



Volume 3 | Issue 12 | December 2019

December Broker Blast

UnitedHealthcare New Jersey Health Plan

Oxford Enhancements

UnitedHealthcare will be rolling out Oxford enhancements to its NJ/NY situated group that renew eff. 10/1/19.

Below is a sample of the verbiage/attachments SAE's will be releasing to our brokers along with the renewal.

We value our relationship with brokers and clients. Because of that we are continually working to improve service and make Oxford their top choice for health care for their employees.

We're now able to enhance members' experience with their Oxford benefits by providing a new advocacy customer service model, additional value-added features and a new member website. These enhancements will go into effect upon your client's new Oxford policy effective date. So for *ABC Company* this will be in conjunction with the upcoming renewal. Please share this great news with *ABC Company*.

Along with these enhancements, your client will receive a new Group ID and Plan Identifier (ID), formerly known as Contract Specific Package (CSP). We will supply that information to you before your client's new policy effective date. Please find attached the enhancement package that details what your client and their employees can expect as a result of these enhancements.

Please be advised that Oxford will be issuing new ID cards on the 15th of the month prior to the groups renewal date. This will ensure all members are receiving ID cards timely with their new ID numbers. Please be advised if the groups renewal is not received & processed by the 15th then members may not receive ID cards reflecting any plan changes. If this does occur, ID cards reflecting plan changes will be triggered once the groups renewal is processed.

Included are the following attachments:

- Oxford Enhancements: Employer Overview
- Oxford Enhancements: Employer Actions
- Oxford Enhancements: Frequently Asked Questions
- Oxford Enhancements: Employer Letter
- Oxford Enhancements: Employee Letter

Oxford 2.0 Enhancements will be effective 1/1/2020 for *ABC Company*.

- a. New website and medical cards for members www.myuhc.com
- b. Virtual Visits Telemedicine
- c. Real Appeal
- d. Advocate for Me model (Note there will be new medical cards mailed out to members due to a new member service line)

We strongly believe UnitedHealthcare is positioned to deliver the best health care coverage value for *ABC Company*. We are committed to delivering practical yet innovative solutions that meet their specific needs and will result in healthier employees and better cost management.

Thank you and please let us know if you have any questions.

See registration for webinar on the next page, for those interested in hearing more.



Oxford Enhancements Large Group: NY (101+) and NJ (51+)

Please join us to hear more about the enhancements that are coming for members of Oxford fully insured large groups in NY (101+) and NJ (51+) starting in Q4 2019.



December 18, 2019

10:00 a.m. ET

[Register Now](#)

Contact your UnitedHealthcare Representative with any questions.

Place of Service Tiering

ASK YOUR SALES REPRESENTATIVE ABOUT PLACE OF SERVICE TIERING!

Place of Service Tiering (POST) promotes cost savings for the employer and member when certain services are performed at a freestanding facility and physician office vs. a hospital based setting. Freestanding facilities typically charge less for certain services and procedures. You may see POST used on Outpatient Surgery, Major and Minor Radiology, as well as Lab benefits.

POST Plans are available for Oxford and United today, but will be expanded for 2020. For Oxford, we've duplicated our top plan designs by membership and created the same plan embedded with POST benefit differentials for Outpatient Surgery, Major and Minor Radiology, and Lab benefits to maximize savings

Look for the Freestanding Facility indicator to easily identify the most cost-effective outpatient options when performing a provider search.



See attached flier for more information

Free Glucose Meter Program

Did You Know....

UnitedHealthcare and Oxford members may be able to obtain a Free OneTouch Meter at a chain pharmacy when accompanied by a prescription?

To help members monitor blood sugar levels, our pharmacy benefit plan offers a free One Touch meter program. With this program, members are able to get a blood sugar meter at no charge. Members and their providers can choose from a variety of meters. For more details, members should call customer service at the phone number on their benefit ID card.

Please review the attached One Touch products and Diabetes Resources:

- OneTouch VerioFlex Meters – see picture [here](#) (PREFERRED on UnitedHealthcare / OptumRx Plans)
- Diabetes Education – for your members
 - Living Well with Diabetes – 1st attachment
 - Understanding Diabetes Basics – 2nd attachment
 - Employee Onboarding flyer—3rd attachment- which describes how to Set-up OneTouch Verio Flex Glucose Meter, testing instructions and how to download OneTouch Reveal App for use on phones
- OneTouch Meter Cards – can be redeemed for a FREE OneTouch Meter at a chain pharmacy when accompanied by a prescription –4th attachment (*meter card expires 12/31/20*)

What's in the OneTouch Verio Flex™ starter kit?



