



UnitedHealthcare Level Funded

2022 Portfolio Review

CHICAGO/NORTH ILLINOIS HEALTH PLAN

NOT FOR CONSUMER USE

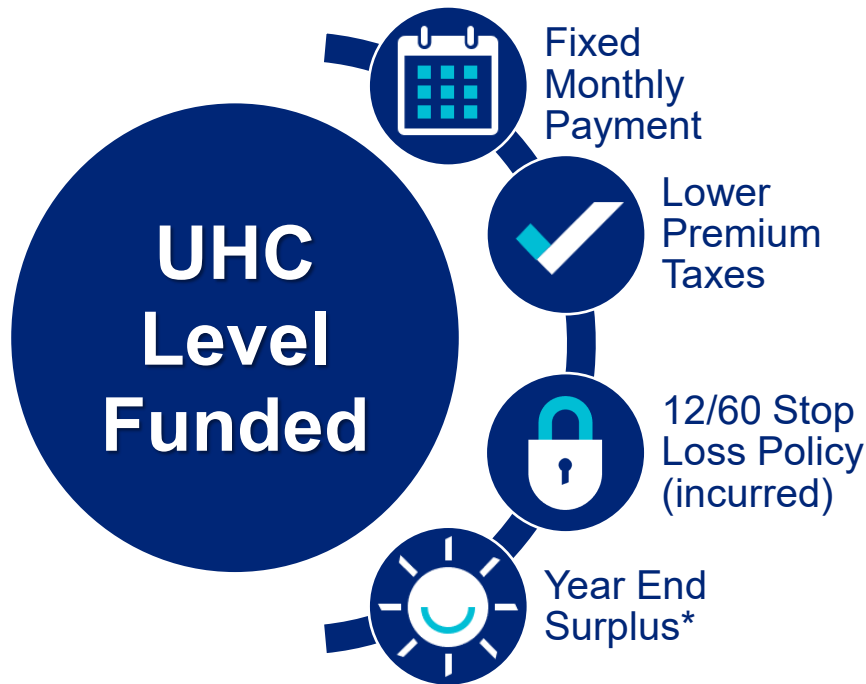
United
Healthcare



UnitedHealthcare Level Funded Overview

Why UnitedHealthcare Level Funded?

