



# April Broker Blast

UnitedHealthcare New Jersey & Pennsylvania Health Plans



## United Health Foundation to provide \$1 million to support relief efforts in Ukraine

On March 4, the United Health Foundation, UnitedHealth Group's philanthropic foundation, announced a \$1 million donation to support relief efforts in Ukraine.

The donation includes:

- **\$500,000 to Save the Children**, the U.S. affiliate of Save the Children International, to support its Ukraine Crisis Relief Fund to provide children and families with immediate aid such as food, water, hygiene kits, and psychosocial support.
- **\$500,000 to Direct Relief**, a longstanding United Health Foundation partner on disaster response, to provide emergency medical supplies, including critical care medicines, oxygen concentrators, antibiotics and other medical equipment to the Ukrainian Ministry of Health.

Refer to the [March 4 news release](#) for full details.

### About the United Health Foundation

Through collaboration with community partners, grants and outreach efforts, the United Health Foundation works to improve the health system, build a diverse and dynamic health workforce, and enhance the well-being of local communities.

The United Health Foundation was established by UnitedHealth Group in 1999 as a not-for-profit, private foundation dedicated to improving health and health care. To date, the United Health Foundation has committed more than \$500 million to programs and communities around the world. To learn more, visit [UnitedHealthFoundation.org](http://UnitedHealthFoundation.org).

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## Introducing BlueStar – an exclusive offer for the Oxford medical plan

We're pleased to tell you that eligible employees with Oxford medical coverage, and their covered dependents between the ages of 18 and 79 years old will have access to a free pilot opportunity with BlueStar, an app from Welldoc. It's a digital tool designed to help employees self-manage their type 2 diabetes while lowering costs. The BlueStar app, powered by artificial intelligence, provides users with 24/7 personalized support, helping prompt them to take the next best step toward improved health. It offers an easier way for employees to track their glucose levels, physical activity, and other diabetes related measures. Eligible members will be invited by Oxford to participate in this pilot. Below are some high level details about the pilot:

- Timeline: 1 year from 3/15/2022 - 3/15/2023
- Cost: The app is free during the pilot period
- Devices: The app is compatible with hundreds of devices
- Where to go to learn more or register: [www.welldoc.com/uhc](http://www.welldoc.com/uhc)



## **Update: Wage and tax documentation requirements for Oxford small group business**

As part of the group enrollment process, Oxford fully insured small groups (New York: 1-100, New Jersey: 2-50<sup>1</sup>, Connecticut: 1-50<sup>2</sup>) must submit payroll/wage and tax documentation verifying the group meets the eligibility requirements for health care coverage under state and federal law. In addition to the group's most recent wage and tax records, you may be asked to provide additional supporting documentation for a client. This process remains the same for both new and renewing Oxford small group business.

### **What's new**

This communication supersedes our previous communications on this subject.

We are **not** requiring a group's wage and tax information for the four quarters of the prior calendar year at the time of application or renewal, as previously communicated. As noted above, we may, however, ask for such additional documentation to confirm group eligibility.

### **Upload wage and tax documentation**

Please provide us full documentation with your clients' application and renewal requests to help ensure timely processing. When uploading supporting documentation with a client's application in the small group Sales Automation Management tool, SAMx, remember to include the wage and tax information. Without this information, applications will be incomplete and remain in a pending status.

We have updated the instructions for submitting wage and tax documentation to us on behalf of your clients and are working to have the new versions included with the small group renewal packages, replacing the previous versions. In the meantime, you may find the new versions on [uhceservices.com](https://uhceservices.com) in the Producer Resources section and they are attached:

- **Connecticut Oxford small group tax instructions**
- **New Jersey Oxford small group tax instructions**
- **New York Oxford small group tax instructions**

### **More information**

Our Risk Management team will contact any client and the client's broker if additional information is needed in order to complete an application or a renewal.

### **Questions?**

Please contact your Oxford sales representative or call our Client Services team during normal business hours at **1-888-201-4216**.

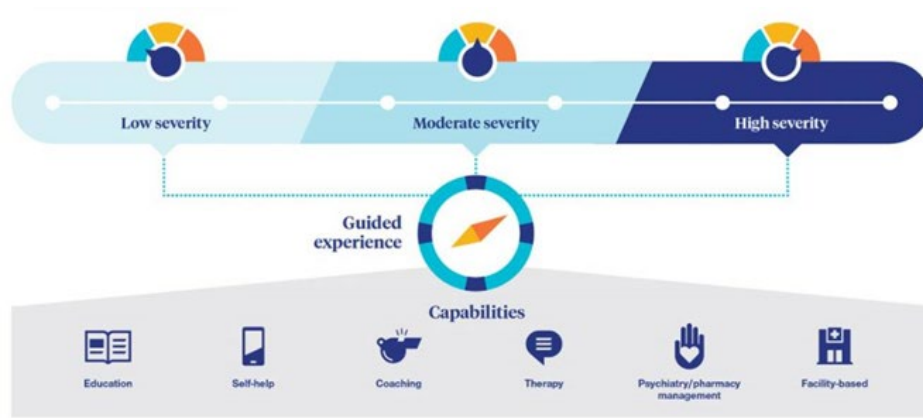
Thank you.



