

Critical Illness Protection Plan

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 United HealthCare is designed to help insure that, should you or a family member be diagnosed with a covered illness, you'll have financial support to help you continue to pay your daily living expenses.

To receive benefit for a covered condition, the member must complete and submit a claim form to United Healthcare Specialty Benefit. The claim form can be found at www.grandehealth.com.

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
- Child care during treatment
- Out-of-pocket health plan costs (deductibles, coinsurance, etc.)
- Prescriptions
- Transportation to and from therapy and specialist appointments

Covered Critical Illness Conditions	
Base Conditions	
Benign Brain Tumor Cancer – Invasive Cancer – Non-Invasive Chronic Renal Failure Coma Coronary Artery Disease Heart Attack Heart Failure Major Organ Failure Permanent Paralysis Ruptured Aneurysm Stroke	
Additional Conditions	
Amyotrophic lateral sclerosis (ALS) Complete Blindness Complete Loss of Hearing Advanced Alzheimer's Advanced Multiple Sclerosis Advanced Parkinson's	
Child Only Conditions	
Cerebral Palsy Cleft Lip / Palate Cystic Fibrosis Down Syndrome Muscular Dystrophy Spina Bifida	

Benefit Options			
Voluntary Benefits			
Associate Guarantee Issue Benefit			
Spouse Guarantee Issue Benefit			
Child(ren) Guarantee Issue Benefit			

- Associate must purchase coverage in order to purchase dependent coverage

Wellness Benefit Rider

A \$50 yearly benefit is available to Associates and their covered spouses for completing a wellness/preventative screen or test.

- Health Risk Assessment
- Fasting Blood Glucose Test
- Colonoscopy
- Chest X-Ray
- Mammogram
- Breast Ultrasound
- Bone Marrow Testing
- Blood test for prostate cancer (PSA)



For a complete list of covered conditions and benefit payment amounts visit:

www.grandehealth.com