

### **Supplemental Health Benefits**

# Help pay for out-of-pocket accident, illness or hospitalization costs.

These supplemental health plans, available through United Healthcare (UHC), provide a cash benefit if you or a covered dependent experiences a covered accident, illness, or hospitalization. All plans are available to supplement your current health coverage, whether enrolled in the DISH Medical Plan or in another plan outside of DISH.

### **Frequently Asked Questions**

- **Q:** What supplemental health benefit options does DISH offer?
- A: DISH provides optional Accident Protection, Critical Illness and Hospital Indemnity coverage.
- **Q:** Do I have to be enrolled in the DISH Medical Plan (DMP) in order to enroll in supplemental health coverage?
- A: No. You can enroll in supplemental health benefits whether or not you participate in the DMP.
- **Q:** Where can I find a list of what's covered?
- A: Supplemental health benefit summary documents can be found on our Benefits website at <u>www.dishbenefits.com/documents-and-videos</u>.
- **Q:** Who is eligible to enroll in supplemental health coverage? All regular, full-time DISH employees are eligible to elect this coverage. In addition,
- A: eligible dependents including your legal spouse and dependent children are also eligible.

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#### **Q:** When can I enroll?

You can elect supplemental health coverage in any eligible enrollment windows or throughout the plan year. Premiums are paid post-tax so you can make a change at any time. To make a change, report a life event in HR Link open a 7-day

A: enrollment window. Coverage will only apply on a move forward basis and will not apply to pre-existing conditions, accidents or hospital days prior to the date coverage starts.

### **Q:** How do I submit a claim to United Healthcare?

If you are a DISH Medical Plan member, UHC will automatically contact you to process the claim within 30 days of the claim posting. You can also contact UHC

A: directly to kick-off the claim. If you are not a DMP member, you must contact UHC to initiate the claim. Contact UHC at 866-556-8298 to get started or find claims forms on The HOP.

#### Q: What can I use the cash benefit for?

A: You can use the cash benefit however you like – for unexpected out-of-pocket medical costs or for things like your mortgage or childcare.