



June Broker Blast

UnitedHealthcare New Jersey & Pennsylvania Health Plans



Out-of-area network change for Oxford Liberty members

Effective for new business and upon renewal for existing business, beginning with **September 1, 2022** plan effective dates, Oxford members of a Liberty Network plan will have the **UnitedHealthcare Core Network** for out-of-area coverage.

They will no longer use the UnitedHealthcare Choice Plus Network for national network access.

This change applies to our fully insured, self-funded and level funded Liberty members when seeking care outside of the Oxford tri-state service area.¹ UnitedHealthcare Core Network is a focused network of providers designed to achieve savings, while still offering broad access to care.

What this means for New York and New Jersey Oxford members enrolled in a Liberty Network plan

- The out-of-area network for New York and New Jersey situs businesses with Oxford Liberty Network plans **will change** from the UnitedHealthcare Choice Plus Network to the UnitedHealthcare Core Network effective **September 1, 2022** for new business and upon renewal for existing business.
- In states where the UnitedHealthcare Core Network is not available,² Oxford Liberty network members will have access to the full network that mirrors the UnitedHealthcare Choice Plus Network.
- The UnitedHealthcare Core Network includes **895,806** physicians and health care professionals and **5,001** hospitals.³
- **Liberty network access within the Oxford tri-state service area¹ remains unchanged.**

What this means for Connecticut Oxford members enrolled in a Liberty Network plan

- The Oxford Liberty Network will now provide national network access for all Connecticut Liberty Network plans effective **September 1, 2022** for new business and upon renewal for existing business.
- With the addition of the national UnitedHealthcare Core Network, your Connecticut clients' employees can feel confident about having access to care if traveling outside of the tri-state service area¹
- In states where the UnitedHealthcare Core Network is not available,² Connecticut Oxford Liberty network members will have access to the full network that mirrors the UnitedHealthcare Choice Plus Network.
- **Liberty network access within the Oxford tri-state service area¹ remains unchanged.**

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Out-of-area network change for Oxford Liberty members con't

Provider search

- As always, please encourage members to confirm a provider's participation in the health plan network prior to seeking care. They can do this online, on myuhc.com, or by calling the phone number on their health plan ID card.
- Members should sign in to myuhc.com® to search for Oxford Liberty Network providers. Upon renewal, beginning with **September 1, 2022** plan effective dates, Core Network providers will appear in the provider search tool when Oxford Liberty members look for out-of-area providers.
- Non-members and affected members whose plan has not yet renewed will also be able to perform a search for Liberty with Core providers prior to **September 1, 2022**.

Communications

- New York, New Jersey, and Connecticut employers with Oxford Liberty Network plans will be notified of this change through their renewal packages.
 - [Oxford Liberty Network Change for New York Large Group Employers](#)
 - [Oxford Liberty Network Change for New York Small Group Employers](#)
 - [Oxford Liberty Network Change for New Jersey Large Group Employers](#)
 - [Oxford Liberty Network Change for New Jersey Small Group Employers](#)
 - [Oxford Liberty Network Change for Connecticut Employers](#)
- New York and New Jersey Oxford Liberty Network members who have visited a provider in the past 12 months, who is no longer available for out-of-network coverage effective upon their renewal on or after **September 1, 2022**, will receive a letter notifying them of this change.
- All Oxford Liberty Network members will receive new member ID cards indicating UnitedHealthcare Core for out-of-area network access.

Questions?

For more information, contact your Oxford representative. You and your clients may also contact Client Services at 1-888-201-4216 or oxfordgroupservices@uhc.com with questions.



UnitedHealthcare Motion Program



Join us to learn how your employees enrolled in a high deductible health plan may earn over \$1,000 in rewards through UnitedHealthcare Motion when they get moving and meet program goals.

Register Now



Virtual - WebEx

Wednesday, June 15

10 a.m. - 11 a.m. ET

Questions? Contact your UnitedHealthcare Representative.

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 18 years old. Register today at www.chelseapiers.com/newsfeed/uhc-wellness-weekends.

CHELSEA PIERS
fitness

Date	Venue	Class Type	Times	Location
Saturday, June 11	Chelsea Piers Fitness (NYC)	Yoga Flow	12:30 pm – 1:30 pm (60 min)	Yoga Studio



Videos Give Employees an Edge Choosing and Using Their Health Plan

As your employees get ready to choose a plan for the year ahead, it's a good time to brush up on important information. These short videos can help employees choose the plan that best fits their needs and start using their plan with confidence. Eight educational videos are available to help support consumers and members who may struggle to understand their benefits information. The two-minute videos may be used for both open enrollment periods and ongoing benefits education.