## Preventive mental health care to help avoid crises

Offering a continuum of care helps employees take proactive measures to help maintain their mental health and overall well-being similar to physical health.

This approach may help prevent a mental health condition from progressing in severity.



The behavioral health care continuum offered by UnitedHealthcare features solutions that help meet the needs of employees from low severity, moderate severity and high severity.

A guided experience, whether through an advocate or myuhc.com, helps employees determine what solution may help manage their behavioral health condition.

The solutions include education, self-help, coaching, therapy, psychiatry and pharmacy management, and facility-based treatment.

For more details on our Behavioral Health strategy, please reach out to your Sales and Account Management team or visit [Behavioral health | UnitedHealthcare \(uhc.com\)](https://www.uhc.com/behavioral-health).

## Social Determinants of Health services now available to all Advocate4Me Members

We would like to make you aware of some additional enhancements we have made to our Advocate4Me model. UnitedHealthcare is deeply invested in supporting people's health and well-being by connecting them to needed services, while striving to treat medical, social, and behavioral issues holistically. Effective Dec. 6, UnitedHealthcare advocates have the ability to proactively assist and connect all Advocate4Me® members with local programs and resources that can help with food, housing, and more. Social Determinants of Health (SDOH) services will also be available via myuhc.com® to members in late December.

### What are SDOH?

SDOH are conditions in which people are born, grow, live, work, and age – and they affect a wide range of health, functioning, quality-of-life outcomes, and risks. Working in partnership with findhelp.org (formerly known as Aunt Bertha), this offering modifies the way in which UnitedHealthcare advocates can assist members with resources that may be outside the realm of traditional health care needs. Advocates are now able to view new opportunities for SDOH on their dashboard, ask additional questions to assess the member's needs and use the findhelp.org Community Resources website to help them connect with resources within their community. This service aligns with UnitedHealthcare's broadening initiatives to redefine access and address needs that include access to food, financial resources, homelessness, social isolation, and more. For more information, please see the attached brochure.



## New UnitedHealthcare Behavioral Health Material

Did you know that UnitedHealthcare has one of the nation's largest networks of behavioral health care providers? Along with an extensive network and comprehensive solutions that cover a range of mental health conditions, our guided experience is key to helping employees find the care that they need.

This visual [2-page summary](#) (also see attached- behavioral health solutions placemat) demonstrates how we help guide employees to care more quickly, whether through a behavioral health advocate, on myuhc.com® or crisis line. Examples show how we support employees experiencing mental health conditions such as anxiety and depression, or a crisis that requires facility-based care.

As you may already know, the pandemic worsened mental health conditions already affecting millions of Americans – 4 in 10 adults reported feeling anxious or depressed during this time.

Given these trends, it's become increasingly important for employers to reassess what behavioral health benefits they provide and communicate these offerings to employees and their families.

This recent [white paper](#) (also see attached- behavioral health solutions whitepaper) offers employers 5 tips to help employees find the behavioral health care they may need, which include:

- Promoting virtual care to help improve access
- Building a benefits strategy that includes a full continuum of care
- Offering a guided experience to support employees
- Trying to reduce stigma, especially for at-risk populations
- Reinforcing the connection between physical and behavioral health

The third attachment is our [Behavioral Health products-at-a-glance](#), which is a one-page overview highlighting the capabilities and attributes of UnitedHealthcare's core Behavioral Health solutions.

The articles below can be shared with customers about different aspects of behavioral health:

- [Expanding the network to meet member needs](#)
- [Integrating medical and behavioral for a better experience](#)
- [Digital solutions support a spectrum of behavioral health needs](#)

Our approach is designed to help employees access the right care at the right time – leading to a better overall experience. Please let us know how we can help.



## Local Market Hub

Brokers and consultants have a new and improved way to engage with health plans through the launch of the [Local Market Hub](#) experience on [uhc.com](#). The local pages are an extension of the national broker and consultant website launched in early 2021.

The Local Market Hub pages promote health plan priorities within local product portfolios and highlight the impact health plan teams are making in communities nationwide. The pages are designed to support conversations Sales and Account/Client Management have with their brokers and consultants, while providing them with easy access to state-specific product information, marketing materials, local news, and more.

### Product highlights

Learn about product updates, launches and announcements impacting each market.

### Local statistics

Get statistics on how many members each market serves, how many providers or hospitals are in each market, and find out how many dollars each market donates to local communities annually.