UnitedHealthcare and Oxford's Lab Network

With an extensive lab network, it's easier for our members to find a covered provider near them. Using the **Provider Search** feature on UnitedHealthcare and Oxford's member websites and mobile apps, members can find a network lab easily and save on out-of-pocket costs. Both Quest and Labcorp participate with UnitedHealthcare and Oxford.

IRS Announcement 2020 Contribution Limits

Health Flexible Spending Account (FSA) expense contributions

The pre-tax salary reduction limit for health flexible spending accounts (FSAs) will increase to \$2,750 for plan years on or after Jan. 1, 2020. The health FSA pre-tax salary reduction limit is per employee, per employer, per plan year.

If the employer contributes to the health FSA, the employer's contribution is in addition to the amount that the employee can elect to set aside through pre-tax salary reductions. As a result, the employee could have more than \$2,750 available per plan year to reimburse qualified medical expenses if the employer contribution is part of the plan design.

As a reminder, if an employer has adopted the \$500 rollover (carryover) for the health FSA, any amount that rolls over into the new plan year does not affect the maximum election the employee can make.

Transportation expense contributions

The Internal Revenue Service (IRS) has announced an increased maximum for transportation plans effective on or after Jan. 1, 2020. The maximum limits for Transportation Plans, Parking and Transit have each been increased to \$270 per month.

Unlike the pre-tax health FSA maximum, the limits under a Transportation plan will include any employer contribution towards the Parking or Transit Benefits. Therefore, any employer contribution reduces the amount an employee can elect as a pre-tax amount for their Parking or Transit Benefits.

Health Savings Account expense contributions

The Internal Revenue Service (IRS) has announced the inflation-adjusted 2020 minimum deductibles, out-of-pocket maximums and contribution limits for health savings accounts (HSAs) and qualified high-deductible health plans (HDHPs). The IRS changes are effective on the employers' effective or renewal date beginning Jan. 1, 2020, or later.

2020 HSA overview

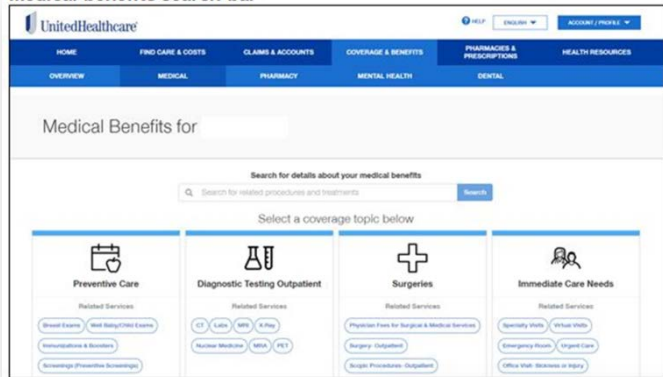
- Minimum deductible:
 - **\$1,400** for self-only coverage (increased \$50 from that of 2019)
 - **\$2,800** for family coverage (increased \$100 from that of 2019)
 - **\$2,800** for **embedded** individual deductible (increased \$100 from that of 2019)
- Out-of-pocket maximum:
 - **\$6,900** for self-only coverage (versus \$6,750 in 2019)
 - **\$13,800** for family coverage (versus \$13,500 in 2019)
 - Please watch for the intersection of HSA and Affordable Care Act (ACA) rules. The 2020 ACA maximum is \$8,150 for individual and \$16,300 family (versus \$7,900 individual and \$15,800 family in 2019).
 - Examples of compliant HSA/ACA plans:
 - If you have one plan for self-only and families and have an **embedded** out-of-pocket, the maximum amounts for 2020 are \$6,900 for an individual and \$13,800 for a family.
 - If you have one plan for self-only and family and have a **non-embedded** out-of-pocket, the maximum amounts for 2020 are \$6,900 for an individual and **\$8,150 for a family**.
- HSA contribution limits:
 - **\$3,550** for self-only coverage (versus \$3,500 in 2019)
 - **\$7,100** for family coverage (versus \$7,000 in 2019)
 - The annual 'catch-up' contribution amount for individuals age 55 or older will remain \$1,000.