Get on-the-go plan info

See how you can access your plan with myuhc.com® and the UnitedHealthcare® app — whenever you want, wherever you are.

[Watch video: Digital tools to manage your plan \(1:28\) →](#)



Get in on what care can do

Learn about our large network of providers and the programs and services included in the plans.

[Watch video: Why UnitedHealthcare \(1:13\) →](#)



Explore pharmacy benefits

Learn how OptumRx® — UnitedHealthcare's pharmacy provider — is designed to help make it easier for you to manage and save on medications.

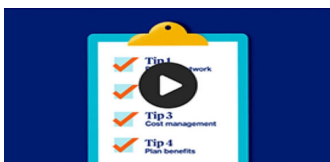
[Watch video: Learn about OptumRx \(1:44\) →](#)



See a plan in action

Take a closer look at how copays, deductibles and more work together throughout your plan year.

[Watch video: How a health plan works \(1:30\) →](#)



Get help choosing a plan

Use these 4 helpful tips as you explore plan options and pick the one that's built to work better for you.

[Watch video: Choosing a health plan \(2:35\) →](#)



Meet your health guide

With a primary care provider (PCP), there's a doctor in your corner. Learn more about the benefits of having a network PCP — and how to find one.

[Watch video: Value of a primary care provider \(1:46\) →](#)



Know the difference They sound alike but these financial accounts are very different. Learn how each can help people save and pay for eligible out-of-pocket medical expenses. [Watch video: Understanding the differences between a Health Savings Account, Health Reimbursement Account, and a Flexible Spending Account \(2:26\) →](#)

Get to know Real Appeal®, the proven online weight loss support program

Now’s a great time to get to know Real Appeal®, the proven online weight loss support program.

Learn more at our Real Appeal Info Session on **Wednesday, July 13th at 1pm CT**. Hear how Real Appeal gives employers easy ways to drive registration — including automated email campaigns and marketing materials. Employees get personalized guidance from a coach, easy food tracking, virtual group sessions, and more. You’ll also learn how you can support your employees’ 2022 resolutions and fitness goals. [Register today!](#)

Now’s a great time to get to know Real Appeal®, the proven online weight loss support program.

Learn more at our Real Appeal Employee Lunch & Learn on **Tuesday, July 26th at 1pm CT**. Employees’ will learn all about Real Appeal and how to become a member today! Employees will also learn how they get personalized guidance from a coach, easy food tracking, virtual group sessions, and more. So, employees’ can achieve their 2022 resolutions and fitness goals.
Click here to get [Register today!](#)

Now’s a great time to get to know Real Appeal®, the proven online weight loss support program.

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Now’s a great time to get to know Real Appeal®, the proven online weight loss support program.

Learn more at our Real Appeal Employee Lunch & Learn on **Tuesday, October 4th at 1pm CT**. Employees’ will learn all about Real Appeal and how to become a member today! Employees will also learn how they get personalized guidance from a coach, easy food tracking, virtual group sessions, and more. So, employees’ can achieve their 2022 resolutions and fitness goals.
Click here to get [Register today!](#)

See attached registration process job aide



Behavioral Health updates: June Pride Month LGBTQ+ resources

The Behavioral Health updates include materials to help celebrate June Pride Month, as well as a new member flier providing a snapshot of UnitedHealthcare's behavioral health resources.

- **Pride365 website:** The [Pride365 website](#) was developed by UnitedHealthcare and Optum to reinforce the company's commitment to the LGBTQ+ community. The website includes a variety of LGBTQ+ resources, including a resource guide, a pronouns guide, an ally guide, fact sheets, fliers, and more.
- **LGBTQ+ member poster and LGBTQ+ member flier:** The [LGBTQ+ member poster](#) and [LGBTQ+ member flier](#) provide information on Behavioral Health resources that were developed with the LGBTQ+ community in mind. Some of the resources include the Pride365 website, access to the Sanvello™ Pride Community, and access to personalized care and support via myuhc.com®. See your account management team for any needed communications.

Behavioral Health resources member flier

This new member flier provides a snapshot of how UnitedHealthcare provides behavioral health resources designed to meet the needs of members and their families across the health care continuum. The flier includes examples of how UnitedHealthcare guides members with varying degrees of behavioral health needs to UnitedHealthcare solutions to support their path toward mental and emotional well-being. This flier is available in English and Spanish languages.