Key Features



Benefits

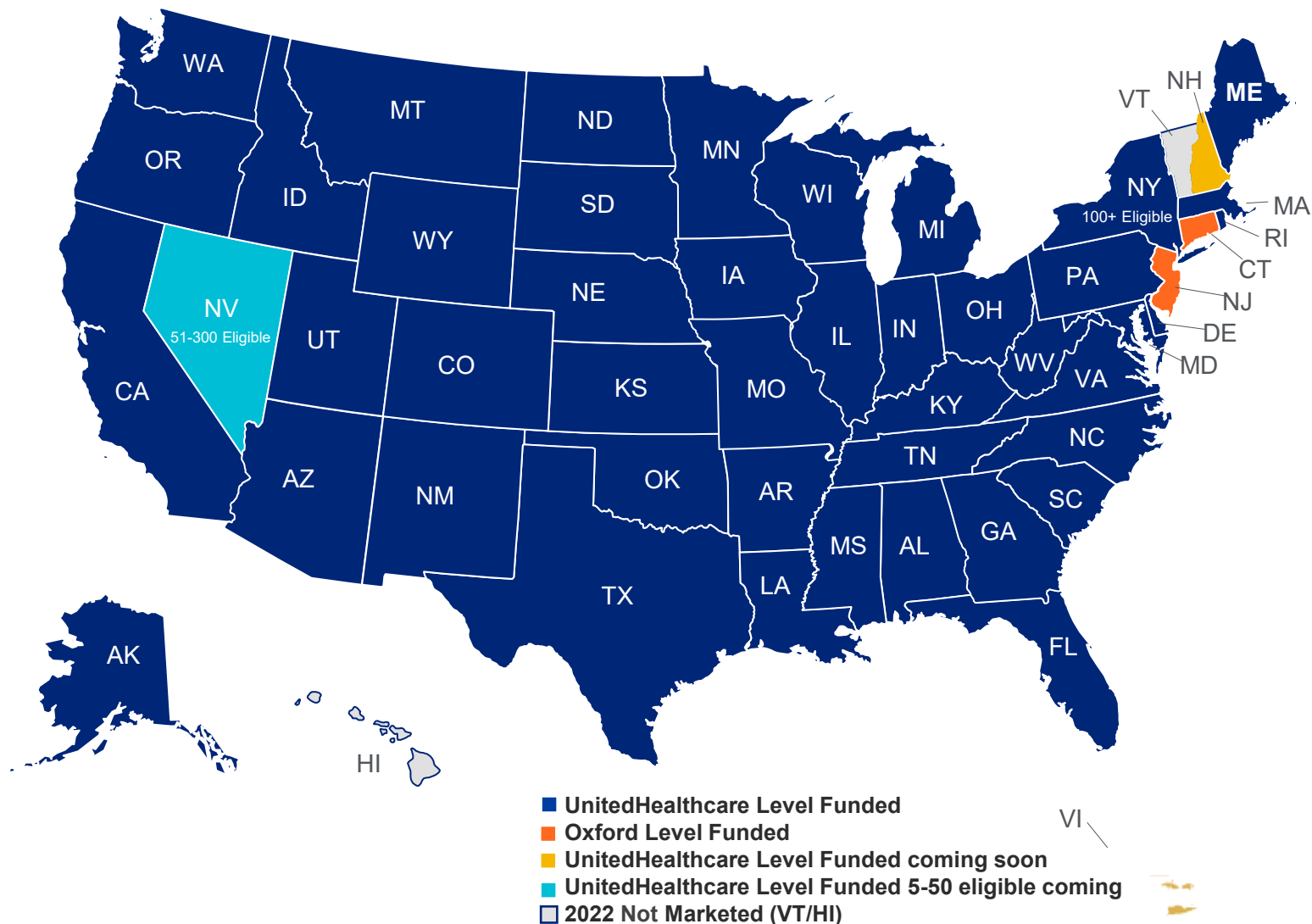


*Available when actual claims liability is less than maximum claims liability

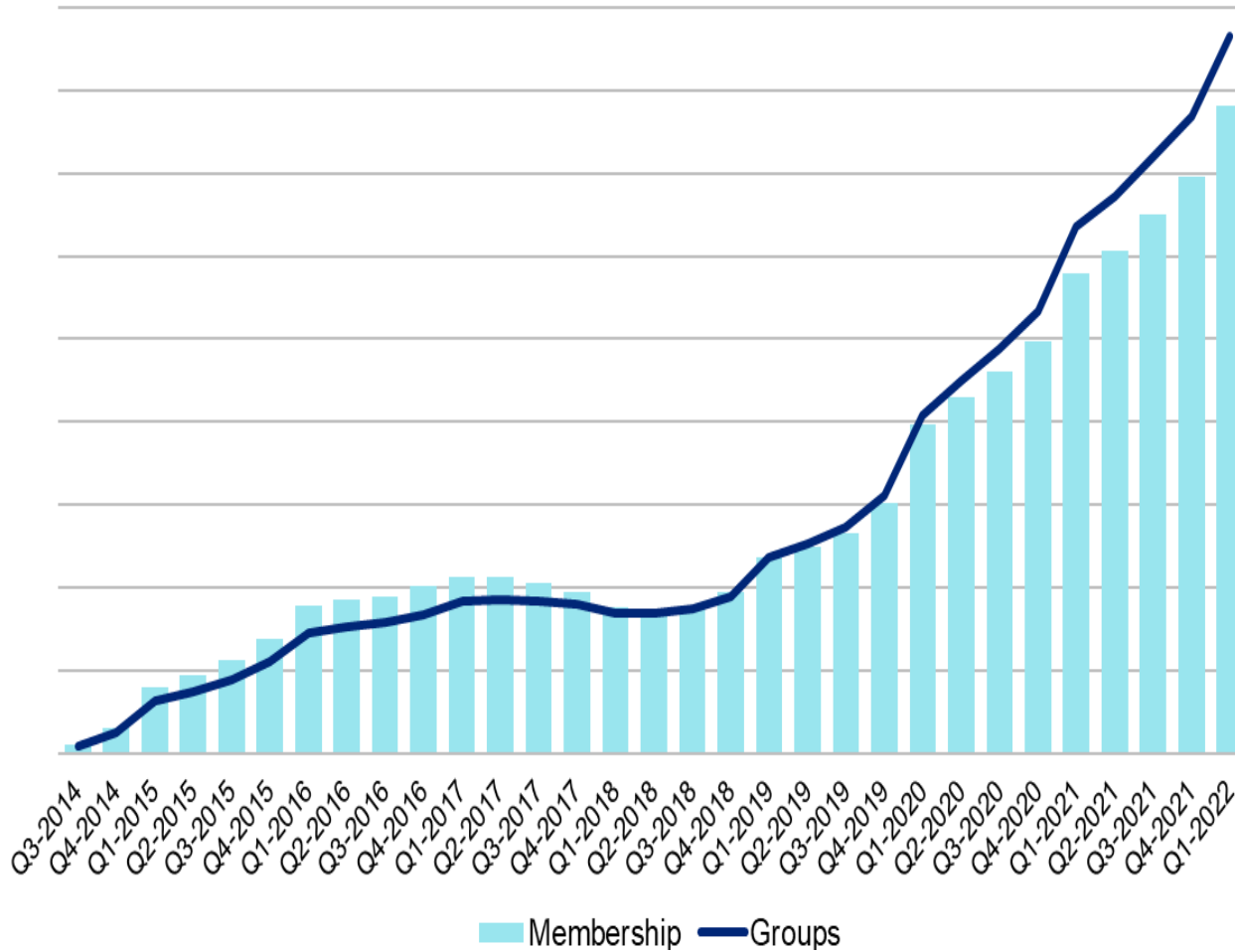
**UnitedHealthcare Motion® Credits not available in DE, KS, MO, NJ, PA or WI



Nationally Marketed



Membership



Year End Surplus

2021 Surplus Summary

(January 2021 through December 2021)

	National	Illinois	Indiana
Average % Receiving Surplus	43.5%	40.8%	48.7%
Average Surplus Refund	\$9.9k	\$11.6k	\$10.8k

- Group must be active month 15 to be eligible
- Reconciliation occurs end of month 15
- 100% (IL) & 66.7% (IN) of any surplus* refunded month 16
- Surplus issued in form of a check
- 0% (IL) & 33.3% (IN) of surplus retained as deferred fee**



*Minus IBNR Customer Reserve

**Varies by state; not applicable in all states



HealthiestYou Virtual Visit Utilization

2021 Nationwide Utilization	Visits	% Annualized Utilization	Total Net Claims Savings
General Medical	48.3K	13.3%	\$24.9M
Behavioral Health	20.8K	28.6%	\$4M
Dermatology	4.6K	5.1%	\$234K

HY Utilization data from January 2021 through December 2021



UnitedHealthcare Motion®

Nationwide

Over \$6.4 million dollars in motion reimbursements issued during 2021

Motion Membership Statistics

Motion Reimbursements in 2021

Average Quarterly Reimbursement

Average Member Reimbursement

Illinois

\$559,118

\$139,779

\$141.66

Indiana

\$647,947

\$161,987

\$195.46

Average % Registered for Health Plan

14.28%

Average % Logging for Health Plan

5.99%



Based UnitedHealthcare Motion data from 1/1/21 through 12/31/2021





New for 2022

New for 2022



Specialty Medications

- Limited to 31-day fill



Network Plans

- NavigateNOW (Plan availability varies by city/state)



HSA Plans with Core Plus Preventive Drug List

- Additional deductibles



Clinical Programs

- Neonatal Resource Services (NRS)
- Fertility Solutions (IL & MA only)



Value Adds

- Mineral (formerly ThinkHR) Availability varies by state



Specialty Medications



Limited to 31-day supply

- Current Benefit allows members to fill up to 90-day supply
- Limiting to 31-day supply protects employer groups from exposure to additional claims cost in event of employee termination
- Change applies to new and existing members 9/1/22
- Impacts both UnitedHealthcare Level Funded and All Savers members

HSA with Core Plus Prescription Drug List

Pharmacy | PDL | Core Plus

Core Plus Prescription Drug List offers certain preventive medications processed with no member cost share



- Networks: Choice+/Choice
- 100% Network Coinsurance
- Deductible Levels:
 - \$3,000
 - \$4,000
 - \$5,000
 - \$6,000
- Prescription Benefit Option applies (Advantage or Essential)

2022 Preventive Medication List for Consumer Driven Health Plans Core Plus List

This is a list of **Preventive Medications** that may be covered under your plan. If your plan covers these Preventive Medications, your insurance benefit is applied before you meet your deductible.