### Latest news

Explore local news in each market to stay up-to-date on what is happening in your state.

### Health plan teams

Health plan leaders are featured on the page, and visitors can download contact sheets to connect with local UnitedHealthcare representatives.

The Local Market Hub is live now with market-specific content on [uhc.com](#) for many states, and the content will continue to be expanded so please be sure to check out [uhc.com](#) regularly for more great content.

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## Broker Appointment Required for Oxford Level Funded Quotes

As of 8/1/2022, we will no longer release preliminary underwritten rates for Oxford Level Funded quotes to brokers who are not yet appointed with Oxford Level Funded.

Please work to get your paperwork processed and your appointment approved, to avoid delays in obtaining quotes and selling Level Funded!

Contracting paperwork is attached.

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## New at-home screening kits for colon cancer, hemoglobin A1C offered to ASO customers

With more employees working remotely, it can be difficult to reach the workforce with wellness programs. Through at-home screenings, UnitedHealthcare can provide easy access for members to engage in their health care, complete preventive screenings, and improve their overall health and well-being – while reducing costs for customers.

Effective April 1, at-home kits will expand to further help close gaps in care and encourage **members of self-funded (ASO) UnitedHealthcare customers** to become more engaged in their health. On top of the company's current biometric kit, UnitedHealthcare will offer two additional screening kits from both Quest and LetsGetChecked:

- **Fecal Immunochemical Test (FIT)/Colorectal Cancer (CRC):** No dietary restrictions, fasting or unpleasant preparations needed
- **Hemoglobin A1C:** Pre-diabetes and diabetic risk indicator

The results of an at-home screening allow members to assess their health risks, seek appropriate follow-up care and determine which wellness programs may work best for them – which ultimately may help reduce long-term medical costs.

**Note:** Quest will remain UnitedHealthcare's primary and preferred Health Screening Solutions (Biometrics) provider. LetsGetChecked may be used as an alternative provider for those customers that prefer not to use Quest.

## 2022 FIT In-Home Colorectal Cancer Screening outreach program launching in May; National Accounts opt-outs due March 25

A Fecal Immunochemical Test (FIT) In-Home Colorectal Cancer Screening outreach program is planned to launch in May. **This is not Cologuard; FIT and FIT DNA/Cologuard are two different forms of tests.**

All identified members will receive a letter or email, allowing them to opt in via an interactive voice response (IVR) call, short message service (SMS) messaging or web portal to receive an at home FIT screening kit. For members who received and returned a kit by the end of December 2021, had a negative result, and are still eligible, a FIT kit will be sent automatically without the need to opt in.

Kits will be mailed to members' homes, and they will be reminded to complete their screening kits with a final letter. Once completed and returned, the results will be sent to members and their physicians. Members with a positive or inconclusive test result also receive a live follow-up call or a certified letter. There is no cost to the member or customer.

### Applicability

Selected members will be identified based on being non-compliant, according to records reviewed by UnitedHealthcare, as defined by the Colorectal Cancer Screening Healthcare Effectiveness Data and Information Set (HEDIS) measure.

Overview of CRC screening options

	FIT Test	Cologuard	Colonoscopy
<b>What it is</b>	Looks for blood traces in stool	Looks for blood traces and abnormal DNA in stool	Looks for polyps
<b>How</b>	Tests a small stool sample	Tests a small stool sample	Inserting a scope into your rectum and colon
<b>Where</b>	At home	At home	At a medical facility under sedation
<b>Frequency</b>	Yearly	Every three years	Every 10 years
<b>Positive result action</b>	A closer look with a colonoscopy	A closer look with a colonoscopy	Remove and biopsy the polyps
<b>Preparation</b>	None	None	Full bowel prep, including fasting and laxatives
<b>Time it takes</b>	Very little	Very little	Plan to take the day off from chores and activities
<b>Cost</b>	UnitedHealthcare customer pays	Health plan – Claims	Health plan – Claims



## 2022 UnitedHealthcare Hearing Member Outreach

At UnitedHealthcare, we want our members to receive better health, a better experience and better cost control by obtaining the most from their health care dollars, which is why we include a hearing benefit in nearly all its commercial plans. Through the hearing benefit from UnitedHealthcare Hearing, instead of paying thousands of dollars out-of-pocket for hearing aids, members could pay as little as \$699 each (before applicable benefits). Members in plans with a hearing aid benefit can use their allowance with UnitedHealthcare Hearing to further reduce their out-of-pocket costs. Hearing aid benefits are included in nearly all fully insured and in most ASO plans.

- Beginning April 2022, UnitedHealthcare will send a direct mailer to members with UnitedHealthcare coverage who have had a hearing-related health claim the previous month informing them of their hearing benefit. The mailer will provide an overview on the hearing aids and hearing care options available from UnitedHealthcare Hearing. A copy of the direct mailer is provided for your reference.
- This direct mailer is simply an opportunity for UnitedHealthcare members to understand what hearing health services and hearing aids are available to them at significantly reduced prices.

