



**More savings.  
More simplicity.  
More choices.**

**Group health plans built  
to go farther for your  
business and employees**



**United  
Healthcare**



# Health plans built to go farther

With more ways to access quality care, a streamlined experience and options to help lower your costs, see how an employee health benefits package from UnitedHealthcare is designed to work harder for your business and your employees.



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# Delivering more value for your employees and your business

## Health benefits aren't one size fits all. What's good for one business may not work for another.

That's why UnitedHealthcare offers so many choices for businesses like yours. With a wide variety of plan designs, options to help control your costs, popular wellness programs and tools to help employees get the most from their benefits, a health plan from UnitedHealthcare can be built around what matters most to your business.

Whether you're facing budget challenges or looking to improve retention and recruiting with benefits employees are asking for, UnitedHealthcare can help you get more from your health plan investment.

## What do you want from your health plan?

Think about the features important to you that will help you get the most value from a health plan:

- Outstanding customer service for your plan administrators and employees
- Simpler administration to help save time for your staff
- Innovative tools to make it easier for employees to find care and lower cost options
- More ways for employees to get care within the nation's largest proprietary network of doctors and hospitals<sup>1</sup>

## See more savings and simplicity by adding specialty benefits

Employees value a full benefits package. We can help maximize that value with UnitedHealthcare specialty plans designed to help charge up your benefits package, lower health plan costs and deliver administrative simplicity.

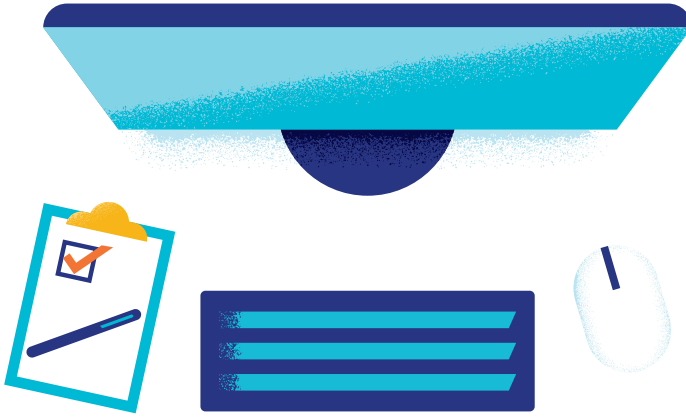
**See page 11 to learn more.**

<sup>1</sup> UnitedHealthcare internal analysis, Sept. 30, 2021.

## Health plans built to meet your needs

If you're looking for...	UnitedHealthcare health plans offer...
A national network for care	The nation's single largest proprietary network <sup>1</sup>
A choice of benefit plan designs	A variety of options, including level funded, consumer-driven, primary care-centered, tiered plans and more
Resources that help employees compare costs and treatment options	Mobile, online and person-to-person resources that help employees make informed choices about where to go and who to see for care
Access to services and programs designed to enhance employee health	Services that offer support through nurses, counselors, care managers and online wellness programs
Outstanding customer service	Reliable, personal service and support for you and your employees
Tools that help simplify administration for employers	A suite of online administration tools and resources

<sup>1</sup> UnitedHealthcare internal analysis, Sept. 30, 2021.



## Health plan options designed to deliver more value for you and your team

Health insurance is the No. 1 requested benefit by employees.<sup>1</sup> And the medical plans you choose for them may have a big impact on employee satisfaction, recruiting and retention.

Medical plans from UnitedHealthcare are built to give your employees and their families access to quality care and a simpler experience.



UnitedHealthcare has the broadest national network available, reaching 98% of the U.S. population.<sup>2</sup>



The UnitedHealthcare network includes more than 1.2 million physicians and health care professionals, more than 6,400 hospitals<sup>2</sup> and 67,000 pharmacies.<sup>3</sup>

<sup>1</sup> U.S. Chamber of Commerce. "The Best Employee Benefits for Keeping Workers Happy," March 21, 2019. Available: <https://www.uschamber.com/co/run/human-resources/top-employee-benefits>. Accessed: Oct. 25, 2021.