Some medications may have other requirements or limits depending on your benefit plan and are noted below. To find out if a drug is covered, please check your plan benefits on the health plan's member website. Or, call the toll-free phone number on your health plan ID card. This list may not be all-inclusive. Brand and generic drugs may not always be available due to market changes.

This list applies to UnitedHealthcare and Oxford medical plans. It is correct as of August 1, 2021 and is subject to change after this date. The next anticipated update will occur with the next PDL cycle.

CDH preventive drug lists may also be used with non-CDH plans

Effective January 1, 2022



Neonatal Resources Services (NRS)

NRS program uses evidence-based care to help reduce infants' length of stay in the NICU, avoid readmissions and control costs.



Specialized
clinicians



Earlier
interventions



NICU and post-
discharge support

Dedicated team offering employees assistance and education

Infants with complex issues are referred to and managed by the NRS Family Care Team

Low-risk infants receive support for 30 days post-discharge

RN case managers provide ongoing support and discharge planning



The NRS program can help parents, families and caregivers find the right care

- **Reduced readmissions**
- **Reduced length of stay**
- **Improved outcomes**
- **Lower care costs**



Fertility Solutions (IL & MA only)

We provide clinically guided support with the goal of delivering quality outcomes, lower treatment costs and faster time to pregnancy. **Helping employees navigate each step of the process:**



Infertility
identification



Early stages
of treatment



Advanced
treatment options



Care Coordination

Fertility benefit recommendations

- Evidence-based and relevant recommendations
- Employer assistance in offering flexible coverage options
- Helps ensure inclusion and diversity for a better experience

Clinical care team

- Personalized guidance to help empower informed decisions
- Support choosing a quality provider and steering to a Center of Excellence (COE)
- Access to a dedicated fertility nurse and support services

Centers of Excellence

- Helps ensure employees are referred to quality providers
- Demonstrated reduction in costs, higher likelihood of having a baby and improved outcomes

Utilization management

- Determines employee benefit coverage
- Confirms a treatment's clinical appropriateness and effectiveness
- Uses proven guidelines to recommend procedures with higher rates of success
- Must have a diagnosis of infertility (when required)
- Pre-notification required for claims payment



Mineral Collaborates with UnitedHealthcare Level Funded



Plan Management | HR and Compliance Support

Take the guesswork out of HR and compliance

Looking to keep your business ready and resilient for whatever lies ahead? Mineral™ is included as part of your UnitedHealthcare plan to help you handle even the most complex compliance issues with confidence.

What can Mineral help you with?

- Keeping track of new laws and regulations
- Reducing your administrative burden
- Operating successfully in multiple states
- Addressing harassment, diversity and inclusion
- Supporting and motivating your employees

Confused about the latest laws and regulations?

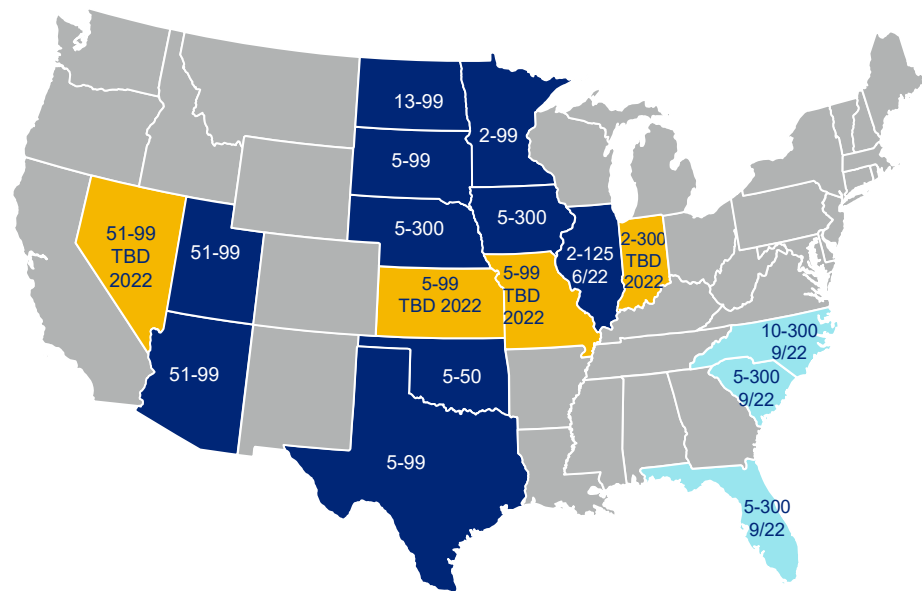
The Human Resources (HR) Compliance Library allows you to search by topic and access how-to guides, checklists, sample documents and more to make sure you're following best practices. Need more personalized advice? One of our HR-certified Mineral Experts™ can give you clear, straightforward answers to your questions.



Get started

Upon your policy effective date, you'll receive a welcome communication with instructions on how to set up your account. A Mineral representative will reach out to you to schedule a personal, live demo of everything Mineral can offer.

Included with all medical plans
New & Renewal



With Mineral, you can:

Monitor your organizational health

Access materials that include:

- HR Assessment
- Document Library
- Salary Compare
- Calculators

Tackle HR and compliance basics

Answer questions, recruit talent and more with the help of:

- HR Compliance Library
- Job Descriptions
- Benefits Document Creator
- Compliance Calendar



Premium UHC Mineral Offering

What Mineral offers	Standard Mineral offering	UnitedHealthcare premium offering
Fast answers —HR-certified experts who answer questions in real time	✓	✓
Living Handbook —state- and federal-compliant handbook builder that sends alerts as laws change	✓	✓
Learning resources —learning management system that houses 300+ online training courses	✓	✓
Compliance guidance —searchable library updated with the latest laws and HR best practices	✓	✓
Insight —mix of newsletters, law alerts, webinars and client training	✓	✓
Benefits document creator —benefit plan documents compliant with ERISA and updated as laws change	✓	✓
Workplace harassment prevention resources —workplace harassment prevention training compliant with all state mandates		✓
Workplace safety resources —OSHA tracking and reporting tool with over 125 safety training courses		✓
Living Handbook Plus —living handbook with multistate, send/acknowledgment and Spanish language functionalities		✓
Custom Course Uploader —tool that lets clients add custom training to their course catalog		✓





