



6 Essential Health Plan Features

Every Company Needs to Know.

Nearly everyone can agree, choosing health care plans can be complicated. It's no longer adequate to simply compare prices of Plan A and Plan B and call it a day. These 6 essential features will **help you get more from your health plan.**

1 Tailored networks combined with inspired plan designs to help meet your employees' needs and your business's cost objectives.

No two businesses are alike. Make sure your health insurance company offers you a **wide variety of health plans** with the ability to meet your specific needs so you can select the plan and options that fit your organization best.

UnitedHealthcare offers a broad portfolio of health benefits designed to not only **help meet your needs and maximize your health plan goals**, but **also help meet the health care needs of your employees**. Plan designs can be combined and configured to meet your population needs (whether 2 or 20,000 employees) and cost considerations. Here are just a few examples of plan types we offer:

- Tiered plans in a range of designs, all intended to provide savings opportunities for employers. These health plans encourage members to seek care from Tier 1 providers and hospitals to get the highest level of coverage.
- Consumer-driven health plans help employees become more informed of and more financially responsible for their health care choices.
- Defined-contribution plans like UnitedHealthcare Multi-Choice® allow employers to offer one, two or more plans with a defined dollar amount contribution toward the plan. This provides cost predictability for the business and choice for employees.
- Primary care plans allow members to choose a primary care physician to help coordinate their care. Typically, these plans are easier to use, with no claims forms or bills for network care.

2 Cost control measures.

Getting the most for your money is important to most businesses and it's important to employees, too. UnitedHealthcare has **over 30 years of experience in innovative contracting strategies**, designed to help improve quality and cost outcomes. Our value-based provider contracting is designed to **deliver quality outcomes, lower costs and a better experience for your employees.**

With health care becoming more and more complex, consumers may struggle to get the full value from their benefits. Employees can search doctors with our **Find and Price Care** feature online or with our Health4Me® mobile app to help them know their estimated costs before a visit or procedure.

Searching for providers, places, conditions or treatments is easy and customized for their plan.

- They can also see average costs in their area, estimated costs for specific physicians, estimates of what insurance will cover and their estimated out-of-pocket costs.

Members pay less with our search tool¹

36% less on average.

What could you save with our plan and network design strategies?¹

1 to 6%

with UnitedHealth Premium® providers. Designated physicians who have met quality and cost-efficiency criteria.

1 to 2%

based on place of service. Lower-cost, freestanding facilities for certain services.

22 to 40%

through Centers of Excellence. High-performing facilities and surgeons.

2 to 3%

via primary care navigation. Primary Care Physician to navigate referrals and care needs.

3 Access to a large network of providers.

A wide selection of network doctors and providers help **employees get the care they need and want at home or when they travel.**

UnitedHealthcare offers the nation's largest proprietary network with more than 900,000 providers.² And, our extensive network capabilities can be configured to help meet your specific population needs and cost considerations.

4 Plans that integrate medical, pharmacy and specialty benefits for better total health care and cost management.

By combining medical and pharmacy benefits, OptumRx® and UnitedHealthcare work together to **help enable better health outcomes.**

- Your employees get synchronized customer service and care available 24/7 with a >96% satisfaction rating.³
- Cost comparisons for prescriptions and medications are conveniently available online and within our apps.
- You get integrated billing, banking, eligibility and reporting and our one-stop service model.

When you broaden your medical coverage to include vision, dental, life, disability, accident and specified disease insurance, you'll create a comprehensive benefits package that can help you **attract and maintain the best talent.** Fully insured customers who bundle their medical, dental, vision, life and/or short-term disability plans with UnitedHealthcare can save with administrative credits. Credits are earned based on the number of enrolled medical employees and the number of eligible specialty plans offered.



