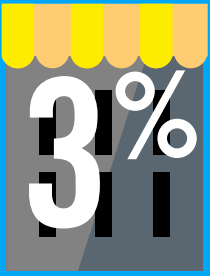




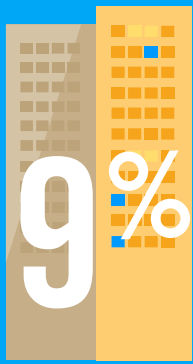
New Critical Illness Protection Plans

Employers of all sizes added high-deductible, consumer-directed health plans (CDHPs) in 2014.

In 2014 CDHP offerings jumped¹



For employers with >500 employees



For jumbo employers



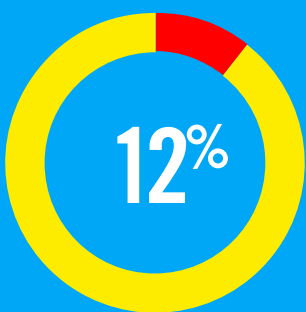
CDHP enrollment increase in 2014¹



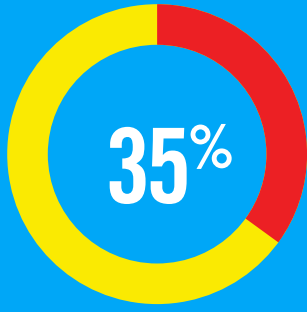
First drop in PPOs since 1993¹

More employers are offering critical illness protection plans as a way to add financial certainty for employees.

Large and midsize employers now offering critical illness coverage:



2002



2014

Employers can integrate critical illness into their health care plans just like:



accident



dental

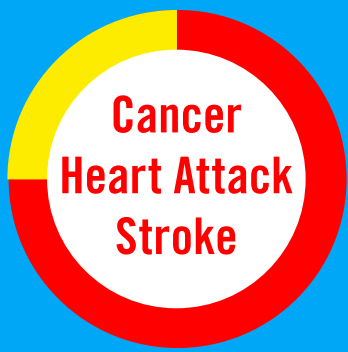


vision



disability

Critical illness coverage provides crucial financial support to employees recovering from a major illness, such as cancer, heart attack or stroke.



Cancer
Heart Attack
Stroke



Following diagnosis, plan participants receive a lump sum payment ranging between \$5,000 and \$40,000.



This can be used to pay medical bills or to cover normal living expenses.

Make up 75% of Critical Illnesses

Without coverage, costs for things like strokes, cancer and heart attacks can escalate quickly

\$360,000 Cost of cancer drugs for one year²

\$21,500 Cost of a hospital visit to treat a heart attack³

\$34,000,000,000 Cost of strokes in the United States every year⁴



UnitedHealthcare's Critical Illness Protection Plans are currently available to businesses with 51 or more eligible employees in 44 states*.



1: <http://www.mercer.com/newsroom/modest-health-benefit-cost-growth-continues-as-consumerism-kicks-into-high-gear.html>

2: <http://health.costhelper.com/heart-attack-treatment-cost.html>

3: <http://health.usnews.com/health-news/patient-advice/articles/2015/07/01/oncologists-worry-about-rising-costs-of-cancer-treatment>

4: <http://www.uhnj.org/stroke/stats.htm>

*Check with a UnitedHealthcare sales representative for details and availability; plans also available in Washington D.C.