2022 Portfolio Timeline

Timeline Portfolio Launch

Quote Ready Now

Effective 9/1/22 for New Business & Renewals

CENTRAL REGION

Illinois
Indiana
Iowa
Kansas
Kentucky
Michigan
Minnesota
Missouri
Nebraska
North Dakota
Iowa/RV
Oklahoma
South Dakota
Texas
Wisconsin

NORTHEAST REGION

Connecticut*
Delaware
Maine
Maryland
Massachusetts
New Jersey*
UPSTATE New York
Pennsylvania
Rhode Island
Virginia
West Virginia

SOUTHEAST REGION

Alabama
Arkansas
Florida
Georgia
Louisiana
Mississippi
North Carolina
South Carolina
Tennessee
Virgin Islands

WEST REGION

Alaska
Arizona
California
Colorado
Idaho
Montana
Nevada
New Mexico
Oregon
Utah
Washington
Wyoming

Marketing Materials available

*Oxford Level Funded



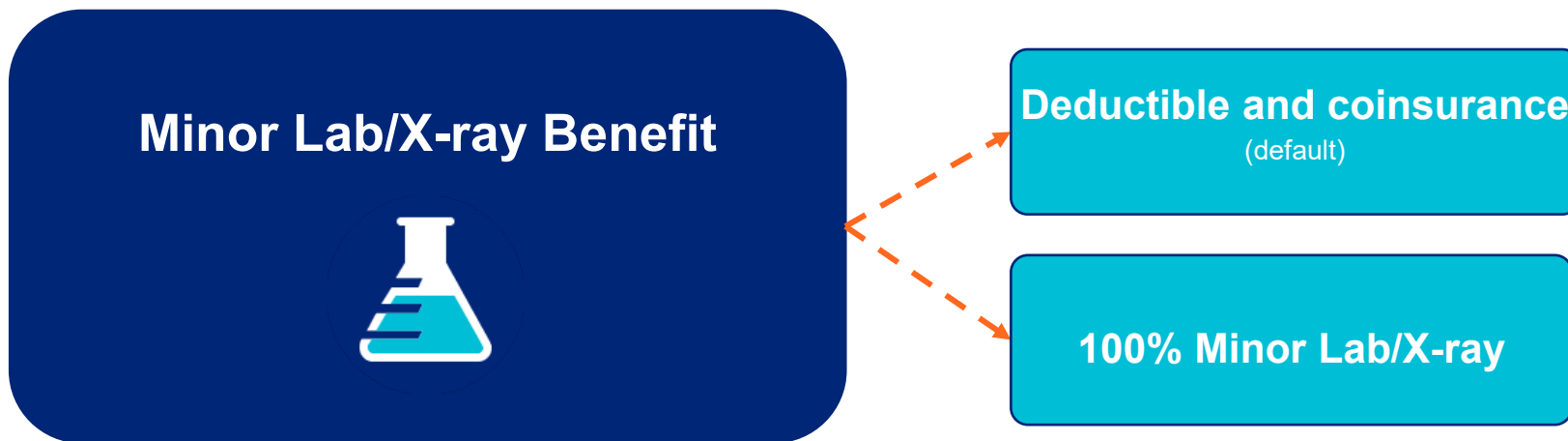


Benefit Options

2022 Minor Lab/X-ray Benefit Options



Option selected will apply toward all plans in the Traditional Plan Category (PPO/EPO)
Cannot pair non-LX with LX plans within the Traditional Plan Category (PPO/EPO)



Can be paired
E1000i80LX21
P3000i100LX22

Can be paired
E1000i8021
P3000i10022

Cannot be paired
E1000i80LX21
P3000i10022



2022 Prescription Drug List Options



Option selected will apply toward ALL plan categories except:

- Primary Focus
- Flex Focus
- Advanced/Direct



2022 Plan Benefit Option

Rate Guarantee



Calendar Year Plans Only

New Business (Organic) 5-50 (5-100 in CA)

Funding Conversions (aka Migrations) 5-50 (5-100 in CA)

12 Month
Standard



15 Month
Rate Guarantee

Acknowledgment for 15-month rate guarantee

I acknowledge that I understand and agree with the following arrangements related to our 15-month rate guarantee and the impact to the excess loss policy period we are entering into with All Savers Insurance Company ("ASIC") or affiliated stop loss carriers.

The initial term of the excess loss policy will be a period of 3 months and therefore will fall under the early termination clause of the Administrative Services Agreement Section 6.5, which reads:

If this Agreement or the Stop Loss Policy terminates during the Term of the Agreement or before the end of the third calendar month following the close of the Term of the Agreement, United shall conduct a reconciliation after the 24th calendar month following the close of that Term of the Agreement (the "Reconciliation Date") and also calculate a reserve (the "Customer IBNR Reserve") for claims incurred during the Term of the Agreement but not paid prior to the Reconciliation Date. United will reconcile the amount of the cumulative Maximum Monthly Claim Liability payments paid to United for the Term of the Agreement over (i) the amount of claims incurred during the Term of the Agreement and paid before the Reconciliation Date, less any specific stop loss insurance reimbursements, and (ii) the Customer IBNR Reserve. The Customer IBNR Reserve shall be equal to 100 percent of claim payments made during the 3 months prior to the Reconciliation Date, and in no event shall the Customer IBNR Reserve be less than \$0. Any amount in excess of the Customer IBNR shall be payable to United as a Deferred Service Fee in accordance with the applicable provision in Section 5.4.

The Individual Stop Loss and Aggregate Stop Loss coverage with ASIC or affiliated stop loss carriers will be in effect for an initial 3-month term, and will renew for a 12-month term immediately following the initial shortened term. The stop loss limits will reset on the first day of the 12-month term.

By signing below, I confirm and acknowledge full understanding of the above changes to our stop loss policy period resulting from our 15-month rate guarantee.

