



Critical Illness Protection

Get financial support during a serious illness

Experiencing a critical illness can be devastating to you, your family and your finances. The Critical Illness Protection Plan is designed to help ensure that should you or a covered family member be diagnosed with a covered critical illness—including heart attack, stroke and cancer—you'll get a cash payment to use any way you want.

How Critical Illness Protection works—an example

Sharon was diagnosed with invasive cancer. Six months later, she had a stroke. Here's a look at Sharon's Critical Illness coverage benefits.

Coverage	Payout percentage	Option A	Option B	Option C
Invasive cancer	100%	\$10,000	\$20,000	\$30,000
Stroke	100%	\$10,000	\$20,000	\$30,000
Total:		\$20,000	\$40,000	\$60,000

Total cash benefit paid to Sharon



Option A

\$20,000

Option B

\$40,000

Option C

\$60,000



Wellness benefit

Get screened, earn money

Your UnitedHealthcare supplemental health plan options include a wellness benefit that may put money in your pocket. You could earn up to \$100*—for you to use any way you'd like—just for completing screenings like blood tests, colonoscopies or stress tests.

*Check plan documents for details.



Critical Illness – Smoker and non-smoker

Coverage is voluntary and must be elected. Rates are shown below:

Critical Illness	Bi-weekly rates	
	Employee	
Age range	Non-tobacco	Tobacco
Under 25	\$0.17	\$0.17
25 – 29	\$0.22	\$0.22
30 – 34	\$0.24	\$0.26
35 – 39	\$0.30	\$0.34
40 – 44	\$0.38	\$0.46
45 – 49	\$0.49	\$0.65
50 – 54	\$0.60	\$0.88
55 – 59	\$0.74	\$1.18
60 – 64	\$0.99	\$1.72
65 – 69	\$1.31	\$2.40
70 – 74	\$1.74	\$3.15
75+	\$2.37	\$4.02

Critical Illness	Bi-weekly rates	
	Spouse	
Age range	Non-tobacco	Tobacco
Under 25	\$0.17	\$0.18
25 – 29	\$0.22	\$0.23
30 – 34	\$0.25	\$0.27
35 – 39	\$0.28	\$0.32
40 – 44	\$0.36	\$0.48
45 – 49	\$0.51	\$0.75
50 – 54	\$0.66	\$1.06
55 – 59	\$0.85	\$1.44
60 – 64	\$1.17	\$2.14
65 – 69	\$1.59	\$3.12
70 – 74	\$2.12	\$4.15
75+	\$2.63	\$4.68
Child(ren)	\$0.10	



Critical Illness – Smoker and non-smoker

Coverage is voluntary and must be elected. Bi-weekly rates are shown below:

Option 1: EE \$10,000 / SP \$10,000 / CH \$5,000								
Age range	EE Only		EE + SP		EE + CH		EE + SP + CH	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 25	\$1.71	\$1.71	\$3.42	\$3.46	\$1.94	\$1.94	\$3.65	\$3.69
25 – 29	\$2.17	\$2.22	\$4.34	\$4.48	\$2.40	\$2.45	\$4.57	\$4.71
30 – 34	\$2.45	\$2.58	\$4.94	\$5.31	\$2.68	\$2.82	\$5.17	\$5.54
35 – 39	\$3.05	\$3.37	\$5.82	\$6.60	\$3.28	\$3.60	\$6.05	\$6.83
40 – 44	\$3.83	\$4.57	\$7.48	\$9.32	\$4.06	\$4.80	\$7.71	\$9.55
45 – 49	\$4.94	\$6.51	\$10.02	\$13.98	\$5.17	\$6.74	\$10.25	\$14.22
50 – 54	\$6.05	\$8.82	\$12.69	\$19.43	\$6.28	\$9.05	\$12.92	\$19.66
55 – 59	\$7.43	\$11.77	\$15.92	\$26.22	\$7.66	\$12.00	\$16.15	\$26.45
60 – 64	\$9.92	\$17.17	\$21.65	\$38.58	\$10.15	\$17.40	\$21.88	\$38.82
65 – 69	\$13.06	\$23.95	\$28.98	\$55.20	\$13.29	\$24.18	\$29.22	\$55.43
70 – 74	\$17.40	\$31.48	\$38.63	\$73.02	\$17.63	\$31.71	\$38.86	\$73.25
75+	\$23.68	\$40.20	\$49.94	\$87.00	\$23.91	\$40.43	\$50.17	\$87.23

