

Take care of your health and get a \$50 benefit

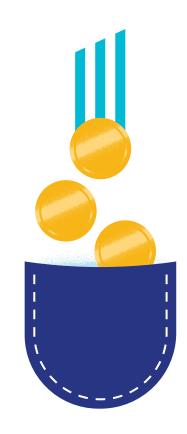
With UnitedHealthcare Critical Illness Protection Plan (CIPP), you are eligible for a \$50 wellness benefit for completing certain health screenings.

The wellness benefit may be money in your pocket

Many health plans cover blood tests, mammograms and other screenings — at no cost to you.* But CIPP goes one step further, with a wellness benefit where you can earn dollars for certain health screenings or tests. To be eligible to receive a \$50 check in the mail, complete at least 1 of the following:**

- · Antibody or serology testing
- At-home screening for colon cancer
- Biometric screenings
- Biopsy
- Blood test for breast cancer (CA 15-3)
- · Blood test for cholesterol
- Blood test for colon cancer (CEA)
- Blood test for myeloma
- Blood test for ovarian cancer (CA 125)
- Blood test for prostate cancer (PSA)
- Blood test for triglycerides
- Bone density scans
- · Bone marrow testing
- Breast MRI
- · Breast ultrasound
- 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
- · Hemoccult stool analysis
- Hemoglobin A1C (HbA1c)
- HPV testing
- Lipid panel
- Mammography
- Monoclonal antibody therapy
- Pap smear
- Serum cholesterol (HDL and LDL)
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep Pap test
- Virtual colonoscopy
- Wellness fair screening
- · Whole body skin cancer screening



Get preventive care and earn \$50 per year

This policy does not meet the definition of minimum essential coverage and therefore should not be used as a substitute for major health insurance.

*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.



CIPP wellness benefit rules and information

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

See your official critical illness documents for benefit details, including options on how to file a claim



There for what matters™

Not for use in Arizona. New Mexico, and New York

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

THIS IS A LIMITED BENEFIT POLICY. This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which includes limitations and exclusions. 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 the company.

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.

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