Legal Business Name: _____

By Authorized Signature: _____

Print Name and Title: _____

Date: _____

By Broker Signature: _____

Print Name: _____

Date: _____

Reconciliation Timetable

Effective Date	Start of 12 month	Renewal Date	Reconciliation
10/1/2022	1/1/2023	1/1/2024	4/1/2024
11/1/2022	2/1/2023	2/1/2024	5/1/2024
12/1/2022	3/1/2023	3/1/2024	6/1/2024
1/1/2023	4/1/2023	4/1/2024	7/1/2024





2022 Portfolio

Traditional PPO/EPO/Gatekeeper EPO

Plan Highlights

Individual Deductibles	Individual Out of Pocket Maximum	Coinsurance Levels
\$0*	\$2,000	100%
\$250	\$3,000	90%
\$500	\$3,500	80%
\$1,000	\$4,000	70%
\$1,500	\$4,500	60%
\$2,000	\$5,000	50%
\$2,500	\$5,500	
\$3,000	\$6,000	
\$3,500	\$6,500	
\$4,000	\$7,000	
\$5,000	\$7,350	
\$6,000	\$8,000	
\$8,000	\$8,150	

*\$0 deductible plans include an In-Patient per occurrence deductible of \$750

Copays

Primary Care Physician	Specialist	Urgent Care	Emergency Room
\$0 Kid <19	\$75	\$50	\$300 (then ded+coins)
\$25 Adult >19			

Benefit Options

Minor Lab/X-ray
Benefit Option¹

Deductible +
Coinsurance

100% Plan Paid

Standard Select RX Network

Anchor Pharmacy Walgreens

Prescription Drug List
Benefit Option²

Advantage^{4-Tier}

Essential^{4-Tier}

Available Networks

PPO

- Choice Plus
- CORE

EPO

- Choice
- Core Essential

Gatekeeper
EPO

- Navigate
- Charter

¹Option selected will apply toward all plans in the Traditional Plan Category (PPO/EPO); cannot pair non-LX with LX plans

² Prescription Drug List selected will apply toward all plans; cannot pair PDLs



Plan and Network availability varies by state

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HSA PPO/EPO/Gatekeeper EPO

Plan Highlights

Individual Deductibles	Individual Out of Pocket Maximum	Coinsurance Levels
\$1,500	\$2,500	100%
\$2,000	\$3,000	
\$2,500	\$3,500	80%
\$2,850	\$4,000	
\$3,000	\$4,250	
\$3,500	\$4,500	
\$4,000	\$5,000	
\$4,250	\$6,000	
\$5,000	\$6,350	
\$6,000	\$6,550	
\$6,350	\$6,900	
	\$7,000	

 Non-Embedded Plan Designs

HSA copays AFTER Deductible Plans

Primary Care Physician	Specialist	Urgent Care	Emergency Room
\$25	\$75	\$50	\$300 (then coinsurance)

Benefit Option

Standard Select RX Network
Anchor Pharmacy Walgreens



Available Networks

PPO	EPO	Gatekeeper EPO
<ul style="list-style-type: none"> •Choice Plus •CORE 	<ul style="list-style-type: none"> •Choice •Core Essential 	<ul style="list-style-type: none"> •Navigate •Charter



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PROformance PPO/EPO/Gatekeeper EPO

Plan Highlights

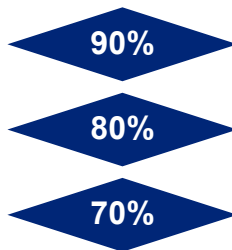
Individual Deductibles

\$500
\$1,000
\$1,500
\$2,000
\$2,500
\$3,000
\$4,000
\$5,000
\$5,500

Individual Out of Pocket Maximum

\$4,000
\$5,000
\$6,000
\$8,150

Coinsurance Levels



Copays



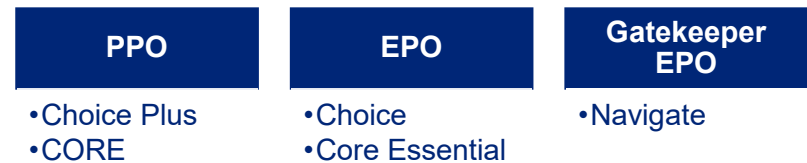
Benefit Option

Standard Select RX Network

Anchor Pharmacy Walgreens



Available Networks



Plan and Network availability varies by state



Personal Protect PPO/EPO

Plan Highlights

Individual Deductibles	Individual Out of Pocket Maximum	Coinsurance Level
\$3,000	\$3,000	100%
\$4,000	\$4,000	
\$5,000	\$5,000	
\$6,000	\$6,000	
\$7,000	\$7,000	
\$8,500	\$8,500	

Copays

Primary Care Physician	Specialist	Urgent Care
\$25	\$75	\$50

Benefit Option

Standard Select RX Network

Anchor Pharmacy Walgreens



Available Networks

PPO	EPO
• Choice Plus	• Choice



Plan and Network availability varies by state

² Prescription Drug List selected will apply toward all plans; cannot pair PDLs

Navigate/Charter Availability 9/1/22

States with Navigate (18)		
Arizona	California	Chicago/North IL
Colorado	Delaware	Indiana
Iowa/River Valley	Maine	Maryland
Massachusetts	New Mexico	Oregon
Pennsylvania	Rhode Island	Texas
Virginia	Washington	Utah

States with Charter (4)	
Chicago/North IL	Indiana
Oklahoma	Texas

NOTE: Product availability based on employer county.

Consider selecting a non-Charter/Navigate plan for employees residing in a state that does not offer Charter or Navigate



Virtual Visits through myuhc.com

The 24/7 Virtual Visits embedded in all UnitedHealthcare Level Funded Plans

Members access an integrated experience through myuhc.com

Members can access Teladoc, Doctor On Demand and AmWell providers through the FAQ section on myuhc.com

Non-HSA Members \$0 copay

HSA members \$49 copay until deductible is satisfied (same as fully insured)

All other telemedicine is subject to standard copays/coinsurance

*Virtual Visits through myuhc.com are not available to All Savers members



Visit with a doctor 24/7 — whenever, wherever.

With a Virtual Visit, you can talk—by phone or video—to a doctor who can diagnose common medical conditions and even prescribe medications, if needed.*

Virtual Visits may make it easier than ever to get treated by a doctor.

Whether using myuhc.com* or the UnitedHealthcare* app, Virtual Visits let you video chat with a doctor 24/7—without setting up additional accounts or apps. But, if you'd rather just speak with a doctor, you can simply do a Virtual Visit over the phone.

With a UnitedHealthcare plan, your cost for a Virtual Visit is \$0.**

Use a Virtual Visit for these common conditions:

- Allergies
- Bronchitis
- Eye infections
- Flu
- Headaches/migraines
- Rashes
- Sore throats
- Stomachaches
- And more

\$0 cost

An estimated 25% of ER visits could be treated with a Virtual Visit—bringing a potential \$2,100*** cost down to \$0.