UnitedHealthcare November digital experience updates

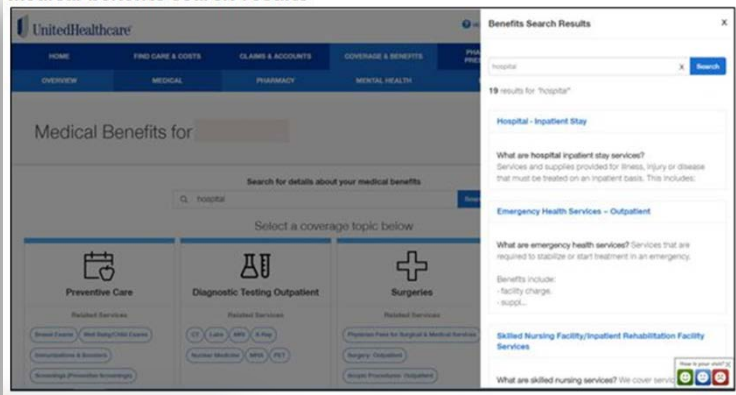
Benefit search expansion on myuhc.com®

On Nov. 11, the benefit search continues its expansion to include self-funded (ASO) plans. This functionality was previously launched for UNET fully insured customers with standard benefit templates as communicated in our October Broker Update. Below are screen shots of this functionality:

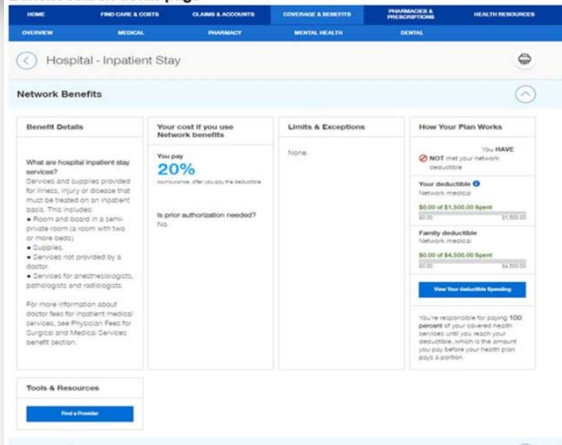
Medical benefits search bar



Medical benefits search results



Benefit search detail page



UnitedHealthcare app updates

Some new enhancements are available as the UnitedHealthcare app continues to evolve, including:

1. Effective Oct. 28, pre-effective date messaging for members was created to indicate support once a plan date starts with links to member resources (screen shot here). Previously, when members attempted to access the app before their plan start date, they received an ineligible error message.

2. **View and change primary care physician (PCP) – Gated and Non-Gated plans:** Beginning mid December, members will be able to view or change a PCP. This will be the same experience as myuhc.com.



GLOBAL SOLUTIONS FOR EMPLOYERS

UnitedHealthcare Global offers multinational employers in-house services developed using our breadth of global capabilities and resources to deliver solutions that enable better outcomes for all.

PRODUCTS AND SERVICES

Short Term Coverage

Ideal for covering international business travelers on shorter assignments with unexpected illness, injury and routine medical benefits.

Features:

- Comprehensive global network access
- Travel medical insurance
- Assistance, evacuation and repatriation services
- Local intelligence reports and alerts

Long Term Coverage

Ideal for companies with expatriate employees on long term assignments.

Features:

- Comprehensive global network access
- Global medical insurance
- Health and wellness programs
- Assistance, evacuation and repatriation services
- Local intelligence reports and alerts

See attached flier for more information and for rfp checklist

Affordable Care Act 6055/6056 reporting for 2020

New Jersey implemented state individual mandate requirement for 2019 to comply with 6055 requirements

Individuals who have resided in New Jersey, for any time during 2019 will be required to report if and when they had minimum essential coverage (MEC) on their New Jersey tax returns in 2020.

UnitedHealthcare will submit the required 1095 forms to the IRS by the deadlines below as done for fully insured groups:

- **New Jersey Tax Department:** By March 31, 2020 Fully insured ALEs and ASO groups will be required to submit copies of either the 1095-B (groups one to 50 FTE) or 1095-C (50+ FTE) to the state of New Jersey or D.C. tax departments.

There are penalties for individuals who have resided in New Jersey beginning with the 2019 calendar year if they do not have insurance coverage as required by the state.

ASO groups may request a custom eligibility report to include month by month coverage that is available for a fee

UnitedHealthcare's approach

- For fully insured groups, UnitedHealthcare will send the 1095 form to subscribers and to the IRS by March 31, 2020.
- Fully insured ALEs are required to send the IRS 1095-C forms.
- For All Savers®, UnitedHealthcare prepares the 1095-B forms, which the employer then provides to their subscribers and to the IRS.
- For large ASO groups, the customer prepares the 1095-C form, which they then submit to subscribers and to the IRS.



