

Even with health insurance, a hospital stay may mean big out-of-pocket costs and stress, especially if you have a high-deductible health plan. If you receive covered hospital care and submit a claim, the UnitedHealthcare Hospital Indemnity Protection Plan\* will pay you directly in a single lump sum payment. You can use the money any way you choose. This plan gives you extra financial help so you can focus on feeling better.

# Providing support when the unexpected happens

#### Get a direct payment after hospital care

Covered hospital expenses include:

- Hospital admission
- Hospital stay
- Intensive care unit (ICU) admission
- ICU stay

#### Use the money any way you choose

Use your payments for:

- Your health plan deductible and other health-related costs, such as medications, rehabilitation and transportation to appointments
- Bills and living expenses

#### Enjoy an easier experience

You don't have to meet your medical deductible to get your payment, simply:

- Submit a claim form with copies of your receipts for covered items
- Call a claim specialist if you need help

## Do you have a high-deductible health plan?

Use your Hospital Indemnity funds to help pay your deductible.



### **How the Hospital Indemnity Protection Plan helped Matt\***

Matt had an accident and suffered head and shoulder injuries. He was taken to the hospital and admitted into the ICU.

Type of service	Matt's plan will pay
Matt's injuries required admission in the ICU for head trauma	\$1,000 hospital admission (1 day)
He spent 2 additional days in the ICU for treatment and observation	\$200 ICU stay (2 days)
Matt's shoulder ligaments required surgery; he was moved to a hospital room for recovery and released	\$400 hospital stay (4 days)
After he submitted his Hospital Indemnity claim, Matt's plan paid him:	\$1.600



Enroll now

Give yourself additional financial protection by enrolling in the Hospital Indemnity Protection Plan

> United Healthcare

#### THIS IS A LIMITED BENEFIT POLICY.

Not for use in Arizona, New Mexico and New York.

This is an example. Amounts may differ depending on the plan offered by your employer. Individual results may vary. Health outcomes are not guaranteed.

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which includes limitations and exclusions. 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 the company.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. 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. The policy has 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. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.