Get started.

Sign in at myuhc.com/virtualvisits | Download the UnitedHealthcare app | Call 1-855-615-8335

Pilot Program 2-4 Lives

Offering more health care solutions to Small Employers



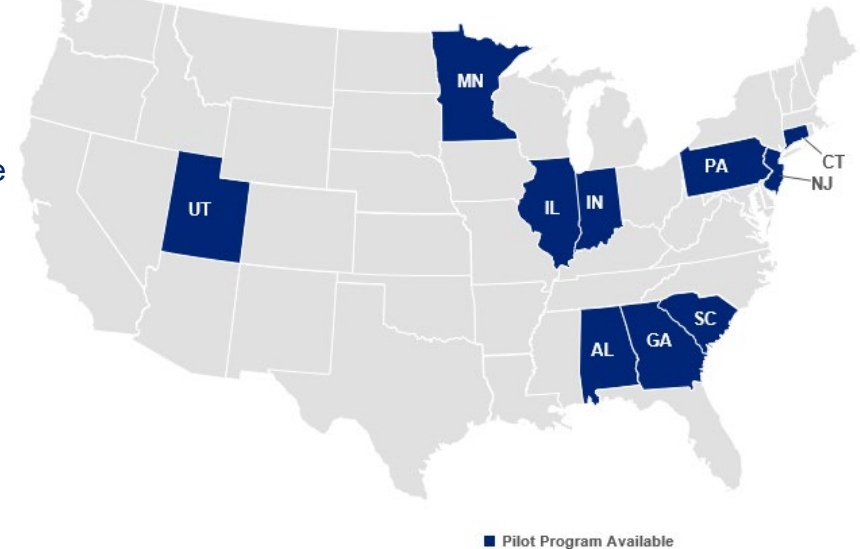
Program details

- Standard enrollment documents required
- Late applicants not eligible
- Enrollees must reside in the same state
- Reporting is not available for this segment size



Participation requirements

- 2 eligible – 2 must enroll
- 3 eligible – 3 must enroll
- 4 eligible – Minimum of 3 must enroll
- 5 to 8 eligible – Minimum of 4 must enroll
- 9+ eligible – 50% participation required





Specialty

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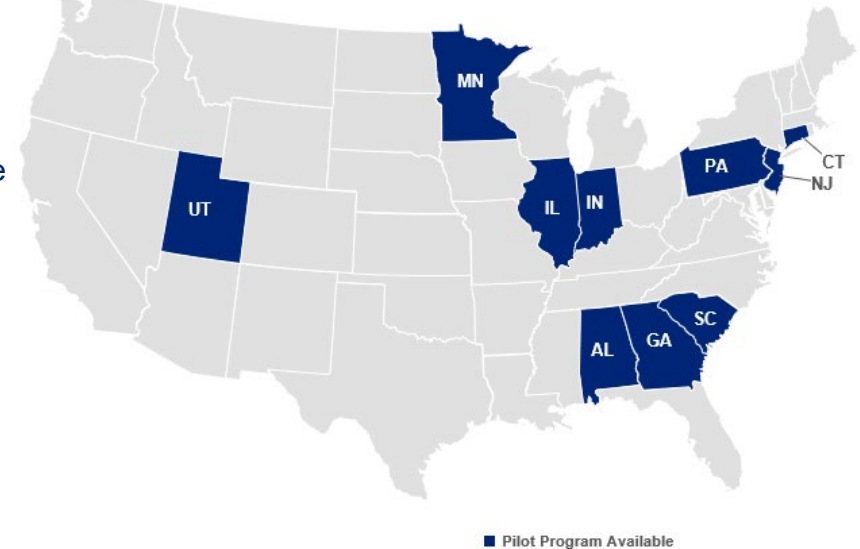
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Specialty

Packaged Savings 5-50 Eligible

**Bundle our quality
medical plans with
eligible specialty
products**



Packaged Savings on contributory plans

- Per-employee per-month savings given as a monthly administrative credit based on the number of enrolled UnitedHealthcare Level Funded medical subscribers.
 - *Dental = \$3.00*
 - *Vision = \$2.00*
 - *Life = \$1.00*
 - *Dental, Vision & Life = \$6.00*
- Packaged Savings® credits remain in place if the eligible coverages remain in force for 5-50 eligible employees.
- Employer-paid plans with contribution of 50% or more
- Participation in qualifying dental and vision plans must meet and maintain 75% or greater of eligible medical employees for Packaged Savings to be active.

**The more you bundle,
the more you can **SAVE.****






uBundle[®] 51-300 Eligible

Bundle and save

As a UnitedHealthcare Level Funded customer, you can save up to 4% on medical plan costs by bundling your Level Funded medical plan with UnitedHealthcare dental, vision and financial protection plans.

Bundle more, save more

Offer 1 or more of the following plans for more savings. The savings will apply as long as eligible plans remain in force.

 2%* Dental	 .5% Vision	 .5% Life Basic Life and supplemental life	 .25% to .5% Disability Short-term disability and long-term disability	 .5% Supplemental health Accident, critical illness and/or hospital indemnity	Up to 4% savings on our medical plan costs
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*For new business effective August 1, 2020, or later. See back for rules and requirements.

An example of over \$13,000 in uBundle savings

Group size: 75 employees

Estimated medical plan costs (per employee per month): \$375 per month (\$337,500 total)

Annual medical savings by adding:	
Dental (2%)	\$6,750
Vision (.5%)	\$1,687
Life and Supplemental life (.5%)	\$1,687
Short-term and long-term disability (.5%)	\$1,687
Supplemental health plans (.5%)	\$1,687
Potential total annual medical plan cost savings:	\$13,498**

