



Financial protection for unexpected illnesses

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

Specified disease plans are designed to provide a financial cushion to help cover unforeseen costs if you become seriously ill. Upon diagnosis of a covered condition, the Specified Disease Plan pays a cash benefit directly to you, in addition to the benefits already provided by your health plan.

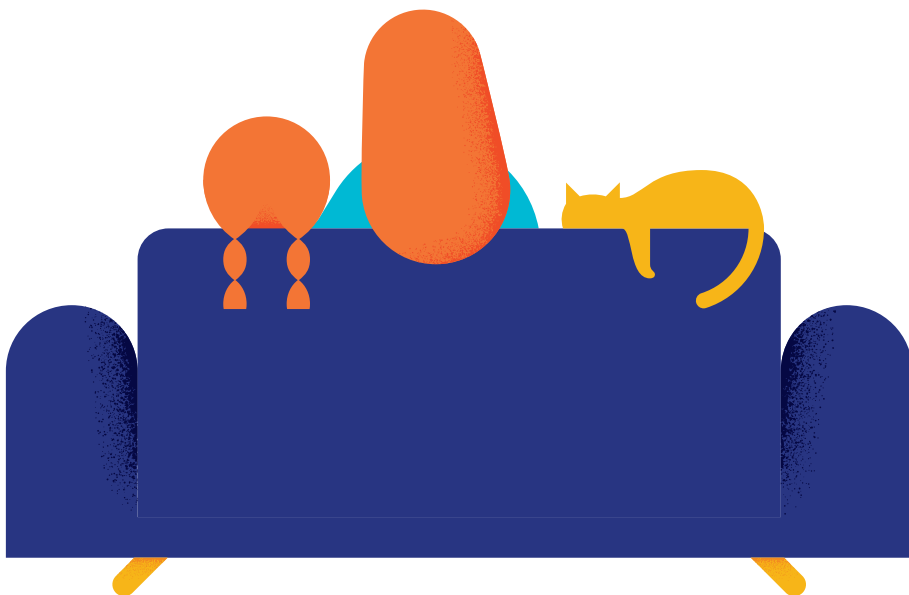
Conditions that may qualify for a benefit payment include:

- Heart attack, stroke and cancer
- Chronic renal failure, ruptured aneurysm or coronary artery disease
- Some policies cover infectious diseases diagnoses, childhood conditions or neurological disease conditions

Please refer to your benefits summary for an overview of information regarding covered conditions, benefit amounts and more. For a complete list of covered conditions, benefit eligibility requirements, and any applicable exclusions or limitations, please see your Certificate of Coverage provided by your employer. In the event of difference between these documents, the Certificate of Coverage controls.

Spend your benefit money how you want to, including on:

- Out-of-pocket costs (deductibles, coinsurance, etc.)
- Mortgage or rent
- Groceries
- Prescriptions
- Treatment by a specialist
- Transportation to and from treatment



Ways to file a claim

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



Claims portal – Log in to myulicnyfp.com to submit a claim. You can also set up direct deposit, view claims status and payment history.



Phone – Call us toll-free at **1-866-556-8298**. Hours of operation are Monday–Friday, 8 a.m.–8 p.m. ET. If we receive the required data from your employer, we can initiate the claim over the phone. 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. Please note, this is an unsecured email address.



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 faster. Confirm with your HR team if this option is part of your policy.



A take-it-with-you benefit

If you leave your organization, you may be eligible to take your coverage with you and pay directly. Please ask your HR team for further information. Subject to state approval.

The Wellness Benefit

Some specified disease plans include a wellness benefit to help pay for certain preventive care screenings.

Wellness Benefit services may include:

- Blood tests for certain cancers
- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- Chest X-ray
- Colonoscopy
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- Serum cholesterol test
- Stress test on a bicycle or treadmill
- Thermography
- Virtual colonoscopy

Please check your Certificate of Coverage to see if the Wellness Benefit is included in your policy.* The Wellness Benefit is payable one time per covered member per calendar year.

*See plan documents for a full list of qualifying screenings and tests.

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.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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. Please consult a tax advisor. 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.

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.

Hospital Indemnity Protection Plan is provided by Unimerica Life Insurance Company of New York on policy form UHIHIP-POL-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.