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March 31, 2015

New Digital Experience and Enhanced Wellness Program to Drive Consumer Engagement

UnitedHealthcare is pleased to inform you about two health and wellness advancements we're implementing, beginning April 1, 2015, for Oxford customers. These efforts further support our objectives for improving health care, making the health care system work better and encouraging consumers to take better control of their health.

RallySM, an innovative, consumer-engagement platform, will replace the current "Health and Wellness" section of oxfordhealth.com for our New Jersey small and large groups and our Connecticut groups with 51 or more medical plan members. The new digital experience will include gamification, incentives for health actions and social features. It represents advancement in the way we seek to inspire consumers to actively engage in their health. For the time being, commercial group members of other Oxford medical plans will continue to use the existing "Health and Wellness" platform of oxfordhealth.com when they access the site.

SimplyEngaged[®] is being enhanced for members of our new and existing New Jersey and Connecticut Oxford large group (100+) fully insured and self-funded customers, beginning April 1, 2015. Existing groups will transition on their incentive renewal date. The enhancements, designed to make it easier for consumers to make positive health changes and maintain healthy habits, include added features to each of the four program components: *Health Actions, Earning Rewards, Biometric Screening Options* and *Engagement*. Presently, members of our New York Oxford large group customers will continue to use the current SimplyEngaged program. SimplyEngaged is not available to small group customers.

Rally attributes

- **Simple and Intuitive** Click and tap-friendly functionality make it easy to complete the health survey and navigate the site overall. The use of imagery to display information, i.e., infographics, provides a fun and quick way for users to understand topics at a glance.
- Personalized Suggestions are provided for individuals to consider based on their health survey responses. Users can create a confidential online persona, identify communication preferences and participate in moderated health communities within an environment designed to comply with HIPAA.
- **Empowering** Interactive challenges offer users incentives and choices to help improve or maintain their health. Reminders and accomplishment tracking can help make it easy to stay on course and monitor progress.
- Motivational Challenges, Missions and online communities provide emotional support and inspire day-to-day changes that may lead to sustainable healthy habits. Through gamification, users can earn Rally coins as a reward for

completing personalized Missions.

Attributes of the enhanced SimplyEngaged program

- Health Actions Opportunity to participate in new health actions
- **Earning Rewards** Additional incentive options available; Covered spouses now eligible for rewards; Individual earnings maximums increased
- **Biometric Screening Options** Covered employee chooses from an onsite event, provider screening form or lab screening form
- **Engagement** Targeted, personalized emails and online campaigns to stimulate member participation

Help ensure your customers and their employees are prepared for these exciting advancements.

The enclosed brochures are meant to help you share this good news with your affected Oxford customers. The brochures and other materials will be available in the Tools & Resources section of the oxfordhealth.com employer and broker portals for easy access.

- Rally employer brochure Oxford New Jersey small and large groups,
 Oxford Connecticut 51+ groups
- SimplyEngaged employer brochure Oxford New Jersey and Connecticut large groups (100+)

We're excited about these new opportunities for helping consumers achieve their health and wellness goals and appreciate your assistance with customer outreach. Please contact your Oxford representative if you are interested in learning more about Rally on the oxfordhealth.com member portal or when groups will make the transition, or the enhanced SimplyEngaged program.