<sup>2</sup> UnitedHealthcare internal analysis, Dec. 31, 2021.

<sup>3</sup> UnitedHealthcare internal analysis, Jan. 31, 2022.

## Delivering access to quality care at lower costs

We know your employees want to see a doctor on their terms and feel like they had an experience that was designed to be easy and met their care needs. Our medical plans are designed to connect employees to providers who consistently deliver quality care and cost efficiency.



**9% lower total cost of care with UnitedHealth Premium® physicians<sup>1</sup>**

## Helping employees make more informed choices

Benefits like \$0 copays for primary care, virtual care, rewards programs and more may help make it easier for employees to get care when they want it and take steps toward better health.

## Working hand-in-hand with providers

When employees are facing serious health issues like cancer, joint replacement and transplants, we direct them to facilities called Centers of Excellence (COEs) that are recognized for their ability to pioneer more effective treatments, ensure cost efficiency and deliver fewer complications and shorter recovery times. Our COE program helps identify the best available care for conditions where protocols and technology are changing rapidly.<sup>2</sup>



**37% fewer complications for joint replacement at Centers of Excellence<sup>3</sup>**

<sup>1</sup> Savings estimates as of Sept. 25, 2020 UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Figures are based on BoB results and represent the national average expected cost differential between Premium Care Physicians and non-Premium Care Physicians for entire episodes of care. Actual savings achieved will vary by customer depending on geographic availability and customer-specific service mix. All figures and estimated savings represent historical performance and are not a guarantee of future savings.

<sup>2</sup> The Clinical Sciences Institute, developed by Optum®, collaborates with the field's top clinicians and doctors to develop the criteria to evaluate centers for clinical excellence and is accredited by the National Committee for Quality Assurance (NCQA).

<sup>3</sup> UnitedHealth Group Product Analytics analysis of 2018 UnitedHealthcare Commercial BoB, Oct. 2019.

UnitedHealthcare offers a broad portfolio of health plan choices for your business—listed here are a few popular plan types. Your UnitedHealthcare representative or broker can help you determine which plan may work best for you.

# Helping employees manage their health care dollars

Account-based plans are designed to help offset deductibles and coinsurance of high deductible health plans, giving employees a tax-advantaged way to help manage their share of health care costs.<sup>1</sup>

## Health savings account

A health savings account (HSA) allows employees to deposit pretax money into a bank savings account to use for qualified medical expenses now or in the future. The employer can contribute to the account, but the employee owns it and can carry over any unused funds from year to year. It is not a “use it or lose it” plan.

An HSA must be used with a qualified high deductible health plan. The plan pays for covered services only after the member meets a minimum deductible (usually not including preventive care) and pays the full cost of covered services once the annual out-of-pocket limit is met.

Optum Financial, member FDIC, is one of the nation’s leading HSA custodians, with 8+ million HSAs totalling \$17.6+ billion in deposits.<sup>2</sup> Plus, only Optum Financial offers the convenience of banking through your health plan website. Learn more about Optum Financial at [optumbank.com](https://www.optumbank.com).

## Health reimbursement account

A health reimbursement account (HRA) is funded by the employer. Unlike an HSA, an HRA is owned by the employer, and the funds remain with the employer if the employee leaves the company.

<sup>1</sup> Not all plans or options are available in all states.

<sup>2</sup> 2020 Year-end Devenir HSA Research Report, March 2021. At Optum Bank®, member FDIC, deposits are insured by the FDIC up to \$250,000.