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





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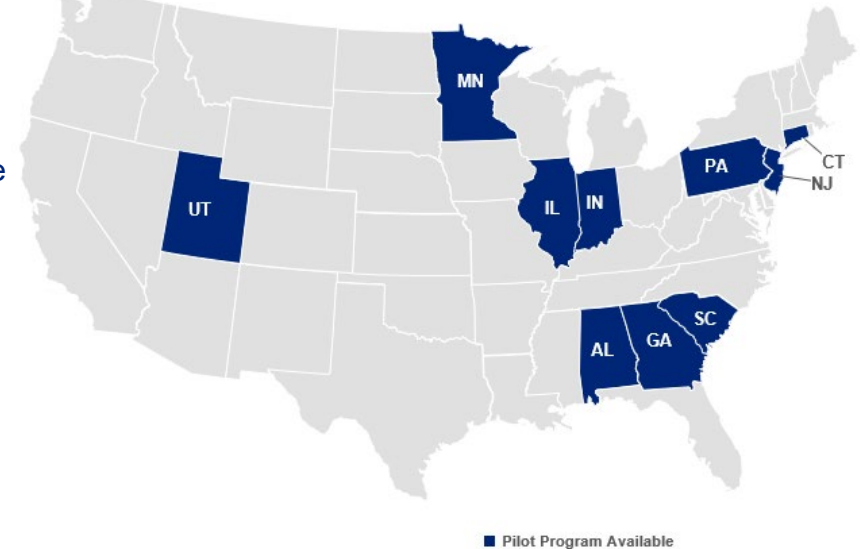
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 <p>2%* Dental</p>	 <p>.5% Vision</p>	 <p>.5% Life Basic Life and supplemental life</p>	 <p>.25% to .5% Disability Short-term disability and long-term disability</p>	 <p>.5% Supplemental health Accident, critical illness and/or hospital indemnity</p>	<p>Up to 4% savings on our medical plan costs</p>
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*For new business effective August 1, 2020, or later. See back for rules and requirements.

An example of over \$13,000 in uBundle savings

Group size: 75 employees

Estimated medical plan costs (per employee per month): \$375 per month (\$337,500 total)

Annual medical savings by adding:	
Dental (2%)	\$6,750
Vision (.5%)	\$1,687
Life and Supplemental life (.5%)	\$1,687
Short-term and long-term disability (.5%)	\$1,687
Supplemental health plans (.5%)	\$1,687
Potential total annual medical plan cost savings:	\$13,498**

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





Value Adds

UnitedHealthcare Level Funded Value Adds...

Putting plan participants in the driver's seat helps make it easier to engage in physical & financial well being

RALLY[®]

May improve health
Personalized Goals
Rewards for Success

*Rally program does not include gym reimbursement

**Real
Appeal**[®]

Virtual Weight-Loss Program
Personalized Support
Engaging Approach

UnitedHealthcare Motion[®]

\$55 Registration Credit
Vast array of tracker devices
Financial Rewards
Monitor activity progress

*UnitedHealthcare Motion not offered in DE, KS, MO, NJ, PA or WI

hy healthiestyou

\$0 Virtual Visits (non-HSA plans)
Connect with doctors 24/7
No Additional Cost Expert Services
May save Time & Money





Rally® helps employees set healthy goals and stay on target.

- Health engagement through online tools via myuhc.com
- Personalized health goals
- Virtual Rewards for achieve goals
- Step-by-step support
- Tracking of individual results



*Rally program does not include gym reimbursement



Digital health & wellness experience



Real Appeal®

Virtual weight-loss program for members who are ready to lose weight.

- **Opportunities for employee engagement** with one-to-one and live group online coaching. Plus, employees get a box of weight-loss resources delivered to their homes.
- **Interventions that may help lower costs** with fewer claims from diabetes, cardiovascular and other weight-related conditions.



UnitedHealthcare Motion®



Develop healthy habits while earning financial rewards*

- Members register and receive a \$55 registration credit that can be used toward the purchase of an activity tracker or saved for quarterly reimbursements.
- Members wear an activity tracker and get rewarded for meeting certain daily walking goals
- Enrolled employees and spouses can each earn over \$1,000 per year



Model
(supported)

Baseline device

- Fitbit Inspire 2

Buy-up Options

- Apple Watch Series 7
- 6-month Apple Fitness+ Subscription
- Apple Watch SE
- Fitbit Charge 5
- Fitbit Luxe

BYOD*

- Apple Watch Series 1 – 7
- Apple Watch SE
- Smartphone
- Garmin vivosmart® 4
- Garmin vivosmart® 3
- Any Fitbit tracker
- Coming soon: Any Garmin tracker

*UnitedHealthcare Motion not offered in DE, KS, MO, NJ, PA or WI
Supported model devices are subject to change.

All trademarks are property of their respective owner.



UnitedHealthcare Motion®



	FIT Goals	Daily Reward
Frequency	Six 7-minute 300 step walks/day	\$1.00 (1 point)
Intensity	3,000 steps in 30 minutes	\$1.00 (1 point)
Tenacity	10,000 or more steps in one day	\$1.00 (1 point)
	Total Daily Reward Available	\$3.00 (3 points)

Participation Reward - Employees earn \$0.25 each day they achieve 2,500+ steps with no FIT rewards.

How the Motion Credit Works

Non-HSA members

- Credits available to both employee & covered spouse/domestic partner;
- Earned credits reimbursed quarterly for expenses applied to out-of-pocket maximum, which includes expenses incurred by any covered family member;
- 50% of unused credits rollover end of policy year.

For HSA members

- Credits are available to both employee & covered spouse/domestic partner;
- Earned credits deposited quarterly into members HSA account to cover out-of-pocket expenses, including those expenses incurred by any covered family member;
- Choose any HSA Financial Institute for quarterly deposits

All trademarks are property of their respective owner.



HealthiestYou Virtual Visits

Doctor Visits	Behavioral Health	Dermatology	Back Care
Consult with a Doctor 24x7	Confidential counseling 7 days a week by phone or video	Request a consult on the HealthiestYou App	Guided videos in HealthiestYou App
Diagnose, prescribe, inform		Communicate with Board Certified Dermatologists	Expert support through certified coaches
		View results online within 2 business days	Stay on track with personalized progress monitoring

Virtual Doctor, Behavioral Health and Dermatology

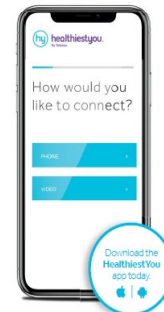
\$0 copay for those on non-HSA plans

\$45 copay for those on HSA

Virtual Back Care

\$0 copay for HSA and non-HSA

HealthiestYou Virtual Visits are available to non-covered dependents in member household; added through the HY app



HealthiestYou Expert Medical Services

\$0

All at NO additional cost!

