

Voluntary Critical Illness Insurance

Enrolling in a UnitedHealthcare Critical Illness Protection Plan helps give you and your family more financial security if you or a covered family member is diagnosed with a covered illness.



How the plan works

The Critical Illness Protection Plan sends a lump-sum payment directly to you after diagnosis of a covered condition.

The money is yours to use however you want, including paying for:

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

There is no pre-existing condition provision. Benefits reduce by 50% at age 70.

EMPLOYEE COVERAGE	SPOUSE COVERAGE*	CHILD COVERAGE*
\$10,000, \$20,000 or \$30,000	\$10,000, \$20,000 or \$30,000	\$5,000, \$10,000 or \$15,000

* Employee can choose from lower coverage options for spouse and children.

CRITICAL ILLNESS INSURANCE - BENEFITS AT-A-GLANCE	
COVERED CONDITIONS	COVERAGE PERCENTAGE
Coronary Artery Bypass Surgery	25%
End Stage Renal (Kidney) Failure	100%
Heart Attack	100%
Major Organ Failure Requiring Transplant	100%
Stroke	100%
Cancer (invasive)	100%
Cancer (non-invasive)	25%
Coma	100%
Benign Brain Tumor	100%
Loss of Hearing	100%
Loss of Sight	100%
Permanent Paralysis	100%

AGE BAND	EMPLOYEE RATES bi-weekly per \$1,000 of coverage		SPOUSE RATES bi-weekly per \$1,000 of coverage		CHILD RATES bi-weekly
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	
0-24	\$0.055	\$0.060	\$0.051	\$0.055	\$0.060
25-29	\$0.083	\$0.092	\$0.074	\$0.088	NOTE: The premium for child coverage is fixed, regardless of how many children you have covered.
30-34	\$0.115	\$0.134	\$0.102	\$0.134	
35-39	\$0.166	\$0.208	\$0.152	\$0.212	
40-44	\$0.258	\$0.346	\$0.249	\$0.402	
45-49	\$0.388	\$0.572	\$0.425	\$0.762	
50-54	\$0.522	\$0.849	\$0.637	\$1.195	
55-59	\$0.674	\$1.182	\$0.905	\$1.749	
60-64	\$1.015	\$1.925	\$1.320	\$2.640	
65-69	\$1.588	\$3.226	\$1.708	\$3.531	
70-74	\$2.128	\$4.140	\$2.442	\$4.962	
75+	\$2.852	\$4.800	\$3.198	\$6.138	

	Coverage Amount				Bi-Weekly Rate			Bi-Weekly Cost	
Employee	\$	÷	\$1,000	X	\$	=	\$		
Spouse	\$	÷	\$1,000	X	\$	=	\$		
Child(ren)	\$	÷	\$1,000	X	\$	=	\$		

Total \$ _____

Example: Wanda Smith is age 49 and her spouse is age 45, both non-smokers. Wanda elected \$30,000 of Employee Critical Insurance, \$20,000 of Spouse Critical Insurance and \$10,000 Child Critical Insurance.

Employee Critical Illness Premium: $(\$30,000 \div \$1,000) \times \$0.388 = \11.64 bi-weekly

Spouse Critical Illness Premium: $(\$20,000 \div \$1,000) \times \$0.425 = \8.50 bi-weekly

Child Critical Illness Premium: $(\$10,000 \div \$1,000) \times \$0.060 = \0.60 bi-weekly

Total Critical Illness Premium: \$20.74 bi-weekly