# Health plans with surplus refund potential<sup>1</sup>

UnitedHealthcare Level Funded plans are designed to give your business a different way to balance cost savings with benefits employees want. A kind of self-funded plan with safeguards built in to help protect your business from unexpected high claims, Level Funded plans are designed for more:

## Cost control

- Plan costs based only the medical claims experience of your plan participants (groups 5–50 not subject to adjusted community rating)
- Exemption from many state insurance premium taxes
- A potential year-end surplus refund for your health plan if medical claims are lower than expected<sup>1</sup>

## Flexibility

- Exemption from many Affordable Care Act (ACA) regulations
- A variety of network and plan designs to choose from including HSA, PPO and EPO
- Opportunity to bundle UnitedHealthcare specialty benefits like vision and dental to enhance your benefits package

## Stability

- Fixed monthly payments, similar to a fully insured (traditional) health plan experience
- Stop loss protection from unexpected high medical claims
- Online tools to help simplify plan management

<sup>1</sup> Please consult a tax and/or legal advisor to determine if, by receiving this surplus refund, there are any restrictions or obligations. Surplus refund available only where allowed by state law.

## Consumer-driven health plans

It's becoming more challenging for companies to cover employee health care costs. That's why many companies are now choosing consumer-driven health plans (CDHP). These plans are intended to help employees become more involved in their health care choices and take more active control over their health and health care spending.

### Provider network-only health plans

Employees can choose to see any physician, specialist, hospital or health care professional in the network without a referral.

### Tiered benefit plans

These health plans help encourage members to seek care from Tier 1 providers and hospitals, as well as lower-cost freestanding facilities to get the highest level of coverage. They include UnitedHealth Premium Care Physicians who have met quality and cost-efficiency criteria and have been recognized for providing quality and cost-efficient care.

### Defined-contribution health plans

A defined-contribution plan like UnitedHealthcare Multi-Choice® allows employers to offer 1, 2 or multiple plans with a defined dollar amount contribution that provides cost predictability for the employer and choice for the employee:

- **Multiple benefit options are available**, including high deductible health plans (HDHPs) and plans with copays and HSAs
- **Your employees choose the plan** that best fits their needs, whether they're younger, older, single or have a family
- **You set the amount** that your business is willing to pay for benefits
- No matter which plans you choose, **your costs as an employer stay the same**

UnitedHealthcare offers a broad portfolio of health plan choices for your business. Your UnitedHealthcare representative or broker can help you determine which plan may work best for you.

# Specialty plans designed for more choice, savings and better health

When you bundle a UnitedHealthcare medical plan with one or more specialty plans, you can receive savings on the cost of your medical plan. The more specialty plans you include, the more you may save.



**Dental**– UnitedHealthcare Dental is built to protect overall health, close gaps in care and take a smaller bite out of budgets. With UnitedHealthcare Dental, employees can access a growing network of over 110K unique dental providers.<sup>1</sup>



**Vision**– UnitedHealthcare Vision approaches care differently, going beyond cost to help deliver a more flexible, holistic member experience—one that offers more choice and higher potential savings. Our broad, nationwide provider network includes over 120K private and retail vision providers including Costco Optical, Target Optical and Warby Parker.<sup>2</sup>



**Life**<sup>3</sup>– Pays a lump-sum cash benefit directly to an employee’s beneficiary in the event of death; provides additional coverage for loss of life or dismemberment within 90 days of an accident.



**Disability**<sup>3</sup>– Pays a benefit to the employee when unable to work as a result of an illness or injury; includes return-to-work and workplace modification services to help reduce absenteeism and improve productivity.

## Enjoy administrative simplicity

Work with a single carrier to manage your benefits together: One dedicated account team, one self-service administration website and one integrated eligibility and claims process.

## Fund it your way

Specialty benefits may be made available to your employees through shared funding, employer-paid or employee-paid (voluntary). A voluntary approach is a great way to help keep your costs down while still offering your employees specialty benefits at competitive group rates.

<sup>1</sup> Network numbers as of July 2021.

<sup>2</sup> Network snapshot report (internal report) 2021.

<sup>3</sup> Life and Disability products offered in New York are underwritten by Unimerica Life Insurance Company of New York.



## Working to reduce costs and improve health with integrated pharmacy services

Pharmacy is the most used health insurance benefit, as well as one of the fastest growing drivers of overall medical spend.<sup>1</sup> Integrated UnitedHealthcare pharmacy and medical benefits is one way to help contain those costs and improve health outcomes for your employees.