Transparency in Coverage - MRF

UnitedHealthcare's standard approach is to post machine-readable files (MRFs) on a UnitedHealthcare publicly available website starting July 1, 2022. ASO groups must link to the MRFs by adding the link to their publicly available website.

Transparency in Coverage email templates are provided under related links should you wish to share with your UHC and Oxford clients.

- For **fully insured customers**, UnitedHealthcare will create and post the machine-readable files (MRF). No action is required.
- For **ASO customers**, UnitedHealthcare will provide a live link for them to plan, upload and test on their publicly available site. Instructions are included within the customer email template.
- For **All Savers, Level Funded and Oxford Level Funded customers**, follow the ASO customer approach. UnitedHealthcare will provide a live link for them to plan, upload and test on their publicly available site. Instructions are included within the customer email template.

Related links

[Transparency In Coverage MRF fully insured customer email template](#)

[Transparency In Coverage MRF ASO customer email template](#)

[Transparency In Coverage MRF combined fully insured and ASO email template](#)



Multi-touchpoint campaign to drive myuhc.com registration, paperless adoption

1. **Triggered email:** An email will be sent to subscribers with an email address in the UnitedHealthcare Consumer Engagement Engine (UCEE) to drive paperless/registration. The goal is to get 3-6% registration rate and 47% paperless conversion rate based off total opens. The campaign was piloted for fully insured business in fourth quarter 2021 and subscribers on the UnitedHealthcare Strategic Platform (USP) in first quarter 2022. It is now being set up for a quarterly automation.
 - Data will be segmented in three parts:
 - Subscribers who have not registered on myuhc.com and who have not elected paperless
 - Subscribers who have not registered on myuhc.com where UnitedHealthcare has an email on file (typically the email is in the Enterprise Preference Management Platform (EPMP) from eligibility files)
 - Subscribers who are registered but who have not elected paperless preferences
 2. **Direct mail:** A letter will target subscribers without an email on file who have a higher probability to register after receiving a direct mail piece. An uplift model is used to target more persuadable subscribers. Timing of the direct mail portion of this campaign is scheduled for third quarter 2022.
 3. **Digital:** UnitedHealthcare's digital targeting campaigns have been in-market since March 14 and will run through June 30. These target unregistered UNET and USP subscribers online and encourage myuhc.com registration through search and display ads.
 - **Campaign exclusions:**
 - Dependents
 - If a subscriber has specifically opted out of receiving member communications
 - Subscribers of customers on the global communication opt-out list (email and/or direct mail) will still be excluded from any communications, but UnitedHealthcare strongly suggests that strategic client executives and client managers review this campaign with their clients as it is designed to help a member better understand their plan.
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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.



New sales bonus

For New Jersey new fully insured, Oxford level-funded or Oxford self-funded medical cases with at least 25 enrolled employees

UnitedHealthcare and Oxford are offering a bonus to agents who sell new fully insured, Oxford level-funded or Oxford self-funded medical plans with effective dates from March 1, 2022, through December 31, 2022, that have at least 25 enrolled employees and are **located in New Jersey**. Eligible agents will receive a bonus of \$75 for each enrolled employee in eligible fully insured, Oxford level-funded or Oxford self-funded medical groups sold during the bonus period. A maximum of 1,000 enrolled employees will be included in the bonus calculation for any case, or group of affiliated cases.

All eligible Oxford self-funded medical plans must also include UnitedHealthcare or OptumRx Carve-In Prescription Drug and Specific Stop-loss Coverage to be eligible for this bonus.

Prescription drug and specific stop-loss coverage: Coverage for prescription drugs on the eligible medical case must be provided by UnitedHealthcare Pharmacy or an UMR OptumRx Contract (also referred to as “OptumRx Carve-in”), and specific stop-loss coverage must be provided by UnitedHealthcare or a UnitedHealthcare subsidiary, in order to be eligible for the bonus.