Given the potential value to our members, UnitedHealthcare would like to share this information. Based on experience, its estimated 2-3% of your client's employees will receive this communication and typically about 20% of these targeted members will then express interest in purchasing a hearing aid.

### UnitedHealthcare Hearing offerings

UnitedHealthcare Hearing now offers members more choices than ever before, including:

Over 2,000 hearing aid models and styles from major manufacturers with advanced technology, including Bluetooth® streaming, recharging capabilities, tap control and a smartphone app. More than 7,000 credentialed hearing providers nationwide, providing hearing tests, hearing aid evaluations and follow-up support. Convenient ordering and follow-up care options, allowing members to order hearing aids in-person through their UnitedHealthcare Hearing provider with in-person follow-up care or have the hearing aids delivered right to their door with Right2You virtual care and direct delivery.

### Right2You virtual care and direct delivery

With Right2You virtual care and direct delivery, members can get a hearing test, hearing aids and follow-up care using their phone, tablet or other device. All follow-up appointments, including a hearing aid fitting and adjustments, are done from the comfort of home or office with a licensed UnitedHealthcare Hearing professional.





## Introducing Virtual Primary Care through Optum Virtual Care

We are very excited to offer members with access to a virtual primary care benefit through Optum Virtual Care. This benefit will be available in all 50 states by the end of April to UnitedHealthcare members, and by third quarter 2022 to Oxford Members.

Please note that **Virtual primary care** is like an office visit with a primary care provider (PCP) — over a computer or mobile device instead. By connecting through myuhc.com® or the UnitedHealthcare® app, employees can see a PCP in our Optum network regularly, so they'll have the same doctor with them every step of the way. They may also be able to visit their local PCP virtually through their clinic's website.

Virtual primary care offers:

### Improved access to care

- It connects employees to quality care from providers throughout the nation
- Employees may get seen quicker, since there's less wait time to see a Virtual Care Provider
- Employees may receive network care at a lower cost

### Greater convenience

- It meets employees where they are by offering 24/7 access to PCPs anytime from anywhere
- Created for simplicity
- Online scheduling is built for ease
- Designed to provide ongoing care and medication management
- 66% of members surveyed felt virtual primary care could have a positive impact on plan satisfaction
- Less time away from work may coincide with higher productivity
- May help prevent unnecessary ER visits and reduce costs when employees get treated for conditions earlier

### Coordination of care

- Provides access to employees' health history across the virtual care team, which allows providers more time to spend on personalized care
- Insights that are available at the point of care—such as drug formularies—help guide employees to quality care to help meet their needs
- Data sharing helps ensure well-informed decisions between network providers and health professionals and the care team
- When providers are armed with reliable real-time information, it can be easier to understand what employees may need and deliver more value
- Employees can see the same virtual care providers each time, which helps doctors get to know them
- Coordinated care is designed to help close gaps in care, which may lead to better health and lower costs

Attached is a flyer for your convenience that goes into more detail on this benefit. Please do not hesitate to reach out to your account representative with additional questions or concerns.



## FlexWork Program

The UnitedHealthcare FlexWork® program, previously available for National Accounts customers, is now available for Key Accounts groups with 2,000 or more eligible hourly employees.

Part-time or intermittent hourly workers are often not eligible to enroll in their company's core benefits plan. Full-time or permanent hourly workers are benefits-eligible but often waive coverage because they are unable to afford the high deductibles associated with a major medical plan.

The FlexWork program was created to offer an inclusive, flexible benefits package to hourly employees looking for affordable health coverage.

### **FlexWork minimum essential coverage limited medical plan**

At the program's core is the FlexWork minimum essential coverage limited medical plan, which provides first-dollar coverage with no deductible or coinsurance requirements. Some benefits of the plan include:

- Most U.S. Department of Health and Human Services (HSS)-defined essential health benefits
- Choice provider network
- An array of embedded extras
  - \$0 copay virtual care
  - Optum employee assistance support line
  - Optum Perks pharmacy discount card

The plan is designed to be easy to use and understand. Members pay a pre-set copay for non-hospital services, and the plan covers the remaining amount. Hospital services provide coverage up to a specified benefit amount.

### **Additional benefits**

Plan sponsors can also offer specialty plans alongside the medical plan to optimize employee choice.

- Dental
- Vision
- Financial Protection plans -- Enhanced Hospital Indemnity, Hospital Indemnity, Accident and Critical Illness, Life and Short-term Disability

In addition, an optional specialized benefits administration platform is available to help manage eligibility and missed premiums. The plan typically costs less than half the cost of a high-deductible major medical plan.

See attached flyer for additional information.

Contact Your UHC representative if you have questions.



