRI (Magnetic Resonance Imaging), MRA (Magnetic Resonance Angiography), PET Scan (Positron Emission Tomography), Arteriography or Angiography. Stroke does not include Transient Ischemic Attacks (TIA) or attacks of Vertebrobasilar Ischemia.
- ▶ **Coma:** The diagnosis of a state of unconsciousness for a continuous period of at least 60 days. The diagnosis must be supported by a Glasgow Coma Scale of eight or below throughout the 60-day period, and an Electroencephalogram (EEG).
- ▶ **Severe Brain Damage:** Accidental cranial trauma that 1. results in permanent loss of cognitive ability for a continuous period of at least 90 days; and 2. renders the covered person unable to safely and completely perform three or more activities of daily living without another person's active assistance or verbal cuing. The diagnosis must be based on objective laboratory and clinical findings, including a score of seven or less on the Rancho Los Amigos Scale throughout the 90-day period.
- ▶ **Sever burns:** The diagnosis of third degree burns covering at least 20% of the surface area of the body. Third degree burns means the destruction of the skin through the entire thickness or depth of the dermis and the layer of tissue below the skin (subcutaneous tissue).
- ▶ **Ruptured cerebral, carotid or aortic aneurysm:** The diagnosis of a ruptured aneurysm must be supported by 1. medical records, including 2. radiographically specific diagnostic studies to objectively support the diagnosis as established by the American Academy of Radiologists.

Contact us

UnitedHealthcare Specialty Benefits unites health and financial well-being for individuals and organizations, through integrated and personally relevant products, services and technologies. We offer a broad array of specialty insurance products.



UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on UHICI-POL (09/03). Coverage may not be available in all states.

UnitedHealthcare Insurance Company is located in Hartford, CT.

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