Eligible cases are UnitedHealthcare and Oxford fully insured, Oxford level-funded or Oxford self-funded medical groups in New Jersey that have:

1. 51 to 5,000 eligible employees;
2. At least 25 employees enrolled in UnitedHealthcare and Oxford medical coverage; and
3. Effective dates from March 1, 2022, through December 31, 2022

Bonus example: An eligible agent sells 2 eligible UnitedHealthcare fully insured medical cases having a total of 250 enrolled employees, 1 eligible Oxford level-funded medical group with 400 enrolled employees, and 1 eligible Oxford self-funded medical group with 150 enrolled employees with effective dates during the bonus period. That makes the agent eligible for a bonus of \$75 for each enrolled employee in the 4 eligible medical groups. That results in a total bonus of or \$60,000 for the 4 eligible groups.

See attached flier for more details

Contact your UnitedHealthcare representative if you have any questions.



New sales bonus

For Delaware, New Jersey & Pennsylvania new fully insured, level-funded or self-funded medical plans with at least 51 eligible and enrolled employees

UnitedHealthcare and Oxford are offering a bonus to agents who sell new fully insured, level-funded or self-funded medical plans with effective dates from July 1, 2022, through January 1, 2023, that have at least 51 enrolled employees and are **located in New Jersey, Pennsylvania or Delaware**.

Special Per Case Bonus: Agent is eligible to receive a one-time Special Per Case Bonus if UnitedHealthcare holds a direct capabilities meeting with the eligible medical case prior to the Request for Proposal being released, and the eligible case sells with an original effective date during the bonus period with a UnitedHealthcare or Oxford fully insured, level-funded or self-funded medical plan. If earned, the Special Per Case Bonus is determined by the number of enrolled medical employees and the type of medical plan sold as indicated in the following table:

Number of enrolled medical employees in eligible enrolling unit	Special Per Case Bonus for eligible fully insured or level-funded cases	Special Per Case Bonus for eligible self-funded cases with pharmacy carved in or specific stop-loss	Special Per Case Bonus for eligible self-funded cases — no pharmacy carve-in and no specific stop-loss
51 to 150 enrolled employees	\$3,000	\$3,000	\$1,500
151 to 299 enrolled employees	\$10,000	\$10,000	\$5,000
300 or more enrolled employees	\$15,000	\$15,000	\$7,500

The rows in the table are not cumulative, and the Special Per Case Bonus payable will be only the highest bonus indicated in the row of Table 1 for the number of enrolled medical employees in an eligible group for fully insured, level-funded or self-funded medical coverage as of the group's effective date.

Eligible cases are UnitedHealthcare and Oxford fully insured, level-funded or self-funded medical groups located in New Jersey, Pennsylvania or Delaware that have:

1. 51 to 5,000 eligible employees;
2. At least 51 employees enrolled in UnitedHealthcare and Oxford medical coverage; and,
3. Have effective dates from July 1, 2022, through January 1, 2023

Bonus example: An eligible agent sells 1 eligible UnitedHealthcare fully insured medical case with 250 enrolled employees, 1 level-funded medical case with 400 enrolled employees and 1 self-funded medical case with no pharmacy carve-in and no specific stop-loss with 1,200 enrolled employees with effective dates during the bonus period. That makes the agent eligible for a total bonus of \$32,500 for the 3 eligible groups.

See attached flier for more details

Contact your UnitedHealthcare representative if you have any questions.



COVID-19 updates: PHE end date extended through July 14, launch of InspectIR COVID-19 Breathalyzer, expired OTC at-home test kit questions

PHE end date extended through July 14

The U.S. Department of Health and Human Services (HHS) has extended the COVID-19 public health emergency (PHE) end date from April 16 through July 14. This information has been updated in the COVID-19 internal and external FAQ.

The HSS must extend the federal PHE related to COVID-19 every 90 days to maintain certain health care flexibilities and waivers. In a letter to state governors, the HSS has indicated there will be **at least a 60-day notice** before the PHE ends.

As a reminder, in addition to the PHE declared by the secretary, a national emergency was announced by the president March 13, 2020, under the National Emergencies Act and the Robert T. Stafford Disaster Relief and Emergency Assistance Act. That national emergency was recently extended for up to an additional year, effective March 1, 2022. At this time, the end date has not been determined.

Some federal statutory and regulatory requirements applicable to health insurers and group health plans in response to COVID-19 are intended to sunset as of the end of the HHS-declared PHE, while others will no longer apply 60 days after the end of the national emergency period declared by the president. In addition, several states continue to have separate PHE timelines.

InspectIR COVID-19 Breathalyzer

On April 14, the Food and Drug Administration (FDA) issued emergency-use authorization for the InspectIR COVID-19 Breathalyzer – the first COVID-19 rapid diagnostic test that uses breath to detect infection

The InspectIR COVID-19 Breathalyzer uses a technique called gas chromatography gas mass-spectrometry (GC-MS) to detect specific COVID-19 markers.