## Care Cash

**Navigating the cost of health care can be challenging, and out-of-pocket costs are a top concern for consumers.**

The Care Cash program will help support members financially and encourage behavior change for optimal health care usage.

Care Cash is a prefunded debit card program supporting first-dollar coverage and is available to use for specific health care expenses. Employees can use the card for eligible UnitedHealth Premium® Care physicians, Virtual Visit providers, urgent care facilities, primary care physicians and outpatient behavioral health care providers.

The Care Cash card:

- Awards employees \$200 for the year (employee coverage only), or \$500 for family coverage.
- Is designed to help pay for out-of-pocket costs for eligible health care expenses.
- Is reloadable. Each year, money is added after the employee completes the activation steps. At the end of the year, any remaining fund balance rolls over to the next year with consecutive Care Cash eligibility.

**Unused dollars roll-over towards a \$2,000 max, but do not expire unless a member's Care Cash medical plan eligibility is discontinued.**

**The program is available for new and existing cases:**

- Key Accounts -- ACIS Fully Insured and HMO (100+) in all states excluding HI, RI, CA, IN, KY, MD, ND, NM, NY, SD and VT.
- Small Business -- PRIME Fully Insured (2-50) for Neighborhood Health Plan (NHP) in Florida.
- Case effective dates beginning April 1, 2022, will include National Accounts and Key Accounts ASO groups.

**NOTE: Care Cash cannot be sold to employers who are identified as cannabis industry entities. This excludes Fully Insured business. Optum Bank administers Care Cash, and as a Utah licensed bank, Optum Bank cannot provide services to entities that receive revenues from engaging in commerce related to the sale, transport or distribution of cannabis.**

See attached flyer for additional information.

Contact Your UHC representative if you have questions.



## New Employer eServices Enhancements

New Employer eServices enhancements to include search functionality, ability to view member list for select customers.

### Updated search functionality and member list capability

In late March, the Employer eServices® (EeS) team will launch a new user-friendly search employee feature to help improve usability and search efficiency.

The addition of multiple search options allows users to select their search preference, and the new search fields will guide users to enter appropriate search parameters, resulting with a more precise employee list. In addition, Small Business PRIME customers will be able to view a member list with up to 100 members from six different groups:

The screenshot shows the 'Manage Employees' section of the EeS interface. It includes a search form with a dropdown for 'Last Name and First Initial' and a text input field containing 'TES'. Below the input field is a search button with a magnifying glass icon and a help icon. A note states: 'Enter Last Name 3 to 25 characters and First Initial. Optional Ending Asterisk is allowed.' There are two buttons: 'Add New Employee' and 'View Member List'. Instructions for adding a new employee and viewing the member list are also present.

**Manage Employees**

To view an existing employee, please select a search type and enter the search details. You will be able to change coverages, terminate or reinstate coverage, view claims, print ID cards, etc.

Last Name and First Initial

TES

Enter Last Name 3 to 25 characters and First Initial. Optional Ending Asterisk is allowed.

If you need to add a new employee for this group, please click the appropriate button below to proceed.

**Add New Employee**

If you need to view all the Members (Employees and their Dependents) for this group, please click the appropriate button below to proceed. NOTE: Limited to the first 100 Members.

**View Member List**

### Supplemental life approved benefit amount enhancement

Under Supplemental Life, EeS will now display the approved amount in addition to the benefit amount:

The screenshot shows the 'EMPLOYEE INFORMATION' and 'PLANS' section of the EeS interface. It includes a 'Print Record' button. The 'EMPLOYEE INFORMATION' section shows details for Andrew J Mruz, including Social Security #, Alternate ID, Gender, Date of Birth, Date of Hire, Original Effective Date, Retirement Date, and Tobacco Usage. The 'PLANS' section shows details for Dental, Vision, Life, and Supplemental Life, including Coverage Begins, Coverage Ends, and Benefit Amount.

**EMPLOYEE INFORMATION** **Print Record**

Policy # 01Y6661 - TOTAL FIRE & SECURITY  
Anniversary Date : 01/01 Status : ACTIVE

**EMPLOYEE**

Expand All | Collapse All

**ANDREW J MRUZ (EMPLOYEE)** **TERMINATED 12/01/2021**

**EMPLOYEE INFORMATION** **Edit**

**DEMOGRAPHICS**

Social Security # \*\*\*\*\*0884  
Alternate ID 952144145  
Gender MALE  
Date of Birth 01/11/1983  
Date of Hire 01/01/2015  
Original Effective Date 01/01/2019  
Retirement Date  
Tobacco Usage UNKNOWN

**PLANS** **Edit**

View: [Plan & Benefit Details](#)

**DENTAL** DENTAL PPO-P3300  
**VISION** VISION PPO  
**LIFE** FLAT LIFE  
**SUPPLEMENTAL LIFE**  
Coverage Begins 01/01/2019  
Coverage Ends 11/30/2021  
Benefit Amount \$100,000.00

## Employer eServices (EeS) Webcast

The Employer eServices® (EeS) second quarter 2022 external customer reporting (cost and utilization reporting) webcast for customers with 100+ employees is scheduled Wednesday, May 25, from 2 to 3 p.m. ET.

