The more you bundle, the more you save

Bundle your medical and specialty benefits and you may see significant savings.

When you bundle a medical plan administered by UMR with dental, vision, life, disability and/or supplemental health plans from UnitedHealthcare, you can save up to $5.50 per enrolled medical employee per month.

Type of Service	Coverage
Dental	**$2.00** per enrolled medical employee
Vision	**$1.00** per enrolled medical employee
Life* + supplemental life	**$1.00** per enrolled medical employee
Short-term disability + long-term disability	**$0.50** per enrolled medical employee
Supplemental health (critical illness, accident, hospital indemnity — 2 of 3)	**$1.00** per enrolled medical employee

*Requires $25,000 benefit and supplemental life.
See the back for complete program terms and conditions.
Plan availability may vary by state.

Eligible specialty plans include:

- ✔ UnitedHealthcare fully insured dental plans
- ✔ UnitedHealthcare fully insured vision plans
- ✔ UnitedHealthcare life insurance plans
- ✔ UnitedHealthcare disability plans
- ✔ UnitedHealthcare critical illness, accident and hospital indemnity plans

Learn more

Contact your UMR or UnitedHealthcare representative

continued

UnitedHealthcare | UMR

Program terms and conditions

1. The Packaged Savings program is available to UMR ASO medical customers with 100 to 5,000 total eligible employees. New ASO medical customers purchasing UnitedHealthcare fully insured specialty products or existing ASO medical customers adding new UnitedHealthcare fully insured specialty products may qualify. Packaged Savings is not available on previously sold specialty and medical combinations, or for migrating or replacement UMR or UnitedHealthcare specialty products.
2. The applied savings are available for the initial 12 months that eligible benefits remain in force and meet eligibility requirements. Packaged Savings credits will not extend beyond 12 months for the same plan, either when previously provided to a customer or due to a change in a customer's plan benefits. Credits will be withdrawn when any medical or specialty plans terminate. The 12-month Packaged Savings credit cannot overlap or be combined with other medical pricing programs, offers or waivers of fees.
3. Per employee per month savings is given as a monthly credit reflected in the base medical administrative fee and applies to the number of enrolled UMR ASO medical subscribers.
4. Employee enrollment in qualifying dental and vision plans must be 50% of the enrolled medical employees for Packaged Savings to be activated.
5. Short-term and long-term disability plans must be fully insured.
6. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of $25,000 and must be sold with a supplemental life plan.
7. Standard participation requirements apply for all Financial Protection coverages (supplemental life, short-term disability, long-term disability, critical illness, accident and hospital indemnity).
8. Life insurance plans qualifying for Packaged Savings must completely replace existing life plans or be added to customers with no prior coverage.
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. Customers who add ASO medical products to existing dental, vision, life, disability and/or supplemental health lines of coverage qualify for Packaged Savings credit (a.k.a. Reverse Packaged Savings).
11. Specialty benefits can be added off-cycle from the existing medical or specialty benefits effective date and will be eligible for up to 12 months of Packaged Savings as long as medical coverage remains in force and plans meet eligibility requirements.
12. UMR and UnitedHealthcare retain sole and complete discretion to revise or terminate the Packaged Savings program at any time.
13. UMR Preventive Plans are not eligible for Packaged Savings administrative credits.
14. Specialty benefit plans and the Packaged Savings program may not be available in all states or for all group sizes. Contact your UMR or UnitedHealthcare sales representative for program availability.
15. The combined maximum savings administration credit applied cannot exceed the medical ASO administrative fee. If a group qualifies for additional credit considerations in combination with the Packaged Savings credit and those credited dollars exceed the billable ASO administrative fee, the Packaged Savings credits will be adjusted for a minimum billed medical ASO administrative fee greater than $0.00.

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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, DPOL.12.TX, DPOL.12.TX (Rev. 9/16) and DPOL.18.TX and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX, DCERT.IND.12.TX and DCOC.18.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA, policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA or policy form number DPOL.18.VA with associated COC form number DCOC.18.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 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 , VPOL.13.TX or VPOL.18.TX and associated COC form number VCOC.INT.06.TX, VCOC.CER.13.TX or VCOC.18.TX . Plans sold in Virginia use policy form number VPOL.06.VA, VPOL.13.VA or VPOL.18.VA and associated COC form number VCOC.INT.06.VA, VCOC.CER.13.VA or VCOC.18.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 Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life 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. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. 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. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. 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. The policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Minimum participation requirements may apply. Packaged Savings program is not available for all group sizes. Please consult your UMR or UnitedHealthcare representative for more details.

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