- When a positive test result is returned, it should be confirmed with a molecular test.
- Negative results should be considered in the context of a patient's recent exposures, history, and the presence of clinical signs and symptoms consistent with COVID-19, as they do not rule out COVID-19 infection and should not be used as the sole basis for treatment or patient management decisions, including infection control decisions.

In alignment with other FDA-authorized or approved COVID-19 diagnostic tests, UnitedHealthcare will cover the use of this new testing option during the national PHE (currently scheduled to end July 14) – at no cost-share – when the testing is medically appropriate and ordered or reviewed by a physician or appropriately licensed health care professional to either:

1. Diagnose if the virus is present due to symptoms or potential exposure; or
2. Help in the treatment of the virus for a person.

UnitedHealthcare is reviewing information about this new testing option and awaiting further billing and coding guidance. Note, however, the company anticipates limited use of this testing option in the near-term based on information from InspectIR and as production of the testing instrument ramps up.

InspectIR expects to be able to produce approximately 100 instruments per week, which can each be used to evaluate approximately 160 samples per day. At this level of production, testing capacity using the InspectIR COVID-19 Breathalyzer is expected to increase by approximately 64,000 samples per month.

More details will be communicated as they become available, and external COVID-19 materials (UHCprovider.com/covid19) will be updated accordingly.

OTC at-home COVID-19 test expiration dates

Regarding over-the-counter (OTC) COVID-19 at-home test expiration dates, it is best to contact the manufacturer of the test kit to determine if a longer expiration date has been FDA-authorized.



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: **Thursday, June 9** **3 to 4 p.m. ET**

Customers: **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 > Resources > Tools and Resources > Broker Training.

Employers can register for the webcast via the training schedule on uhceservices.com > Resources > Tools and Resources > Employer Training.

Additional training resources

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

SIC Code requirement in SAMx when shopping for and enrolling Oxford small groups

When using SAMx, the online tool for quoting and enrolling Oxford small group business, please be aware that the Standard Industrial Classification (SIC) Code is now a required field, effective immediately, when entering a New York-situs client's information. You will see a red asterisk next to the SIC Code field and a corresponding footnote about the requirement. Beginning next month, the requirement also will be in place when entering New Jersey-situs and Connecticut-situs Oxford small group client information in SAMx. This update is meant to support the combined experience when processing a client's medical and specialty products coverages.

What this means for producers

When preparing an Oxford small group quote or a renewal in SAMx for a New York (1-100), New Jersey (2-50) or Connecticut (1-50) customer, you will need to indicate a SIC Code in the designated field within the **Employer Information > General Information** and **Products to Quote** sections in order to proceed. If you know the Code, enter it in the field and then click on it in the list that will appear to confirm selection. If you don't know the Code for a group, start typing the group's industry name in the SIC Code field (e.g., construction, manufacturing, retail trade) and click the corresponding code from the list that will appear.

Additional information: Contact your Oxford sales representatives or contact our Client Services team at **1-888-201-4216** or oxfordgroupservices@uhc.com with questions.



Trimester Tools release: Cost management trends video featuring regional leaders

UnitedHealthcare has developed a video that features regional cost management trends and strategies with UnitedHealthcare Employer & Individual regional leaders.

The leaders discuss how a benefits strategy that includes high-quality networks, incentive programs and cost transparency is designed to lower costs and lead to better health outcomes for members and customers alike. In addition, the video illustrates various components that drive costs in the health care system and takes a closer look at what's happening on a more local level.

[Video: UnitedHealthcare regional leaders discuss cost-management trends | Brokers | UnitedHealthcare \(uhc.com\)](#)

Trimester Tools: Level-funded video

As health costs have continued to rise, health insurers created level-funded plans to offer the potential savings of self-funded plans, but with reduced risk. They also offer the predictability of fully insured plans, but at a potentially lower cost, due to an opportunity for lower premiums upfront and a surplus refund if medical claims are lower than expected.

UnitedHealthcare has developed a video and article about how level-funded plans are designed to provide customers predictability with the potential of upfront savings and a surplus refund.

A [new video](#) features James Guemple, Regional Vice President in Key Accounts for UnitedHealthcare's West Region, sharing the benefits of level-funded plans and differentiators of UnitedHealthcare Level Funded in the marketplace.

