

# Life doesn't always go according to plan.

Protect your finances against the unexpected.



As an employee of Peter Kiewit Sons', Inc., you are eligible for 3 voluntary plans that offer added financial protection when life doesn't go as planned.

**Hospitalization** — The Hospital Indemnity Protection Plan pays you after hospital care.\*

**Critical Illness** — The Critical Illness Protection Insurance Plan pays if you have a covered illness.\*

**Accident Insurance** — The Accident Protection Plan pays you cash when you have an accident.\*

## Spend the money any way you choose.

Deductibles, copays, bills, unexpected living expenses — the benefits from these 3 plans are paid to you to spend any way you choose or to save for the future.

## Enjoy a simpler experience when life may be complicated.

Benefit Assist can help you submit your claim.

- There's no deductible to meet to receive your benefit.
- If you change jobs, you can take the plan with you.

## Get paid each year for doing health screenings.

These 3 plans each offer a \$75 wellness benefit\* which is available to you and your covered Spouse for Accident and Hospital Indemnity, and to you and your covered Spouse and/or Child(ren) for Critical Illness when 1 of several screenings or tests is completed during the calendar year, including:

- |                                  |                                |                              |   |
|----------------------------------|--------------------------------|------------------------------|---|
| • Blood test for breast cancer   | • Blood test for triglycerides | • Fasting blood glucose test | • Serum cholesterol test                |
| • Blood test for colon cancer    | • Bone marrow testing          | • Flexible sigmoidoscopy     | • Stress test on a bicycle or treadmill |
| • Blood test for myeloma         | • Breast ultrasound            | • Hemoccult stool analysis   | • Thermography                          |
| • Blood test for ovarian cancer  | • Chest X-ray                  | • Mammography                | • Virtual colonoscopy                   |
| • Blood test for prostate cancer | • Colonoscopy                  | • Pap smear                  |   |

You may earn the wellness benefit for 1 screening or test each calendar year, regardless of the results. If you are enrolled in multiple products, 1 covered health screening will result in a payment under each plan you are enrolled in. The benefit is paid in addition to any other payments you and/or your covered spouse receives under the policy.\*

## Preventive care is covered!

Preventive care is covered 100% under most health plans when you see a network provider. To view health guidelines and screening recommendations specific to your age and gender, visit [uhc.com/preventivecare](http://uhc.com/preventivecare).



**Questions?** For more information or to file a claim, call **1-800-444-5854**.

\*For coverage details, see your official benefit plan documents.