New Jersey Small Group Plan Grid

We have updated our NJSG plan grid for 2020. Please review the attached full grid with our product offerings as well as the attached grid outlining the changes made from 2019 to 2020.



Please reach out to your Small Business Account Executive with any questions.

Federal 2-50 Open Enrollment Reminder

A reminder that our Federal New Business 2-50 Open Enrollment Period is upon us. This is defined as follows:

Open Enrollment Period (New Business): From November 15 through December 15, for an effective date of January 1 the following year, the minimum 75 percent employee participation and 10 percent employer contribution requirements will not apply to new groups applying for coverage.



Please reach out to your Small Business Account Executive with any questions.

All Savers 51+

Great news! All Savers is now available for NJ 51-99 groups.

All Savers consumer-driven health plans are designed to meet the challenge of rising health care costs by offering flexibility and options with an Alternate Funding plan. All Savers provides access to the vast UnitedHealthcare network and the OptumRx® network of pharmacies.

Please contact your Account Executive for more info and to receive a quote.



See attached flier for more information

New Broker Bonus

For new fully insured and All Savers® Alternate Funding medical groups with 51 to 100 eligible employees.

Oxford Health Plan and UnitedHealthcare are offering a bonus to agents who sell new fully insured and All Savers Alternate Funding medical groups with 51 to 100 eligible employees, and at least 25 enrolled employees, with effective dates from October 1, 2019 through January 31, 2020.

Agents will receive a bonus of \$40 for each employee enrolled for medical coverage in eligible medical groups.

Eligible groups are new fully insured and All Savers Alternate Funding medical groups with 51 to 100 eligible employees that:

1. Are located in New Jersey;
2. Have effective dates with UnitedHealthcare from October 1, 2019 through January 31, 2020; and
3. Have at least 25 enrolled employees.

Bonus Example: An agent sells 3 eligible medical cases that have a total of 200 enrolled employees. That makes the agent eligible for a bonus of \$40 times 200, or \$8,000.

See attached flier for program details

New Broker Bonus

For new fully insured Key Account medical groups with at least 100 enrolled employees.

UnitedHealthcare is offering a bonus to agents who sell new fully insured Key Account medical groups in New Jersey with at least 100 enrolled employees, and effective dates from August 1, 2019 through January 1, 2020. Agents will receive a bonus for each eligible medical group sold during the bonus period as described in the following table

Enrolled Employees in an Eligible Fully Insured Key Account Medical Case	Bonus for the Eligible Case
100 to 249 enrolled employees	\$5,000
250 or more enrolled employees	\$10,000

Eligible cases are new fully insured Key Account medical groups located in New Jersey that have at least 100 employees enrolled for medical coverage, and effective dates with UnitedHealthcare from August 1, 2019 through January 1, 2020.

Bonus Example: An agent sells 3 eligible Key Account fully insured medical cases during the bonus period; 1 case with 150 enrolled employees; a second case with 300 enrolled employees; and a third case with 500 enrolled employees. That makes the agent eligible for a bonus of \$5,000 for the first case, and \$10,000 each for the second and third cases, for a total bonus of \$25,000.

See attached flier for program details



See more health plan savings with **uBundle** for groups of 51 plus lives in New Jersey



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.

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 June 1, 2020.

The guidelines:

- Effective dates are January 1, 2019 – June 1, 2020.
- 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.**

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.



We hope you find this broker blast useful and are looking for your feedback. Please take a moment to complete a short survey by clicking on the link below. Thank you!!

[New Jersey Broker Blast Survey](#)

UnitedHealthcare
Children's Foundation®



SAVE THE DATE

New Jersey Gala

for UnitedHealthcare Children's Foundation

Thursday April 30, 2020, 6-9pm

UHG Senior Leadership & Employees welcome valued Donors, Partners, Sponsors, and Supporters for an evening of fundraising and networking opportunities.

Enjoy scenic views of NYC and the Statue of Liberty
as we dine, drink and socialize!

Celebrate your team, entertain clients, colleagues and friends, and support UHCCF medical grant funding in the Northeast Region.

Liberty House

RESTAURANT AND EVENTS

76 Audrey Zapp Dr, Jersey City, NJ 07305

libertyhouserestaurant.com

REGISTRATION OPENING SOON!

Questions? Contact Kim Gellman at kim_gellman@uhc.com (732) 623-1956

All proceeds benefit the UnitedHealthcare Children's Foundation to provide medical grants for children in the Northeast.