



Protect yourself from the unexpected cost of an accident

Even with health insurance, an accidental injury can cost you thousands of dollars. Lost wages from missing work, health insurance deductibles and daily living expenses can create long-term financial problems. Accident insurance helps cover the added costs you may face following an injury.

The Accident Protection Plan supports your health plan

If you have a covered injury during the plan year and submit a claim, the Accident Protection Plan will pay you a cash benefit directly. Any payment you receive is in addition to the benefits your health plan gives you. Plus, you don't have to meet a deductible to receive the money—and you can use the money any way you want.

A plan that covers more than 80 injuries and services

Here is a short list of injuries and services that may qualify for a benefit payment:

- Ambulance services
- Emergency room and urgent care
- Doctor visits
- Hospital admissions and stays
- Medical appliances (e.g., crutches, wheelchair, walker)
- Rehabilitation
- Burns
- Concussions
- Fractures/dislocations
- Lacerations (cuts)
- Prescriptions
- Lodging, travel and child care



**Unimerica Life Insurance
Company of New York**

Faster, easier benefit payouts — when you need them most*

If you are enrolled in a medical plan from UnitedHealthcare and the Accident Protection Plan from Unimerica Life Insurance Company of New York, a UnitedHealthcare Assist advocate can help you get paid sooner. An advocate may contact you and help you connect with a claims specialist to submit your accident claim quickly and easily.

An accident plan may pay for itself

Here's an example: Matt was playing in his weekly men's softball league. As he slid into second base, he tore a knee ligament and broke a wrist. Even with his health plan, Matt had deductible expenses and had to miss some work. See how the Accident Protection Plan helped him.**

Initial care/hospital care		Follow-up care/common injuries	
Ambulance (ground)	\$300	Diagnostic MRI exam	\$250
Emergency room visit	\$150	Wrist fracture treatment	\$800
Total payment to Matt:		Surgical ligament tear repair	\$600
	\$450	Knee immobilizer	\$225
		Follow-up physician visit	\$75
		Physical therapy sessions	\$270
		Total payment to Matt: \$2,220	

Matt receives
a check for:

\$2,670

He can use it for
whatever he chooses.

Enroll today

Contact your Unimerica Life Insurance Company of New York representative for more information

Unimerica Life Insurance
Company of New York

The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities. We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free number listed on your ID card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese), 我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

* UnitedHealthcare Assist is available to customers with 250 or more employees who have purchased a UnitedHealthcare health plan and 1 or more Unimerica Life Insurance Company of New York supplemental health plans. Benefit payments associated with the Supplemental Health Plan UnitedHealthcare Assist program are subject to eligibility requirements and benefits outlined in your Unimerica Life Insurance Company of New York policy. For more details, contact your broker or sales representative.

** For illustrative purposes only. Example is based on a standard, mid-level plan design. Payment amounts may differ based on the plan available to you and the state in which you live.

¹ Article: The percentage of Americans with less than \$1,000 in savings is shocking. Nasdaq.com, December 2019.

THIS IS A LIMITED BENEFIT POLICY. This plan is not a health plan. This plan provides a limited benefit. Benefit payments are not intended to cover the full cost of care.

Accident Protection product is provided by Unimerica Life Insurance Company of New York. This policy provides accident insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 65 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy. This 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. Unimerica Life Insurance Company of New York is located in New York, NY.