**Registration is required and space is limited.**

Topics covered include:

- Offer an overview of the tool's functionality and how to create common customer reports
- Explain how to export and print automated and custom reports
- Provide help on using the tool via the online training resource

### External training webcast

An external training flier is available on [one.uhc.com](http://one.uhc.com) and provided under related links for use in promoting the training session to brokers, consultants, and customers, as appropriate (see attached).

External users can register for the webcast via the training link on the [EeS website](#) or under Reporting News on the EeS Cost and Utilization Reporting home page.

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## uhceservices.com External Training

Announcing uhceservices.com second quarter 2022 external training options for brokers and customers.

uhceservices.com serves as the primary website for brokers to manage UnitedHealthcare business where they can access new quoting tools like SAMx and SAMx-Level Funded. In addition, the website is accessed by customers with policies on the UnitedHealthcare Strategic Platform (USP) to manage eligibility, billing and payments, and reporting.

The second quarter 2022 external training webcasts for brokers and customers are scheduled as follows:

Brokers:	Monday, April 4	1 to 2 p.m. ET
	Tuesday, May 2	1 to 2 p.m. ET
	Thursday, June 9	3 to 4 p.m. ET
Customers:	Tuesday, April 12	1 to 2 p.m. ET
	Thursday, May 12	3 to 4 p.m. ET
	Wednesday, June 15	3 to 4 p.m. ET

**Registration is required and space is limited.**

The one-hour sessions cover how to:

- Manage and invite other users, including the different role types that are available
- Access quoting (brokers only) and renewal tools
- Enroll, update, terminate and reinstate members
- Print or order ID cards
- Manage billing and payments
- Access reports, plan documents and resources
- View commission statements (brokers only)

Brokers can register for the webcast via the training schedule on [uhceservices.com](http://uhceservices.com) > Resources > Tools and Resources > Broker Training.

Employers can register for the webcast via the training schedule on [uhceservices.com](http://uhceservices.com) > Resources > Tools and Resources > Employer Training.

### Additional training resources

Refer to the related links section for system guides and training videos (see attached).



# Medical Updates

## April Wellness Wednesday

### Join us for a webinar

#### Rally Digital Health & Wellness

Join us to learn more about our Rally digital health and wellness portal, designed to offer small steps to build healthier habits and earn rewards along the way.

**Register Now**



**Virtual - WebEx**

**Wednesday, April 13**

12 p.m. - 1 p.m. ET

#### SimplyEngaged Wellness Program

SimplyEngaged is a wellness incentive program designed to benefit everyone. Join us and learn how completing health actions can turn into rewards.

**Register Now**



**Virtual - WebEx**

**Wednesday, April 27**

12 p.m. - 1 p.m. ET

## UnitedHealthcare Wellness Weekends

UnitedHealthcare is proud to collaborate once again with Chelsea Piers Fitness for UnitedHealthcare Wellness Weekends, a series of group exercise classes available for only **\$5** a class at Chelsea Piers Manhattan and Brooklyn locations. Classes include yoga, Pilates mat, barre, strength 3-D, adult gymnastics and the fan favorite, adult ice skating.

Participants do not need to be a UnitedHealthcare or Oxford member but must be at least age 16 to participate. Register today at [www.chelseapiers.com/newsfeed/uhc-wellness-weekends](http://www.chelseapiers.com/newsfeed/uhc-wellness-weekends).

**CHELSEA PIERS**  
fitness

Date	Venue	Class Type	Times	Location
Saturday, April 30	Chelsea Piers Fitness (Brooklyn)	Break-away Cycling	10:45 am – 11:30 am (45 min)	Cycle Studio
Sunday, May 15	Chelsea Piers Fitness (NYC)	AMP'D	10:45 am – 11:30 am (45 min)	Turf
Saturday, June 11	Chelsea Piers Fitness (NYC)	Yoga Flow	12:30 pm – 1:30 pm (60 min)	Yoga Studio





## Teledentistry

It can be hard to prioritize dental care right now, but you shouldn't have to choose between feeling safe and getting relief. UnitedHealthcare Dental has made it possible for you to get the care you need without visiting the dentist's office.

### DialCare Teledentistry

24/7 access to a licensed dentist — via phone or web\* — for an array of oral health issues.

You'll get access to a network of licensed, credentialed dentists for diagnosis and consultation on:

- Oral pain
- Broken, chipped and sensitive teeth
- Gum swelling and bleeding
- Orthodontia needs
- Second options on oral health diagnosis or treatment options
- Clinically-appropriate, non-DEA controlled prescriptions when needed

Visit [uhc.dialcare.com](http://uhc.dialcare.com) to receive 2 virtual visits per plan year at a \$0 out of pocket.