Enabling covered members with complex medical conditions to receive an independent, expert evaluation of their diagnosis and treatment plan



Initiation



Intake



Expert Evaluation



Recommendation

\$56k

Average cost savings
per expert second
opinion

38%

Average change in
diagnosis

74%

Average change in
treatment

*Based on clinical studies and surveys conducted by Teledoc in 2020





Educational Resources

Educational Resources

Training is available through a variety of options:

- Presentations
- Guides
- Recordings
- Trainer-led On-Line Sessions

Utilize the tiles on the Home Page of uhceservices.com to find these opportunities



SAMx Training Resources for Brokers

Learn more about SAMx.

[Learn More](#)

Presentations and Guides

- [SAMx Quote & Enroll](#)
- [SAMx Guide](#)
- [SAMx - Level Funded Quote & Enroll](#)
- [SAMx - Level Funded Guide](#)
- [SAMx - Level Funded Case Statuses Job Aid](#)

Recordings

- [SAMx Quote & Enroll](#)
- [SAMx Quote & Enroll Template \(Census\)](#)
- [SAMx - Level Funded Quote & Enroll](#)
- [SAMx - Level Funded Census Template](#)
- [SAMx - Level Funded Vertical Census Template](#)

Other Related Materials

- [New Business and Renewal Tool Guide](#)
- [SAMx AprMayJune Broker Training Sessions \(Fully Insured\)](#)
- [SAMx - Level Funded AprMayJune Broker Training Sessions](#)
- [Quote Both FI and LF with the Same Data](#)

[uhceservices.com Broker Training Video](#)

[uhceservices.com Broker Training Guide PDF](#)

[uhceservices.com Overview - Employer Renewal Kit Insert](#)

[uhceservices Training Schedule for Brokers](#)

[uhceservices Training Schedule for Employers](#)



uhceservices.com Training Resources for Brokers

Learn more about uhceservices.com.

[Learn More](#)



Join us for a Webinar

UnitedHealthcare Level Funded and Oxford Level Funded Website and Process Training



Join us for a webinar where we'll review the new business processed through the uhceservices.com website, documents, fliers and brochures available for use, along with the SAMx Level Funded process from illustrative quote to group installation.

Wednesday, Apr. 20
10:00 a.m. CT

Wednesday, Apr. 27
10:00 a.m. CT

Wednesday, May. 18
10:00 a.m. CT

Wednesday, May. 25
10:00 a.m. CT

Wednesday, June. 15
10:00 a.m. CT

Wednesday, June. 22
10:00 a.m. CT





On the Horizon

On the Horizon for 2022 and beyond...

Presale Tool on uhceservices.com

- Summary Benefits of Coverage (SBCs)
- Benefit Summaries
- Plan Grids

New UnitedHealthcare Level Funded Markets

- New Hampshire expands to all market segments; 5-300 eligible
- Nevada expands into small business market; 5-50 eligible

2023 Portfolio

- 100+ Customization
- Network expansions

Existing All Savers Membership to Level Funded

- Wave 1 Transitions (AL, DE, CT, NJ, ND, SD) upon renewal 12/1/22 and after
- Wave 2 Transitions (All Other States) upon renewal 2/1/23 and after

Specialty

- Life & Other Financial Protection on USP

Value Adds

- UHC Rewards
- Mineral Expansion states
- Benefit Ally



SBC and Benefit Summary Tool

Benefit Summaries & SBC's

Medical & Pharmacy Dental Plans Vision Plans Financial Protection

To find a [Benefit Summary](#) or [SBC \(Summary of Benefit Coverage\)](#) for download, please select from the required fields below.

Filter Documents

Funding Type*

Segment*

State*

Plan Year*

Medical Plan Code

Search to Display Results

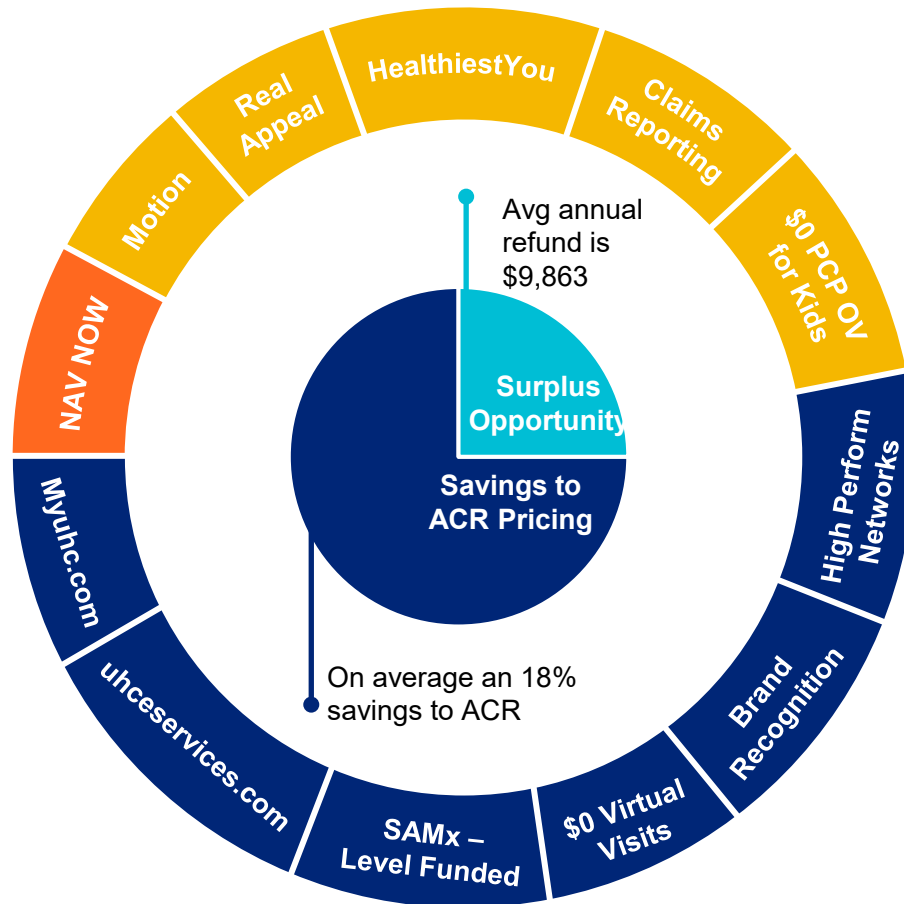


We're ready to find what you're looking for!

Enter your search criteria in the sidebar to the left, and we'll display the relevant results here for you to browse, download or print.



UnitedHealthcare Level Funded



If you have questions regarding any of the
of the information shared during today's
presentation, please contact your Health
Plan representative





Thank you!