Don’t let a serious illness add financial stress.

Help protect your finances and your family.
Almost everyone knows someone who has had cancer, a heart attack or a stroke and has seen the financial impact. Critical Illness Protection Plan from UnitedHealthcare is designed to help ensure that, should you be diagnosed with a covered critical illness, you’ll have financial support to help you continue to pay your daily living expenses.

How does it work?
The UnitedHealthcare Critical Illness Protection Plan sends a lump-sum payment directly to you after your diagnosis so you can help stay on top of your bills. While a traditional health plan is necessary, there are costs it may not cover. This is where Critical Illness Protection Plan can help, enabling you to use the lump-sum payment to help pay expenses such as:
- Mortgage or rent payments.
- Groceries.
- Out-of-pocket health plan costs (deductibles, coinsurance, etc.).
- Prescriptions.
- Transportation to and from therapy and specialist appointments.

What’s covered?¹
Conditions and coverage may vary depending on where you live or what your employer is offering:
- Benign brain tumor.
- Cancer — Invasive.
- Cancer — Non-invasive (partial benefit).
- Chronic renal failure.
- Coma.
- Coronary artery disease (partial benefit).
- Heart attack.
- Heart failure.
- Major organ failure.
- Permanent paralysis.
- Ruptured aneurysm.
- Stroke.

¹ All benefits are payable at 100 percent unless otherwise noted as a partial benefit.
⁴ Weschler, Pat. "63% of Americans Can’t Cover Unexpected Expenses." Fortune. 63% of Americans Can’t Cover Unexpected Expenses. Time Inc., 06 Jan 2016. Web.
Additional Covered Conditions.
Conditions and coverage may vary depending on where you live or what your employer is offering.

- Advanced Alzheimer’s.
- Advanced Multiple Sclerosis.
- Advanced Parkinson’s.
- Amyotrophic Lateral Sclerosis (ALS).
- Complete Blindness.
- Complete Loss of Hearing.

Child-only Conditions.

- Cerebral Palsy.
- Cleft Lip/Palate.
- Cystic Fibrosis.
- Down Syndrome.
- Muscular Dystrophy.
- Spina Bifida.

Benefits will be 25 percent of employee coverage. Child-only coverage is included with employee coverage. One covered condition per child. Coverage is from birth to age 26.

For a COMPLETE LIST of covered conditions and benefit payment amounts, see your official plan documents.

Enroll Today.
Consider the financial protection you’ll gain by enrolling in the UnitedHealthcare Critical Illness Protection Plan.