The [article](#) goes over four ways level-funded plans help contain costs for employers. In fact, employers with UnitedHealthcare Level Funded plans pay 18% less than they would have paid for a fully insured plan.*

1. Level-funded plans offer predictability and mitigate the risks of self-funded plans
2. The health plan may receive a surplus refund with level-funded plans
3. Level-funded plans offer greater insights to help contain costs
4. Member experience is key within the level-funded model

****Average savings for UnitedHealthcare Fully Insured groups migrating to All Savers for CY 2020 and CY 2021.***



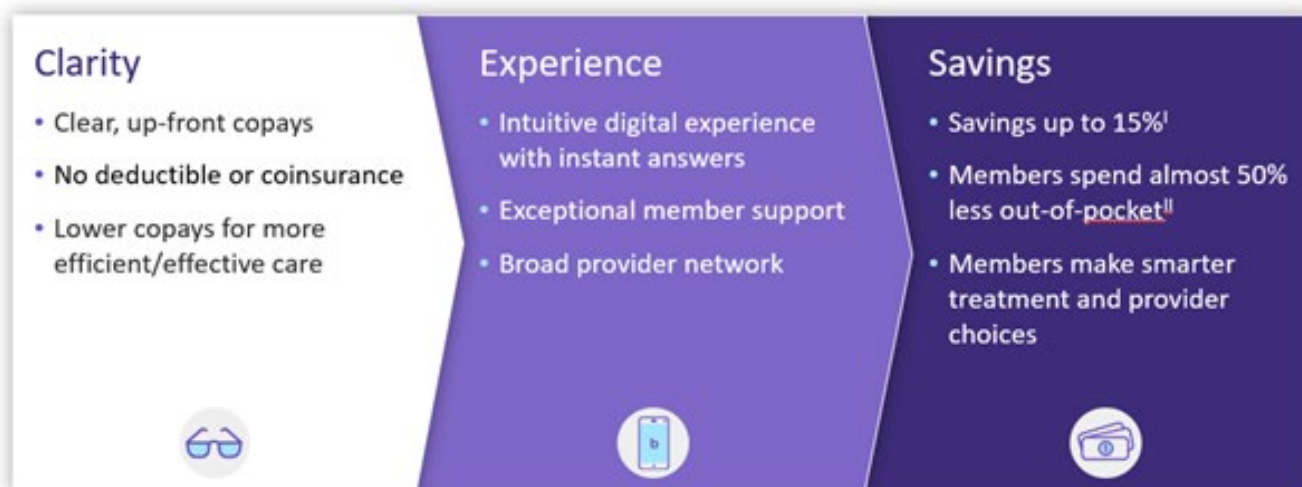
Bind

Bind provides an opportunity to deliver savings to both employers and employees. In fact, Bind delivers up to 15% savings for employers while reducing member out-of-pocket costs by nearly 50%. How? By helping members make smarter choices about treatments and provider options.

Members have clarity around their health care options by using a copay-only plan that provides a lower copay for choosing more efficient and effective care. They shop for treatment and services and choose the option and price that works for their needs -- like how consumers use any other shopping service today.

Members can see what they are going to pay prior to receiving services within the broad, nationwide Choice Plus network. Members can access this information via the MyBind app, a Bind website or by calling Bind Help.

The Bind personalized health plan



ⁱ Combination of modeled and actual results across Bind prospects and clients, risk-adjusted Milliman benchmarking comparisons.
ⁱⁱ Bind self-funded 2020 book of business vs. matched comparison group.

Proprietary information of Bind Benefits, Inc. ©2022. Patent pending. SL_280

bind

Contact your UnitedHealthcare representative for additional information



Increased IRS HSA limits for 2023 announced

The Internal Revenue Service (IRS) has announced the inflation-adjusted 2023 minimum deductibles, out-of-pocket (OOP) maximums, and contribution limits for health savings accounts (HSAs) and qualified high-deductible health plans (HDHPs).

Note: These changes are effective on the employers' effective or renewal date beginning Jan. 1, 2023, or later.

