



Financial
Protection

Accident Protection Plan

Wellness Benefit Rider



Silver coverage - wellness benefit rider

Accident insurance is designed to ensure that, should you experience a covered accident, you'll receive a lump sum cash payment. You decide how, when and where to use the money.

When you enroll in our wellness benefit rider you get the added advantage of receiving a cash payment to help pay costs of important health screenings that can detect illness and diseases early, when they are most treatable. According to the Centers for Disease Control:¹

- ▶ A mammogram performed every 1–2 years for women aged 40+ years can reduce mortality by approximately 20%–25% during a 10-year period.
- ▶ Routine screening can reduce the number of people who die from colorectal cancer by at least 60%.
- ▶ Researchers have found that rates of cervical cancer death dropped by 20%–60% after Pap screening programs began.
- ▶ Cholesterol build-up is the most common cause of coronary heart disease, the number one killer of both men and women in the U.S. This is why regular cholesterol screening is so important.

Features

- ▶ Wellness Benefit
- ▶ How it Works

How it works

You and/or your covered spouse will each receive \$100 for one test each year, regardless of the test results. This benefit is paid in addition to any other payments you or your covered spouse receives under the policy.

The following common health screening tests are covered:

- ▶ Stress test on a bicycle or treadmill
- ▶ Fasting blood glucose test
- ▶ Blood test for triglycerides
- ▶ Serum cholesterol test to determine level of HDL and LDL
- ▶ Bone marrow testing
- ▶ 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
- ▶ Flexible Sigmoidoscopy
- ▶ Hemocult stool analysis
- ▶ Mammography
- ▶ Pap smear
- ▶ PSA (blood test for prostate cancer)
- ▶ Serum Protein electrophoresis (blood test for myeloma)
- ▶ Thermography
- ▶ Virtual Colonoscopy



Enroll today.

Take care of your health and your finances by enrolling in UnitedHealthcare's Accident Protection Plan and the Wellness Benefit Rider.



¹ Centers for Disease Control, Preventing Chronic Diseases: Investing Wisely in Health Screening to Prevent Cancer Deaths. 2008

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on Policy Form UHICI-POL-1. In New York, it is provided by Unimerica Life Insurance Company of New York as Specified Disease Coverage on Policy Form UHICI-POL-1-NY. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY. Some products vary by state or may not be available in all states.