



# May Broker Blast

UnitedHealthcare New Jersey & Pennsylvania Health Plans



## Mental Health Awareness Webinar



May recognizes mental health and its impact on the physical, emotional, and mental well-being of children, families, and communities. Join us and learn about more about resources available for your employees.

### Employer Webinar

[Register Now](#)



Virtual - WebEx

**Wednesday, May 18**  
12 p.m. - 1 p.m. ET

### Member Webinar

[Register Now](#)



Virtual - WebEx

**Wednesday, May 25**  
1 p.m. - 2 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
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



## Updated Mental Health Materials

External materials have been developed to assist in positioning UnitedHealthcare as a thought leader within the behavioral health space.

### Behavioral health placemat

The [behavioral health placemat](#) provides a two-page snapshot of behavioral health solutions designed to meet the needs of employees and their families across the health care continuum.

### Behavioral health products-at-a-glance grid

The [behavioral health products-at-a-glance grid](#) provides a one-page high-level side-by-side comparison of UnitedHealthcare's Behavioral Health solutions. This grid can be used as an internal resource or it can be shared externally with brokers and consultants.

### Behavioral health email templates

UnitedHealthcare has developed two email templates that can be used to share insights and available resources, such as the recently released placemat and white paper documents:

- ["From the Desk of" email template](#): Promotes the white paper, "Five ways to help employees find the behavioral health care they need."
- ["From the Desk of" email template](#): Explains how UnitedHealthcare provides behavioral health solutions designed to help employees and their families find the health care they need.

### Behavioral health thought leadership articles

Three external thought leadership articles are available on [uhc.com](#). These articles were developed and released to promote UnitedHealthcare's Behavioral Health network strategies, integration of medical and behavioral, and digital tools with external audiences:

- ["Expanding behavioral health network strategies to provide greater access to care"](#)
- ["Integrating medical and behavioral benefits may help deliver a better health plan experience"](#)
- ["Digital tools help increase access to behavioral health at a time of growing need"](#)

In addition, the [behavioral health page](#) on [uhc.com](#) has been updated with the new thought-leadership content.

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## UnitedHealthcare Motion enhanced mobile shopping experience

Effective April 12, UnitedHealthcare Motion members will have a new mobile shopping experience on [unitedhealthcaremotion.com](#) and on the UnitedHealthcare Motion mobile app beginning April 21. In addition, new devices from Fitbit and Apple will be offered to eligible Motion members April 12.

The devices – including three new options from Fitbit and the latest Apple Watch Series 7 – may be acquired using Motion earnings, via credit card, or through the Walk It Off Program (Apple Watch).

See the attached for details on Motion.

Please contact your representative with any questions.



## 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](https://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.

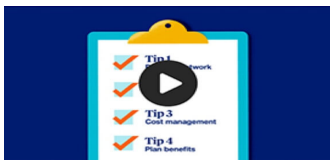
[Watch video: Learn about OptumRx \(1:44\) →](#)



### 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

[Register now](#) for our Real Appeal Info Session on **Tuesday, May 10th at 1 pm 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. We'll also discuss how you can support your customers and their employees' 2022 resolutions and fitness goals.

Invite your customers to register for the May 2022 Real Appeal Info Session for Employers on **Tuesday, May 10th at 1 pm CT** [register today](#).

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## 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](#)



## Announcing UnitedHealthcare Digital Experience enhancements

### Mobile app now supports the Spanish language

UnitedHealthcare supports English and Spanish languages across both Android and iOS. The language is based on the OS setting; there isn't a toggle to change like on the web.

### Pharmacy: Proactive Savings Center

On March 10 on myuhc.com, the Savings Center now provides a real-time, aggregated digital view of all prescription saving opportunities for members within myuhc.com.

### Claims and Financial Accounts

Targeting March 17 on myuhc.com, the Family View enhancement adds "Family" to the member picker where the data is aggregates for all members on the plan instead of the subscriber having to click through each member to view spending.

### Find Care and Cost and claims filter redesign

Targeting March 31, on myuhc.com, a redesign of the current filter architecture will be updated to be more modern, usable and customizable. The redesign will allow users to see the available filters upfront on the claims screen. In addition, users will be able to select filter values, and apply, clear and/or reset anytime while accessing the Claims screen. This will allow easy access to filters for a user to organize their claims.

### Find Care program promotions

Targeting March 31, under the Find Care section of myuhc.com, the integration of Rally Health and Wellness and clinical programs will be incorporated into the Find Care search bar as members are searching for a related keyword. This will help increase member awareness to eligible programs as members search for care.

### Medical accumulators

Effective immediately, eligible Employer and Individual members can view their previous year's medical accumulators on the Plan Balances page by going to myuhc.com® > Claims and accounts tab. **Note:** This feature is currently only available on desktop and mobile web.

### Spending overview

Effective immediately, members have the ability to select a specific date/year range. Members can choose to view the current year, prior plan year or customize the year (up to 18 months of history).

### Medical prior authorization

Targeting April 19, members will have the ability to view and track their medical prior authorization requests on their mobile devices. Once a review is complete, members will be able to see the outcome of their request and the appropriate next steps. **Note:** This feature is currently only available on myuhc.com desktop.

### Medical appeals and grievances

Targeting Apr 19, members will have the ability to track their submitted medical appeals and grievances and view the results of their determination on their mobile devices. **Note:** This feature is currently available on myuhc.com desktop.

### Mental health on coverage and benefits

Design improvements to the mental health section launched on March 31. Updates included: improved language for common services, optimized display order of common services, optimized search results and new functionality such as, out-of-network cost-share and deep linking into the LAWW (LiveandWorkWell) Care Explorer.