With integrated benefits, health advocates, physicians, nurses and pharmacists all access the same data systems and 360-degree view to provide employees with the clinical guidance to help ensure the right strategy at every step. This can include educating them about their treatment, notifying doctors when a prescription is abandoned at the pharmacy, sending proactive refill reminders, connecting employees with behavioral health services and alerting prescribers to potential drug safety issues.

<sup>1</sup> Antwerp, G.V., Cruse, C.B. and Arora, A. Drug and inpatient spending lines are crossing. Deloitte, Feb. 7, 2020. Available: <https://www2.deloitte.com/us/en/insights/industry/health-care/us-healthcare-spending-prescription-drugs-inpatient-costs.html>. Accessed: Aug. 18, 2021.

## Guiding employees to behavioral health care

With UnitedHealthcare's behavioral health solutions, employers and employees have a guide by their side—leading, every step of the way, to the whole-person care needed to help keep employees engaged and productive.

What does it mean to have a guide by your side? With UnitedHealthcare, it means your employees get easier access to a continuum of solutions, including quality clinical care, virtual services, mobile apps and more. Plus, our behavioral health advocates, clinicians and thousands of preferred providers nationwide are here to help guide them every step of the way with understanding, compassion and support.



243,000+ in-person and virtual behavioral health providers in our growing network<sup>1</sup>

## Better hearing equals better health

While approximately 48 million Americans have some type of hearing loss, the good news is that people who treat their hearing loss report significant improvements in relationships, self-esteem, quality of life, mental health and safety.<sup>2</sup>

**With hearing benefits included in most fully insured and self-funded (ASO) plans, employees have access to:**

- Discounted prices on hundreds of name-brand hearing aids from major manufacturers or UnitedHealthcare Hearing's exclusive brand Relate™
- Choice of hearing aids featuring advanced technology, including Bluetooth® wireless and rechargeable battery options
- A nationwide network of more than 5,500 accredited hearing professionals providing hearing tests, hearing aid evaluations and follow-up support
- Hearing aids available in-person or through convenient home delivery in 5–10 days
- Professional follow-up support with hearing representatives available 12 hours a day

<sup>1</sup> UnitedHealthcare internal analysis, 2021.

<sup>2</sup> Hearing Loss Association of America. Available: hearingloss.org. Accessed: Dec. 22, 2021.

# Health and wellness programs to help your employees thrive

Healthier employees can be critical to the success of your business. Available at no additional cost to your employees, UnitedHealthcare wellness programs and services include online resources, digital tools and personal support to help employees get and stay healthier.



## **Rally** **Rewards for well-being**

Rally® is an interactive experience that helps encourage healthier actions and rewards employees for completing certain activities. With Rally, employees get engaging, integrated tools designed to help them achieve their personal health goals, including a health survey, health action plans, online challenges and a community of support.

# 94%

**of Rally participants  
completed a health survey<sup>1</sup>**



## **SimplyEngaged** **Rewards for healthier actions**

SimplyEngaged® connects employees to personalized health recommendations. This simple digital experience includes health and wellness content and resources—and may earn employees rewards for going to the gym.

<sup>1</sup> UnitedHealthcare BoB, registrants on Rally Health & Wellness. Results through Jan. 2021.



## Real Appeal

### Healthier habits, healthier lifestyle

Real Appeal® is an online weight loss program that's designed to help employees achieve lasting results.

Rooted in clinical research, Real Appeal helps employees set nutrition, exercise and weight loss goals and track their progress from a daily dashboard.

They'll also get a Success Kit with tools and resources like weight and food scales, exercise equipment, food guides and more.

# 56%

**of participants lost weight<sup>1</sup>**



## Quit For Life

### Quit tobacco for good

Quit For Life® is a tobacco cessation program that has helped over 4.3 million tobacco users quit.<sup>2</sup> Your employees can develop a personal action plan and work with a Quit Coach® to help kick the habit once and for all.