Option 2: EE \$20,000 / SP \$20,000 / CH \$10,000								
Age range	EE Only		EE + SP		EE + CH		EE + SP + CH	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 25	\$3.42	\$3.42	\$6.83	\$6.92	\$3.88	\$3.88	\$7.29	\$7.38
25 – 29	\$4.34	\$4.43	\$8.68	\$8.95	\$4.80	\$4.89	\$9.14	\$9.42
30 – 34	\$4.89	\$5.17	\$9.88	\$10.62	\$5.35	\$5.63	\$10.34	\$11.08
35 – 39	\$6.09	\$6.74	\$11.63	\$13.20	\$6.55	\$7.20	\$12.09	\$13.66
40 – 44	\$7.66	\$9.14	\$14.95	\$18.65	\$8.12	\$9.60	\$15.42	\$19.11
45 – 49	\$9.88	\$13.02	\$20.03	\$27.97	\$10.34	\$13.48	\$20.49	\$28.43
50 – 54	\$12.09	\$17.63	\$25.38	\$38.86	\$12.55	\$18.09	\$25.85	\$39.32
55 – 59	\$14.86	\$23.54	\$31.85	\$52.43	\$15.32	\$24.00	\$32.31	\$52.89
60 – 64	\$19.85	\$34.34	\$43.29	\$77.17	\$20.31	\$34.80	\$43.75	\$77.63
65 – 69	\$26.12	\$47.91	\$57.97	\$110.40	\$26.58	\$48.37	\$58.43	\$110.86
70 – 74	\$34.80	\$62.95	\$77.26	\$146.03	\$35.26	\$63.42	\$77.72	\$146.49
75+	\$47.35	\$80.40	\$99.88	\$174.00	\$47.82	\$80.86	\$100.34	\$174.46

Option 3: EE \$30,000 / SP \$30,000 / CH \$15,000								
Age range	EE Only		EE + SP		EE + CH		EE + SP + CH	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 25	\$5.12	\$5.12	\$10.25	\$10.38	\$5.82	\$5.82	\$10.94	\$11.08
25 – 29	\$6.51	\$6.65	\$13.02	\$13.43	\$7.20	\$7.34	\$13.71	\$14.12
30 – 34	\$7.34	\$7.75	\$14.82	\$15.92	\$8.03	\$8.45	\$15.51	\$16.62
35 – 39	\$9.14	\$10.11	\$17.45	\$19.80	\$9.83	\$10.80	\$18.14	\$20.49
40 – 44	\$11.49	\$13.71	\$22.43	\$27.97	\$12.18	\$14.40	\$23.12	\$28.66
45 – 49	\$14.82	\$19.52	\$30.05	\$41.95	\$15.51	\$20.22	\$30.74	\$42.65
50 – 54	\$18.14	\$26.45	\$38.08	\$58.29	\$18.83	\$27.14	\$38.77	\$58.98
55 – 59	\$22.29	\$35.31	\$47.77	\$78.65	\$22.98	\$36.00	\$48.46	\$79.34
60 – 64	\$29.77	\$51.51	\$64.94	\$115.75	\$30.46	\$52.20	\$65.63	\$116.45
65 – 69	\$39.18	\$71.86	\$86.95	\$165.60	\$39.88	\$72.55	\$87.65	\$166.29
70 – 74	\$52.20	\$94.43	\$115.89	\$219.05	\$52.89	\$95.12	\$116.58	\$219.74
75+	\$71.03	\$120.60	\$149.82	\$261.00	\$71.72	\$121.29	\$150.51	\$261.69