



# Financial protection for hospital stays

Reliable coverage when you need it most

This policy does not meet the definition of minimum essential coverage and therefore should not be used as a substitute for major health insurance.

**Unimerica Life Insurance  
Company of New York**

# Support during life's unexpected challenges

Hospital indemnity protection plans are designed to help offset the financial impact if you're admitted to the hospital.\* With an eligible claim, the Hospital Indemnity Protection Plan pays a cash benefit directly to you – and you can use the money any way you want. The payment you'll get is in addition to the other benefits your health plan may provide.

## A closer look at the plan's benefits

**Admission benefit** – This benefit is payable on the day you're admitted to the hospital or intensive care unit (ICU), which is the first day you're charged room and board for your inpatient hospital stay.

- If you're admitted to the ICU, your hospital and ICU admission benefits will both pay out
- The admission benefit is not payable for emergency room treatment, outpatient surgery or treatment, or for a hospital stay of less than 20 hours in an observation unit
- You may have one or more admission benefits included in your policy\*\*

**Confinement benefit** – This benefit begins on day 2, which is the day following the day of admission to the hospital or ICU.

- Room and board must be charged
- If you're confined in the ICU, your hospital and ICU confinement benefits will both pay out
- Review your plan documents to learn how many confinement days are included

**Pregnancy** – Coverage includes hospitalization for labor, delivery and postpartum care, as well as any pregnancy complications.\*\*\*

**Newborn babies** – Newborns are covered from the time of live birth, but they must be added to your policy within 31 days of the date of birth for any applicable benefits to be considered eligible.

- If your newborn baby is admitted and/or confined to the pediatric intensive care unit (PICU) and/or neonatal intensive care unit (NICU) due to complications, ICU admission and confinement benefits will be payable according to the plan
- A newborn's routine nursing or well-baby care during initial confinement is not payable under most plans\*\*

For the complete list of benefits and exclusions or limitations, please check your Certificate of Coverage.

\*The date of the hospitalization or treatment must occur on or after the coverage effective date.

\*\*See your Certificate of Coverage for specifics.

\*\*\*See your Certificate of Coverage for any applicable waiting periods.

# Ways to file a claim

When it comes to processing your claim, you've got options.



**Claims portal** – Log in to [myulicnyfp.com](https://myulicnyfp.com) to submit a claim. You can also set up direct deposit, view claims status and payment history.



**Phone** – Call toll-free at **1-866-556-8298**. Hours of operation are Monday–Friday, 8 a.m.–8 p.m. ET. Claims can be initiated over the phone if the required data is received from your employer. Your Human Resources (HR) team can confirm for you.



**Hard copy claim forms** – Request the claim forms from your HR team. Complete, sign, date and send the forms via fax or mail to the contact details listed on the claim forms. You may also email the completed forms to [fpcustomersupport@uhc.com](mailto:fpcustomersupport@uhc.com). Please note, this is an unsecured email address.



**UnitedHealthcare Assist** – UnitedHealthcare Assist is a program designed to proactively identify eligible supplemental health claims. When a qualifying claim is identified, you're either paid automatically or contacted by a claims specialist\* to help you get the benefits you're eligible for. Confirm with your HR team if this option is part of your policy.



## A take-it-with-you benefit

If you leave your organization prior to age 70, you may take your coverage with you and pay directly. Please ask your HR team for further information.

\*Calls may appear on caller ID as Personify Health, Unknown or an 888 number.

**Learn more**

See your summary of benefits and official plan documents for details

## Unimerica Life Insurance Company of New York

**THIS IS A LIMITED BENEFIT POLICY.** 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 Assist** is available to customers with 250 or more employees who have purchased a UnitedHealthcare health plan and one 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.

**Accident Protection** product is provided by Unimerica Life Insurance Company of New York on form UHCAC-POL-1-NY (01/12). 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.

**Specified Disease** insurance is provided by Unimerica Life Insurance Company of New York. Specified Disease 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.

**Hospital Indemnity Protection Plan** is provided by Unimerica Life Insurance Company of New York on policy form UHIHIPPOL-NY. 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.

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. Please consult a tax advisor. Unimerica Life Insurance Company of New York is located in New York, NY.