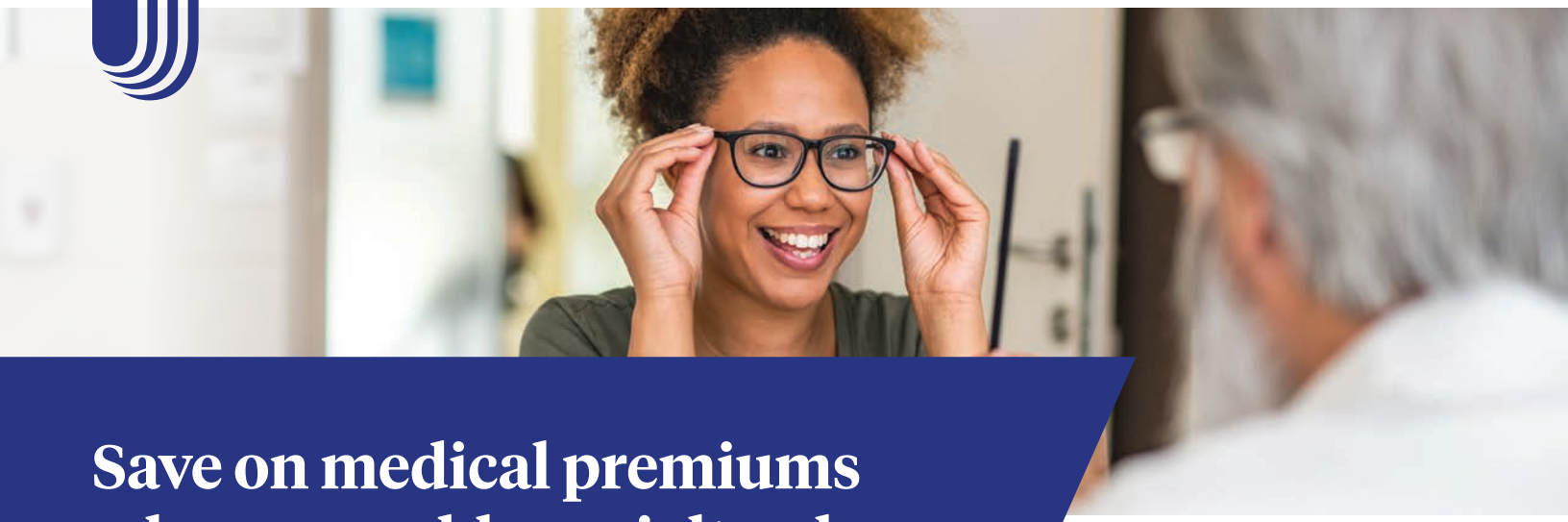


Save on medical premiums when you add specialty plans

Introducing uBundle®, a simpler way to help lower your medical plan premiums

You can **save up to 4%** on medical premiums by offering a fully insured UnitedHealthcare specialty benefit plan alongside your current UnitedHealthcare medical plans. Bundling also helps simplify the administrative experience and gives your employees a more competitive benefits package.

Bundle more, save more

See how specialty plans may lower your medical plan premiums. The savings will apply as long as the eligible specialty plans and medical plan remain in force.

Specialty plan	Savings
Dental	2%
Vision	0.5%
Life—Basic and supplemental life	0.5%
Disability—Short-term and long-term disability	0.25% to 0.5%
Supplemental health plans—Accident, critical illness, hospital indemnity and / or supplemental health combo package	0.5%
Total potential savings on medical plan premiums	**4%**

The power of a united strategy

By bundling UnitedHealthcare plans, you also get a simpler, service-focused experience with:

- One dedicated account team
- One integrated implementation process (eligibility, claims and billing)
- One self-service website

continued

Save up to

4%

on medical plan premiums

Bringing plans together enables us to integrate health and specialty plan data to help identify employees with chronic health conditions. Once identified, we can provide employees with support and resources that may help them take control of their health.*

*Data integration is included for employers who purchase a fully insured UnitedHealthcare health plan and 1 or more of the following UnitedHealthcare plans: Dental (groups 101+), Vision (groups 101+), Disability (groups 2+), Critical Illness Protection (groups 51+), Accident Protection (groups 51+) or Hospital Indemnity Protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for data integration, subject to review of medical care and behavioral management services. For additional details, contact your broker or UnitedHealthcare representative.

United Healthcare

An example of over $190,000 in uBundle savings

How you can maximize your medical premium savings

Group size—500 employees

Estimated medical premium (per employee per month)—$800 per month ($4.8 million total)

Specialty plan	Bundled savings
Dental (2%)	$96,000
Vision (0.5%)	$24,000
Basic and supplemental life (0.5%)	$24,000
Short-term and long-term disability (0.5%)	$24,000
Supplemental health plans (0.5%)	$24,000
Potential total annual medical premium savings (4%)	**$192,000***

uBundle for group size 101–2,999 is not available in the following states:

- Hawaii
- Rhode Island
- Vermont

***For illustrative purposes.** Your savings will differ depending on your group size, plans chosen and premiums.

uBundle rules and participation requirements

Medical—Must be a UnitedHealthcare fully insured medical plan; requires a minimum participation of 50% of eligible employees

Dental—Must be a fully insured dental plan (contributory or voluntary); requires 50% minimum participation of UnitedHealthcare medical enrollment to receive medical premium savings of 2%

Vision—Must be a fully insured vision plan (contributory or voluntary); requires 50% minimum participation of UnitedHealthcare medical enrollment to receive medical premium savings of 0.5%

Basic life and supplemental life—The following must apply to receive medical premium savings of 0.5%:

- **Basic life** must be employer paid
- **Basic life** must have a minimum benefit of $25,000
- **Supplemental life** requires 20% minimum participation of UnitedHealthcare medical enrollment

Short-term disability and long-term disability—There are 3 ways to qualify for medical premium savings:

- **Option 1**—Both plans must be employer paid and fully insured to receive medical premium savings of 0.5%
- **Option 2**—Both plans must be fully insured; 1 plan must be voluntary and 1 must be employer paid. Requires 25% minimum participation of UnitedHealthcare medical enrollment to receive medical premium savings of 0.5%.
- **Option 3**—Both plans must be fully insured and voluntary; requires 25% minimum participation of UnitedHealthcare medical enrollment to receive medical premium savings of 0.25%

Supplemental Health Plans—Accident, critical illness, and/or hospital indemnity—there are 2 ways to qualify for premium savings of 0.5%:

- **Option 1**—1 or more plans must be employer paid
- **Option 2**—2 or more plans must be voluntary; requires a minimum combined 20% participation of UnitedHealthcare medical enrollment

Supplemental Health Combo package—there are 2 ways to qualify for premium savings of 0.5%:

- **Option 1**—The Supplemental Health Combo package is employer paid
- **Option 2**—The Supplemental Health Combo package is voluntary; requiring a minimum combined 20% participation of UnitedHealthcare medical enrollment

Learn more

Contact your broker or UnitedHealthcare representative

United Healthcare

Health insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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 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 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 for bundling programs. Bundling programs are not available for all group sizes. Components subject to change.

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

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