



Choose a benefits package that may provide a financial safety net.

UnitedHealthcare Benefit Ally™ is an employer-provided suite of supplemental health products bundled with your medical plan that may help offset unexpected costs due to unplanned health events.



With Benefit Ally, support may be in sight.

In the time of a health crisis, your primary focus should be on getting better—not on your medical expenses. Choosing a plan with Benefit Ally means that, if you experience a covered health emergency, you won't need to file a claim or submit a receipt for your supplemental plan. When an **eligible medical event** is identified, you'll automatically receive a check in the mail that you can use for anything from medical expenses to groceries—or whatever you may need.



Accident

- Emergency room visits
- X-rays
- Physical therapy



Critical Illness

- Cancer
- Heart attack
- Stroke



Hospital Indemnity

- Hospital or ICU admissions or stays

Here's an example* of Benefit Ally at work.

Say you fracture your leg and need emergency care, physician visits and crutches. As part of your medical plan, you're still responsible for initial cost-shares like copays and deductibles. With Benefit Ally, your supplemental plan is included, and you'll get a check in return.

Initial care/hospital care		Follow-up care/common injuries	
Emergency room visit	\$100	Crutches	\$100
Diagnostics: X-ray	\$50	Follow-up physician visit	\$50
Initial physician visit	\$50	Fracture benefit	\$750
Your total payment:	\$200	Your total payment:	\$900

You receive a check for:

\$1,100

and you can use it however you choose.

*For illustrative purposes only. Example is based on a Value plan design. For more information, refer to plan benefit materials. Payout from member's Benefit Ally coverage will be triggered when UnitedHealthcare identifies a qualifying medical event.

Questions?

See your plan documents for benefit details.

Benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare sales representative.

Health insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Benefit Ally™ offers Accident Protection, Critical Illness, and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered "minimum essential coverage" under the Affordable Care Act and therefore none of the products 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. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

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