



## Financial Protection Accident Protection Plan

Groups 51+

# Help employees pay for injuries due to accidents.

Even with health insurance, accidental injuries can cost employees thousands of dollars. The Accident Protection Plan is designed to strengthen your benefits package and complement your health plan by helping to cover deductible costs and daily living expenses that employees may face following a covered injury.

### A simpler plan with direct payments.\*

The accident plan will pay a lump-sum cash benefit directly to employees after a covered injury. There's no deductible to pay and employees can use the money however they want—to help make up for lost wages and pay for medical and daily living expenses.

### Flexible benefits with broad coverage.

Choose how you want to fund it. **You can also tailor the benefit schedule and coverage amounts to your health plan and budget.**

You have the option to offer a plan that can pay out for more than 80 covered injuries and services, such as:

- Initial care and emergency treatment
- Hospital care
- Follow-up care
- Certain common injuries
- Organized sports activities
- Additional benefits for accidental death and dismemberment, medical appliances, child care and more

#### Other valuable features include:

- Guaranteed issue
- Flat rates (easy to administer)
- Rate guarantee
- Portability
- Personal claim support
- Optional riders

\*This plan provides limited benefits.

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#### The risk is real:

Every second,  
someone gets injured,<sup>1</sup> yet

# 66%

of employees have \$500 or less to cover the costs of an illness or emergency.<sup>2</sup>

#### Introducing Benefit Assist.

When you also have a UnitedHealthcare health plan, we can **shorten** the claims process to help employees receive their payment sooner.<sup>3</sup>

## Help build financial confidence for life's unexpected moments.

If you are currently offering or considering a consumer-driven health plan (CDHP), the accident plan can help enhance your benefits strategy—at little to no extra cost for you.

When paired with a CDHP, such as a high-deductible health plan (HDHP), the accident plan can help play a part in:

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

## Accident plan + health plan: The power of a united strategy.

Consider the value in offering the accident plan with a health plan from UnitedHealthcare.

- **Benefit Assist**,<sup>3</sup> where we proactively look for medical claims that qualify for an accident plan payout and help employees submit the claim quicker and easier.
- **Cost savings**, which may be achieved by integrating your UnitedHealthcare plans.
- **Bridge2Health**,<sup>®</sup> which integrates plan data to identify and provide clinical guidance and support to help employees with a health risk or complex condition.
- **Simpler administration** with:
  - One dedicated account team
  - One integrated implementation process (eligibility, claims, billing)
  - One self-service administration website

### Providing deductible help.

HDHPs have a minimum individual deductible of more than \$1,300. When paired with an HDHP, an accident plan helps employees pay the cost.



Benefit Assist can shorten the claims process to help employees receive their payment sooner—helping them get financial support when they need it.

## Get a quote today.



Contact your UnitedHealthcare representative to request a quote and to learn more.



Visit [uhc.com/accident](https://uhc.com/accident).



<sup>1</sup> National Safety Council. Available at: <https://www.nsc.org/membership/member-resources/injury-facts>. Accessed August 6, 2018.

<sup>2</sup> Report on the Economic Well-Being of U.S. Households in 2016. Board of Governors of Federal Reserve System. Washington, DC. 2017.

<sup>3</sup> Benefit Assist is available, at no additional cost, to customers with 250+ employees and requires offering a UnitedHealthcare health plan with one or more UnitedHealthcare supplemental health plans. Benefit payments associated with the Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your UnitedHealthcare sales representative.

Benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare sales representative.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHI-ACC-POL (2018) et al., in Texas on form UHI-ACC-POLTX (2018) and in Virginia on form UHI-ACC-POLVA (2018). UnitedHealthcare Insurance Company is located in Hartford, CT.

Bridge2Health is included for employers who purchase a fully insured UnitedHealthcare health plan and Accident Protection Plan (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your UnitedHealthcare representative.

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