DialCare is available now and open to all fully insured groups. ( RI, ME are pending)

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## National Discount - Quip

Health habits start at home. United Healthcare is offering a national discount to all United Healthcare Specialty Benefits members. A 30% discount is offered for kids and adults Quip smart toothbrush or smart toothbrush bundles. Each toothbrush comes with an app that:

- Tracks brush
- Teaches better brushing habits
- Allows users to earn points
- Offers rewards such as an exclusive Quarterly Brush Head Refill

Discounted Prices:

- \$45 kids smart brush
- \$45 adult plastic smart brush
- \$60 adult metal smart brush (black)
- \$60 adult metal smart brush (pink)

The discount can be redeemed at [www.uhcspecialty.benefithub.com](http://www.uhcspecialty.benefithub.com)



## Highest in Customer Satisfaction with Dental and Vision Plans

. Thank you for rating us #1 in customer satisfaction



Your commitment to giving your employees the best inspires us to be the best for you. You encourage us to be better listeners and communicators as we pave the way to providing personalized care that moves health forward.

Thank you for your confidence, your trust and your business. Because of you, UnitedHealthcare has been ranked #1 in Customer Satisfaction with Vision and Dental Plans, achieving the highest ranking in communication, cost, coverage and customer service by J.D. Power.

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## Treatment Plan Calculator

The new Treatment Plan Calculator is designed to help members make more informed decisions about their dental treatments. The calculator empowers providers to give their patients real-time care plan estimates during their in-office visits, leading to greater cost transparency.

Voice of the Customer: Members, Providers, Calls & Claims, Appeals

- Improving the member and provider experience
- Real Time Benefit Eligibility
- Real time treatment plan cost estimator
- Smart prompts and clinical review alerts

## Consumer MaxMultiplier

Awards benefit dollars for getting regular checkups and helping keep costs low.



### Highlights

- Carry over a portion of unused benefits for future dental services.\*
- Rewards never expire.
- Claims for coverage period cannot exceed threshold amount.
- PPO members get a bonus for in-network-only claims.
- At least one dental claim must be made during coverage period.
- Consumer MaxMultiplier is administered at the member level.

\*Members will not actually earn cash that they can access or withdraw. UnitedHealthcare adds the award dollars to the member's annual maximum for the following plan year and applies them to qualifying claims. Dollar amounts will vary based on the specific plan.

## Select Managed Care

Our managed care product suite is **innovative and convenient**

### Unique Managed Care delivery model.

- No dentist assignments
- Members can switch offices at any time.
- Referrals required for specialty care
- No waiting periods.
- No maximums.

### Comprehensive benefits.

- Savings on implants with specific fee, abutments, prosthesis removal and crowns.
- More than 450 procedures covered at a copayment level.
- Prenatal benefits.
- Oral cancer screening.
- Cosmetic benefits at specific copayments / discounts.
- Pediatric dentistry up to age 16.
- Discount on procedures not listed on the Schedule of Benefits.
- SmileDirectClub is included in the SMC network

A network free of the typical **pain points** associated with traditional DHMO options

Open access: **freedom to choose** anyone in our network

For more information Contact your UnitedHealthcare representative



# Specialty Updates

## Benefit Assist

Designed for faster, easier benefit payouts

Available on UNET, UMR & Oxford platforms for groups with 250+ eligible.

With Benefit Assist, employees enrolled in a health plan and a supplemental health plan (Accident, Critical Illness or Hospital Indemnity) from UnitedHealthcare have an advocate on their side.

A Benefit Assistant can help ensure your employees receive a benefit payout when they need it most. Submitting claims early and accurately may speed up the benefit payout process by weeks. A Benefit Assistant can help with this by:

- Reviewing eligible medical claims
- Notifying employees if any claims qualify for a benefit payout from their supplemental plan
- Connecting employees to a claim specialist who helps them submit a supplemental plan claim



**Learn more**

Contact your UnitedHealthcare representative

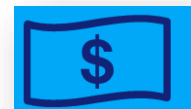
## Customers can save even more when they bundle their plans.<sup>1</sup>

Help customers get a 5% second year rate cap when they add a dental plan by December 15, 2022.



The guidelines:

- Effective dates are January 1, 2021 – December 15, 2022.
- Group size 2 – 100 eligible lives.
- Offer not available to groups situs in RI, WI, WA, FL (2-50), ACEC groups.



**Earn big smiles  
with guaranteed dental rates.**



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<sup>1</sup>Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Please consult your UnitedHealthcare representative for more details.