## Maternity Support

### Support throughout pregnancy

Maternity Support provides information and guidance for your employees as their families grow. They'll get 24/7 access to 7 online maternity courses, from planning for a pregnancy to postpartum, pregnancy nutrition to nursing and more.

<sup>1</sup> UnitedHealthcare BoB; results through Dec. 2020: Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

<sup>2</sup> Quit For Life employer book of business survey results. Results measured among responders to a survey at 6 months post-program enrollment, with quit-rate success defined as 30+ days of abstinence from all forms of tobacco, cumulative from 2006 to Q2 2018.

# Personalized services and tools designed to make health care easier

## 24/7 Virtual Visits: Employees can see a provider whenever, wherever

With 24/7 Virtual Visits, employees can conveniently connect to a provider by phone or video<sup>1</sup> through **myuhc.com**<sup>®</sup> or the UnitedHealthcare<sup>®</sup> app when their primary care provider (PCP) is unavailable. Providers are able to diagnose a wide range of nonemergency medical conditions and even prescribe medication,<sup>2</sup> if needed.



**\$49 or less for a 24/7 Virtual Visit<sup>3</sup>**

**98% of needs are resolved<sup>4</sup>**

**93% consumer satisfaction rating<sup>5</sup>**

## Virtual primary care: Another way for employees to access quality care

With virtual primary care, employees can chat with a PCP by phone or video.<sup>1</sup> Designed to help expand access to care and create opportunities for employees to engage in their health—which may help improve their health and lower medical costs—these virtual visits offer many of the same services as in-person primary care. Employees can:

- Establish a relationship with a PCP virtually from anywhere
- Schedule same-day appointments
- Chat with a care team member 24/7 when their PCP is not available<sup>1</sup>

## No additional administrative costs to you

24/7 Virtual Visits and virtual primary care are fully integrated with your benefit plan administered by UnitedHealthcare and provided at no additional administrative cost to you, as the employer.

<sup>1</sup> Data rates may apply.

<sup>2</sup> Certain prescriptions may not be available, and other restrictions may apply.

<sup>3</sup> The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

<sup>4</sup> Based on internal analytics of UnitedHealthcare Employer and Individual (UNET platform) population for all providers, full year 2020.

<sup>5</sup> Consumer rating of 24/7 Virtual Visit experience for UnitedHealthcare Employer and Individual (UNET platform) population for all providers, Jan. through July 2021.



## Integrated tools designed to help employees find and price care

With [myuhc.com](https://myuhc.com) and the UnitedHealthcare app, employees can:

- Find quality care
- Filter their search by provider location, gender, language and more
- See patient-created provider ratings
- Access personalized cost and provider information
- Schedule and start virtual appointments

### Online tools built for a more personal, actionable and connected health journey

**Personal:** Deliver simpler experiences and personalized guidance to help lower cost and achieve better health

**Actionable:** Help guide employees to their next best action, whether that's finding appropriate care, providing personalized health and wellness recommendations or understanding their cost and coverage

**Connected:** Help make it easier to take care of health needs by connecting the dots across multiple touchpoints in the health care ecosystem



## Access to quality, cost-efficient providers

The UnitedHealth Premium program has been addressing variation in the cost and quality of health care for over 15 years. The Premium program can help your employees review their options and make informed decisions when choosing a doctor.

The Premium program—available in 172 markets and 45 states—is designed to:

- **Assess quality** by evaluating physicians using evidence-based standardized measures and national industry guidelines
- **Examine cost efficiency** by measuring efficient use of resources and cost of providing care using local market benchmarks
- **Identify and provide access** while empowering employees to make informed health care decisions
- **Deliver results** by helping reduce care variation and lower overall costs



A physician's UnitedHealth Premium designation is easy to find on [myuhc.com](https://myuhc.com) as well as in printed provider directories. Just look for the blue hearts.

## Powerful, easier-to-use administration solutions for employers

Employer eServices® is a suite of online tools and resources that simplifies eligibility management, billing and reporting. It provides real-time data integration with access to eligibility, billing and all lines of coverage in one place.