2023 HSA limit changes

- Minimum deductible:
 - **\$1,500** for self-only coverage (\$100 increase from 2022)
 - **\$3,000** for family coverage (\$200 increase from 2022)
 - **\$3,000** for **embedded** individual deductible (\$200 increase from 2022)
- OOP maximum:
 - **\$7,500** for self-only coverage (\$450 increase from 2022)
 - **\$15,000** for family coverage (\$900 increase from 2022)
 - **Important:** Be aware of the intersection of HSA and Affordable Care Act (ACA) rules. The 2023 ACA maximum is \$9,100 for individual coverage (versus \$8,700 in 2022).
 - Examples of compliant HSA/ACA plans:
 - If you have one plan for self-only and family coverage and have an **embedded** OOP, the maximum amounts for 2023 are \$7,500 for an individual and \$15,000 for a family.
 - If you have one plan for self-only and family coverage and have a **non-embedded** OOP, the maximum amounts for 2023 are \$7,500 for an individual and **\$9,100 for a family**.
- HSA contribution limits:
 - **\$3,850** for self-only coverage (\$200 increase from 2022)
 - **\$7,750** for family coverage (\$450 increase from 2022)
 - The annual "catch-up" contribution amount for individuals ages 55 or older remains \$1,000.



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: 2-50¹, Connecticut: 1-50²) 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 in the Producer Resources section and they are also 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.



United Healthcare - UHCGlasses.com

Easy online ordering eyewear options

Whether they wear glasses, contacts or both, UnitedHealthcare Vision offers members 2 quick and easy ways to order what they need and get the most out of their vision benefits.

At uhcglasses.com and uhccontacts.com, members have access to a wide selection of their favorite brands of eyeglasses, sunglasses and contacts lenses — all at competitive prices.

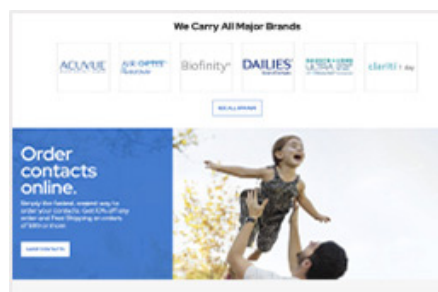
Get glasses



uhcglasses.com features:

- 7,000+ styles from popular brands
- Thousands of frames to fit every budget with free shipping and easy returns
- Free anti-reflective, smudge- and scratch-resistant and UV-protective lens treatments when you use your UnitedHealthcare Vision benefits
- Virtual Try-On

Get contacts



uhccontacts.com features:

- All major contacts brands, including Acuvue®, Bausch & Lomb and Biofinity®
- 10% off any order
- Free shipping on orders of \$99 or more

By making the experience easier, uhcglasses.com and uhccontacts.com helps members take control of their vision health

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



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 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)

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



Dental member migration to UnitedHealthcare mobile app

Effective March 30, standalone UnitedHealthcare Dental members (dental-only and dental and vision plans) will now log into the UnitedHealthcare app® to view details of their dental plans, instead of the Health4Me™ app.

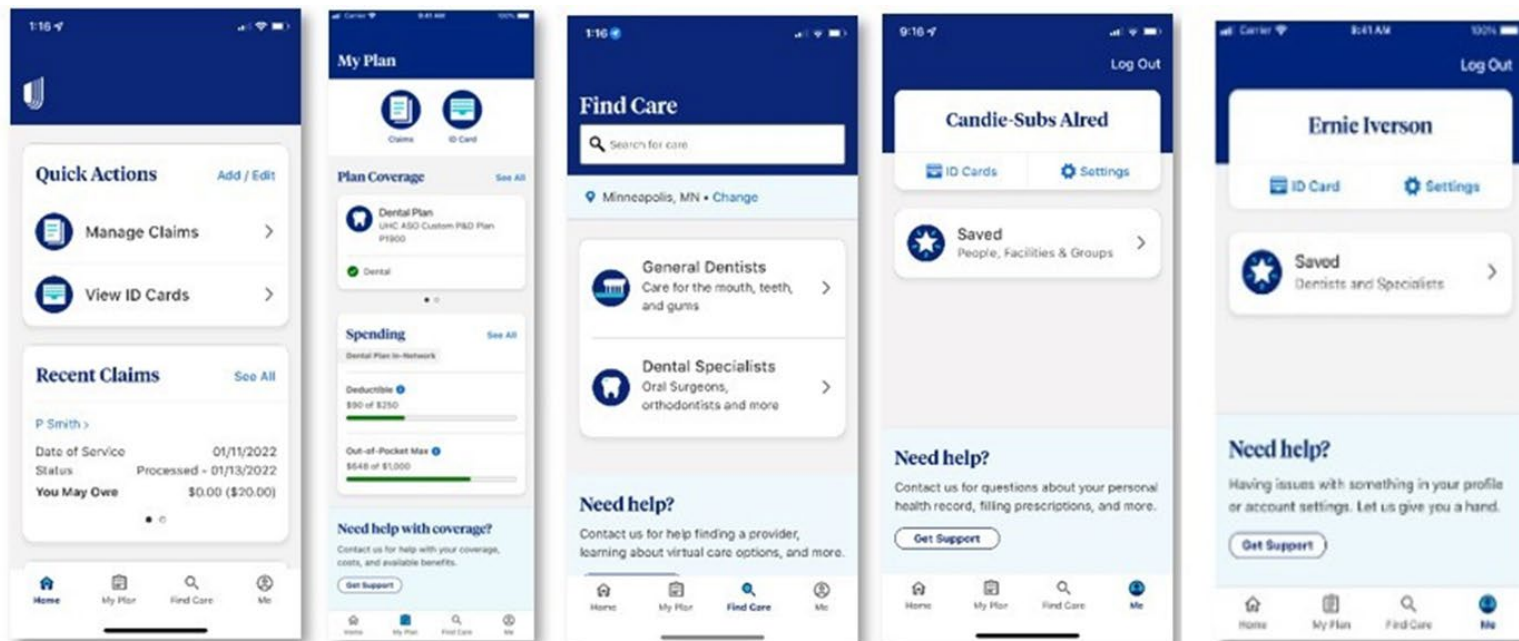
Key features of the UnitedHealthcare app include:

- Customizable quick actions
- Access to recent claims
- Ability to view ID card
- Deductibles and out-of-pocket spending
- Ability to view financial accounts
- Dental provider search (e.g., general dentists and specialists)
- Saved providers
- Access to vaccine pass
- Plan support and app support number for dental and vision plan

Scope

Impacted members include:

- Employer & Individual members who have UnitedHealthcare Dental-only and dental and vision plans
 - Excluded private label and Oxford (Cirrus) dental-only members



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



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.¹

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

Save a bundle on specialty benefits

Bundled Pricing | Groups 2–50 (2–100 in CA and CO)

You want benefits that help protect the health and well-being of employees at the lowest possible cost while keeping benefit administration, billing and customer service simple. Now UnitedHealthcare is helping make it easier and more affordable to add specialty coverage for employees with bundled pricing.

Earn administrative credits by adding 2 or more new lines of specialty coverage, including:

- Dental
- Vision
- Supplemental Life (when coupled with Basic Life)
- Basic Life
- Short-Term Disability
- Long-Term Disability

More reasons to bundle

Bundling specialty benefits together under a single provider helps simplify your health care experience:

- One point of contact
- Consolidated billing
- Simplified administration

Already carry UnitedHealthcare medical?

You may qualify for [both](#) Packaged Savings® and specialty-only savings



Here’s how it works

Administrative credits* are awarded based on the annualized premium from eligible specialty benefits lines of coverage.

Premium	Credit
\$7,500–\$9,999	\$500
\$10,000–\$19,999	\$750
\$20,000–\$29,999	\$1,000
\$30,000–\$49,999	\$1,500
\$50,000+	\$3,000

Program terms and conditions

1. Program effective dates: May 1, 2022, through December 31, 2022.
2. UnitedHealthcare retains sole and complete discretion to revise or terminate the savings program at any time.
3. Business underwritten or administered by Oxford Health Plans and Sierra Health Services Inc. are currently excluded from the savings program. ACEC and Oxford Benefit Management are currently excluded from this savings program.
4. Not available in New York, Rhode Island, Vermont and Washington.
5. UnitedHealthcare Preventive Plans are not eligible for the savings program administrative credits.
6. Specialty benefit plans and the savings program may not be available in all states or for all group sizes.



Contact your broker or UnitedHealthcare sales representative for program availability.

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 ¹	\$1
Short-term disability ²	\$1
Life ¹ and short-term disability ²	\$2
Dental and vision	\$5
Dental and life ¹	\$4
Vision and life ¹	\$3
Dental, vision and life ¹	\$6
Dental, vision, life ¹ and short-term disability ²	\$7

¹ Requires a minimum of \$25,000 benefit.

² 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+ members²
104K+ unique
network providers²



Vision
19M+ members²
100K+ network private
practice and retail chains²



**Life, Disability and
Supplemental Health**
1.5M+ members²
20+ years of experience²

¹Subject 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. ²UnitedHealthcare 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.



1Minimum 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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