## The more you bundle, the more you save

With Packaged Savings®, when fully insured customers bundle their medical, dental, vision, life and/or short-term disability plans with UnitedHealthcare, they may save money in administrative credits. Credits are earned based on the number of enrolled medical employees and the number of eligible specialty plans offered.

Purchase a fully insured medical plan below	And receive the following credits per enrolled medical employee per month
Dental	\$3
Vision	\$2
Life <sup>1</sup>	\$1
Short-term disability <sup>2</sup>	\$1
Life <sup>1</sup> and short-term disability <sup>2</sup>	\$2
Dental and vision	\$5
Dental and life <sup>1</sup>	\$4
Vision and life <sup>1</sup>	\$3
Dental, vision and life <sup>1</sup>	\$6
Dental, vision, life <sup>1</sup> and short-term disability <sup>2</sup>	\$7

<sup>1</sup> Requires a minimum of \$25,000 benefit.

<sup>2</sup> Short-term disability must be fully insured.

See the back for complete program terms and conditions.

### More reasons to bundle

When our medical and specialty plans are purchased together, you get a simpler, service-focused experience with:

- ✓ One dedicated account team
- ✓ One streamlined administration process and self-service website
- ✓ One integrated and simpler claims process

### Program terms and conditions

1. The Packaged Savings program is available to customers with 2–99 total eligible employees. New fully insured medical customers purchasing fully insured specialty products or existing medical customers adding new fully insured specialty products may qualify.
2. The applied savings are available for as long as eligible medical and specialty benefits remain in-force and meet eligibility requirements. Credits will be withdrawn when any medical or specialty coverages terminate. Program is subject to change at any time.
3. Per-employee per-month (PEPM) savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.
4. Employer-paid plans require an employer contribution level of 50% or greater of the employee premium. Voluntary plans and plans where employees contribute 51% or greater do not qualify for the program.
5. Employee enrollment in qualifying dental and vision plans must be 75% or greater of total eligible medical employees for Packaged Savings to be activated.
6. Fully insured vision and dental plans qualify subject to the terms above.
7. Short-term disability plans must be fully insured.
8. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000. Life insurance plans qualifying for Packaged Savings must completely replace existing life plans or be added to customers with no prior coverage; adding an additional life policy to an existing life benefit does not qualify for Packaged Savings.
9. Customers who have existing basic and supplemental life plans with another carrier must place both the basic and supplemental life insurance plans with UnitedHealthcare to qualify for Packaged Savings.
10. Any combination of life products counts as one product for the purpose of the program. Any combination of disability products counts as one product for the purpose of the program. Long-term disability does not qualify alone; it must be packaged with life or short-term disability.
11. Customers who add UnitedHealthcare medical products to existing dental, vision, life and/or disability lines of coverage qualify for Packaged Savings (a.k.a. Reverse Packaged Savings).
12. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time.
13. Business underwritten or administered by Oxford Health Plans in New York and Sierra Health Services, Inc. are currently excluded from the Packaged Savings program. Oxford Benefit Management (OBM) bundled specialty plans are not eligible for Packaged Savings credits.
14. UnitedHealthcare Preventive Plans are not eligible for Packaged Savings administrative credits.
15. Specialty benefit plans and the Packaged Savings program may not be available in all states or for all group sizes. Contact your broker or UnitedHealthcare sales representative for program availability.





## See more health plan savings with uBundle for groups of 51 plus lives



As a fully insured customer you can save up to 4 percent on medical premiums when bundling your UnitedHealthcare medical plan with UnitedHealthcare dental, vision, life, disability and supplemental health plans. Bundling also helps simplify the administrative experience and provides your employees with a more competitive benefits package.



\*For new business effective Jan. 1, 2019 or later. Ask for details.

Add to that simpler administration and dedicated support — plus **Bridge2Health®** integration, which gathers actionable data to close gaps in care, reduce costs and improve productivity.



**Dental**  
11M+ members<sup>2</sup>  
104K+ unique  
network providers<sup>2</sup>



**Vision**  
19M+ members<sup>2</sup>  
100K+ network private  
practice and retail chains<sup>2</sup>



**Life, Disability and  
Supplemental Health**  
1.5M+ members<sup>2</sup>  
20+ years of experience<sup>2</sup>

<sup>1</sup>Subject to uBundle rules, coverage and participation requirements. uBundle and certain specialty plans may not be available in all states or for all group sizes. Components subject to change. Ask your UnitedHealthcare representative for details. <sup>2</sup>UnitedHealthcare internal membership and network reports, October 2018.

## uBundle Medical Cost Savings

uBundle medical cost savings will apply to new qualifying ancillary lines of coverage if the group is in the 51-3000 segment based on state counting methodology (in-force specialty lines of coverage are not eligible for uBundle medical cost savings). For group sizes 51-100 this began on 9/1/2020 and for key accounts on 12/1/2020.



<sup>1</sup>Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Please consult your UnitedHealthcare representative for more details.  
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