## **Trimester Tools: Cost management case study featuring Sioux City Community School District promoted in new ‘From the Desk of’ email template**

UnitedHealthcare has developed a case study that promotes how Sioux City Community School District in Iowa leveraged UnitedHealthcare wellness and chronic disease management programs to help manage their costs. Since partnering with UnitedHealthcare in 2013, the district has implemented initiatives to address the physical, mental and emotional well-being of its staff 2,000 and their families. This includes an activity-based incentive program for employees who completed health surveys, biometric screenings and gym check-ins. Employees enrolled in the program had 10.9% lower medical costs than non-participants.

The [“Making healthier happen one step at a time”](#) case study on [uhc.com](#) discusses this topic in more detail.

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## **Trimester Tools: New ‘From the Desk of’ email template promotes network-based product strategies**

UnitedHealthcare has developed an article promoting how network-based product strategies such as tiered networks incentivize the use of quality, cost-efficient physicians while maintaining a broad range of choices for employees. Tiered networks divide network providers into levels or tiers based on the value of the care they provide, accounting for both quality and cost. Providers that deliver care that is high value – lower cost and higher value – are in the highest tier.

The [“Network configurations may help improve care quality while reducing costs”](#) article on [uhc.com](#) discusses this topic in more detail.



## Watch now: UnitedHealthcare briefing on long COVID-19, treatments and more

Experts from UnitedHealthcare recently provided an important update on long COVID-19, boosters, treatments, at-home testing and more.

Now, you can watch a replay of the UnitedHealthcare briefing via the link below

[Watch now](#)

For more information on our continued efforts to help members access COVID-19 vaccines on time, visit the [Vaccine Resource Locator Tool](#). To learn more about the COVID-19 vaccine record and vaccine pass from UnitedHealthcare, [click here](#). To help identify and report vaccine fraud, visit the [health care fraud and abuse site](#).

Please review the regularly updated frequently asked questions on the [broker and consultant website](#) and [employer website](#) for the latest information.

If you have questions or if a colleague is interested in receiving updates like these, please contact your UnitedHealthcare representative.

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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.



## 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.



## 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:		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).



## **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 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.



## 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

## 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.

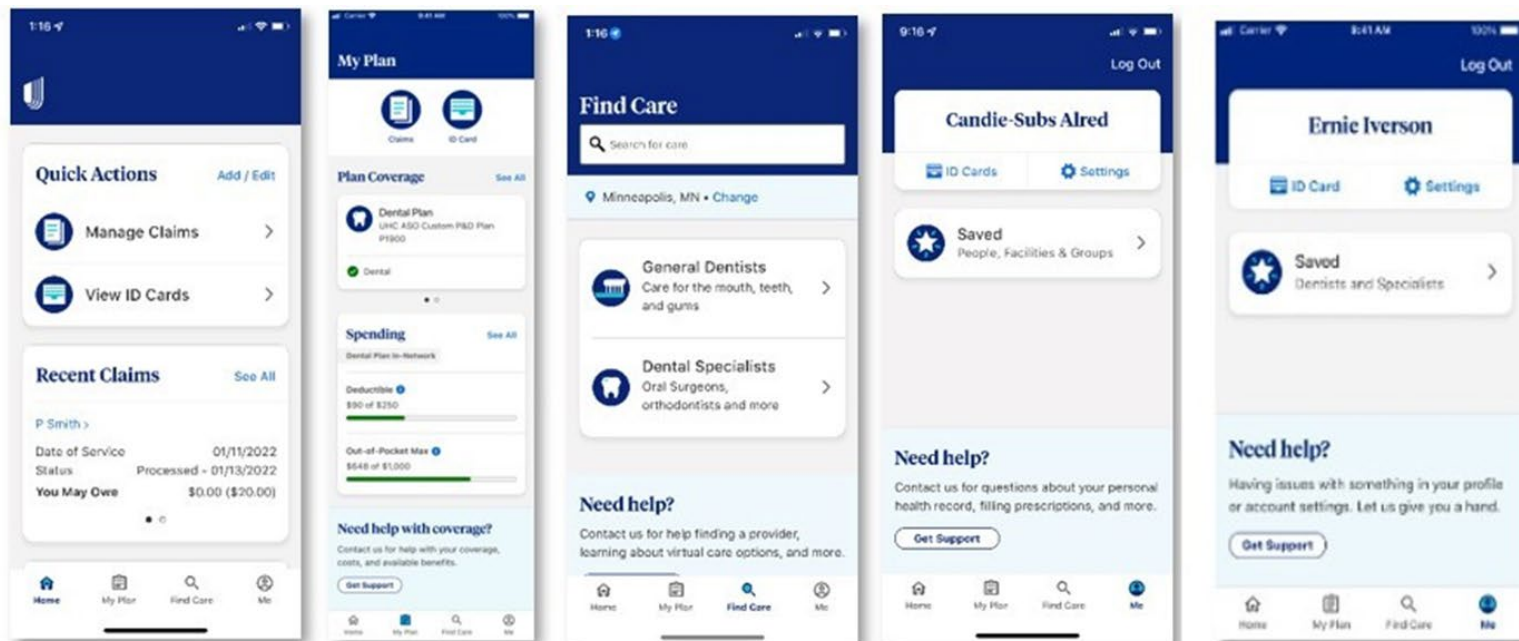
Key features of the UnitedHealthcare app include:

- 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

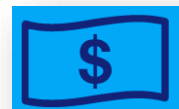
## Customers can save even more when they bundle their plans.<sup>1</sup>

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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