5 Practical ways to help make it easier for employees to manage their health care.

One of the keys to better health is helping employees make informed health care decisions. UnitedHealthcare offers several ways to help your **employees feel more confident about their health care choices.**

It can be a challenge to find quality doctors and facilities. UnitedHealthcare members can search for physicians who meet strict guidelines for providing quality and cost-efficient care⁴. The UnitedHealth Premium program **helps your employees be more informed when choosing a doctor.**⁴

Premium Care orthopedic surgeons have

20% fewer redo procedures.⁵

19% lower complication rates for knee replacement procedures.⁵

Sometimes a little guidance can make all the difference. Members with UnitedHealthcare get more support with **Advocate4Me®**. This exclusive service connects members with a dedicated person trained to help them navigate their health plans through personalized health, wellness and benefits support.

Advocate4Me's overall satisfaction rating

95%⁶ may mean increased employee confidence and productivity, leading to greater cost savings and real competitive advantages.

Improving and maintaining health can go by the wayside for busy employees. **Rally® Health and Wellness** helps promote better employee health. The Rally Health and Wellness experience is a fun, interactive wellness experience that helps encourage healthier actions. It's designed to be engaging– with many features like a health survey to help create awareness, personalized health records to track health conditions, and individual health action plans designed to help employees reach their personal health goals.

96% of users

complete a healthy survey.

64% of enrollees

start an action plan, called missions.⁷

Convenient access to a doctor can help employees stay healthier and productive. **UnitedHealthcare's Virtual Visits** are seamlessly integrated into your health plan. This 24/7 online resource lets members talk with any doctor in our virtual network anytime, anywhere using their computer or mobile device.*

- There are no additional administrative costs to employers in most plans.

*Data rates may apply.

A Virtual Visit can be a cost effective solution.

Costs about \$40

while an office visit can be

\$80 or more

and an urgent care visit can cost

can cost \$165⁸

6 A trusted leader.

In 2017, Fortune® magazine once again named **UnitedHealth Group the World's Most Admired Company in the insurance and managed care sector** (that's seven years running).⁹

UnitedHealth Group World's Most Admired Company

for the seventh straight year in the insurance and managed care sector in 2017 by Fortune magazine.⁹



Knowing the features that can help maximize your group health plan benefits can help you make sure your group health plan is working as hard as you do. **UnitedHealthcare is ready to help you provide your employees better health and a better experience while controlling your costs.**



For more information on how to control health plan costs, contact your broker, consultant or UnitedHealthcare representative today.

¹ UnitedHealthcare Internal Claims Analysis, 2015.

² UnitedHealth Network Access internal analysis, October 10, 2017.

³ 2015 OptumRx® internal data. Results shown are not a guarantee of future performance.

⁴ UnitedHealth Premium Tier 1 physicians are designated for “quality and cost efficiency” and “not enough data to access quality.”

⁵ 2013 UnitedHealthcare Network (Par) Commercial Claims analysis for 159 markets. Rates are based on historical information and are not a guarantee of future outcomes.

⁶ UnitedHealth Group Advocate4Me Operations Scorecard, January 2014–July 2015. Results shown are not a guarantee of future performance.

⁷ Based on Rally experience results, 2014. Results shown are not a guarantee of future performance.

⁸ Claim rates are negotiated with each Virtual Visit provider and will vary. Note actual out-of-pocket costs vary based on the plan.

⁹ Fortune Magazine, February 16, 2017. Fortune is a registered trademark of Time, Inc. Fortune and Time, Inc. are not affiliated with and do not endorse products or services of UnitedHealth Group.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate (Advocate4Me) services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct healthcare services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted healthcare professional or medical center.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Prescription services may not be available in all states.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare sales representative.

UnitedHealthcare Dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX or DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06 or DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

UnitedHealthcare Vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICI-POL-1 et al., in Texas on UHICI-POL-1 and in Virginia on UHICI-POL-1-VA. Critical Illness coverage is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHCAC-POL-1 (01/12) et al., in Texas on form UHCAC-POL-1-TX (01/12) and in Virginia on UHCAC-POL-1-VA (01/12). UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. UnitedHealthcare Insurance Company is located in Hartford, CT.

Minimum participation requirements may apply for bundling programs. Please consult your UnitedHealthcare representative for more details.