Employer eServices is fully integrated among employees, physicians and health care professionals to allow HR staff to:

- **Manage transactions**, eligibility information and more in real time
- **Save time** with online billing and payment options
- **Improve workforce wellness** engagement with tools like distribution-ready emails, videos, posters and newsletters

## For your employees, our goal is simple: To connect them with people and resources to help meet their unique needs

At UnitedHealthcare, we strive to deliver a simpler and more personal experience to help your employees access quality care.

Advocate4Me® is designed to simplify the customer experience by connecting employees to a single point of contact. Just one call reaches an Advocate who can answer questions and help solve issues including financial, benefits and claims, pharmacy, provider search, plan selection, wellness, and clinical and complex care management.

Employees can get answers without waiting on hold with the Easy Connect service on the UnitedHealthcare app. Calls are returned by a representative who can answer questions about claims, benefits and more.

## And our efforts are helping make the health care experience better:

### Savings through engagement

**\$72M+**

saved by members and employers in 2021<sup>1</sup>

### Inspiring trust

**91%**

overall satisfaction rating<sup>1</sup>

## Employee Assistance Program

### Provides confidential support<sup>2</sup> to help employees manage:

- Stress, depression and anxiety
- Parenting and family issues
- Substance use and recovery
- Financial and legal concerns
- Work-life balance

### Helps workplaces by offering:

- Consultations for problems affecting productivity and profitability
- Programs to improve employee wellness

<sup>1</sup> UnitedHealthcare Advocate4Me performance reporting, 2021. Results are not guaranteed.

<sup>2</sup> Confidential to the fullest extent permitted by law.

# Why choose UnitedHealthcare?

## Health plans are not all alike, and neither are health plan companies

We're working to make the health care system simpler. And the quality of that work is getting noticed: UnitedHealth Group was the top-ranking company in the insurance and managed care sector for Fortune's 2022 "World's Most Admired Companies" list.



#1

This is the 12th consecutive year UnitedHealth Group ranked No. 1 overall in its sector.

The company was rated No. 1 in innovation for the 13th consecutive year.<sup>1</sup>

<sup>1</sup> Fortune magazine, February 2, 2022. 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.



**250K+**

employers choose UnitedHealthcare, including companies representing some of the most recognized U.S. brands<sup>1</sup>



**26M+**

medical members get health benefits and coverage services from UnitedHealthcare<sup>2</sup>



**1.2M+**

physicians and care professionals in our network<sup>3</sup>



**6.4K+**

hospitals and other care facilities in our network<sup>3</sup>

<sup>1</sup> UnitedHealth Group internal analysis, 2021. Available: [https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2021/conference/IC21\\_UHC\\_Employer\\_Ind\\_overview\\_high.pdf](https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2021/conference/IC21_UHC_Employer_Ind_overview_high.pdf). Accessed: Feb. 8, 2022.

<sup>2</sup> UnitedHealth Group Form 10-K for the year ending Dec. 31, 2020. <https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2020/UNH-Form-10-K.pdf>. Accessed Dec. 1, 2021.

<sup>3</sup> UnitedHealthcare internal analysis, Dec. 31, 2021.

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 health care 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 health care professional or medical center.

Tier 1 providers may be subject to change, visit [myuhc.com](http://myuhc.com)® for the most current information or call the number on your health plan ID card.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

SimplyEngaged® is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at **1-855-215-0230** and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. Health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services, Inc. and are subject to eligibility and plan restrictions.

Advocate4Me 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 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.

24/7 Virtual Visits phone and video chat with a doctor 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. 24/7 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, or for all members. Check your benefit plan to determine if these services are available.

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.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com)®. You should always visit [myuhc.com](https://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](https://myuhc.com) for detailed program information and methodologies.

All trademarks are the property of their respective owners.

Health plan products may include exclusions, limitations, reduction of benefits, and terms under which the plan may be continued in force or discontinued. For costs and complete details of coverage, contact a UnitedHealthcare representative.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

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. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

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, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and 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 Level Funded:** Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.

**Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.**



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