

# Protect your health and earn a reward

The UnitedHealthcare Critical Illness Protection Plan includes a wellness benefit that helps pay for preventive care and other health screenings.

## The wellness benefit may be money in your pocket

Many health plans cover blood tests, mammograms and other screenings at no cost to you.\* Getting a screening to meet your critical illness wellness benefit earns you money for using your health plan.

### Wellness tests

- Antibody or serology testing
- At-Home Screening tests for colon cancer
- Biopsy
- Blood test for cholesterol
- Blood test for triglycerides
- Biometric screenings
- Bone density scans
- Bone marrow testing
- Breast MRI
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Complete blood count
- Doppler screening for abdominal aorta
- Doppler screening for carotids
- Doppler screening for peripheral vascular disease
- Echocardiogram
- Electrocardiogram
- Endoscopy
- Fasting blood glucose test
- Fasting plasma glucose (FPG)
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Hemoglobin A1C (HbA1c)
- HPV testing
- Lipid panel
- Mammography
- Monoclonal antibody therapy
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine level of HDL and LDL
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy
- Wellness fair screening
- Whole body skin cancer screening

You could earn:

**\$50**  
per year

Benefit paid upon completion of a covered wellness exam or health screening test; one covered test per calendar year.

\*While many health plans cover preventive care without cost-sharing when provided by a network physician, some charges may apply to these services when they are considered diagnostic (for example, services rendered to treat a health condition). Check your benefit plan documents to see what services are covered.

\*\*For a complete list of screenings or tests offered by your employer, see your Benefit Administrator for official plan documents.

continued

## Program rules:

- 1 Screenings must be completed during the calendar year
- 2 A covered spouse and child can also earn a benefit
- 3 The benefit will only be paid for 1 test each calendar year, regardless of the test results. The benefit is paid in addition to any other payments you and/or your covered spouse receive under the policy.



**This is a critical  
illness-only policy**

## See your official critical illness documents for benefit details



Not for use in Arizona or New York

This information does not replace your supplemental health plan documents. Please see your supplemental health plan documents for all coverage details, which includes limitations and exclusions.

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.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness 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. 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 your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.