

Get connected
**TO MORE
OF WHAT
MATTERS**
in health insurance



An employer's handbook
to employee health care



LIKE A SUCCESSFUL BUSINESS,
a successful
health plan
is based on
smart strategy.

To navigate the changing health care landscape, it helps to have the right connections. At UnitedHealthcare, we connect you to resources and options when it comes to your health care coverage:

- **Flexible plans**
- **Personalized service**
- **Innovative tools**

Read on to learn how these strengths may add up to the right health care solution for your business.





CONTENTS

● Health Plans	4
● Service	12
● Tools	16
● Why UnitedHealthcare?	20

FLEXIBLE PLANS DESIGNED TO MEET YOUR NEEDS.

The right health plan can be an integral part of your benefits strategy.

The **UnitedHealthcare** portfolio includes a wide variety of innovative health plans designed to meet the unique needs of your business while controlling costs. These plans offer coverage, freedom and flexibility, and the largest single proprietary network of doctors and hospitals in the nation.

Determine what you value in a health plan.

To get the most from a health plan, consider what features give you the most value. Is it outstanding customer service that gives you peace of mind for your organization's administrators and employees? Perhaps it's simplified administration that saves your staff time, with tools used by hundreds of thousands of businesses — including many of America's top brands. Perhaps you value innovative resources designed to help employees choose providers and compare treatment costs.

Delivering on what you value most.

You value:	UnitedHealthcare plans offer:
A national network for care	The nation's single largest proprietary network
A choice of comprehensive benefit plan designs	A variety of plan designs ranging from open access to primary care physician-centric to consumer-driven and more
Resources that help employees compare costs and treatment options	Mobile, online or person-to-person resources that help employees make well-informed choices about where to go and who to see for care
Access to programs and services 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 employers and employees
Tools that help simplify administration for employers	A suite of online tools and resources



Look for a broad portfolio of health plan design options to meet your needs.

UnitedHealthcare offers a broad portfolio of health plans that includes a range of options designed to meet your needs and control costs. **In fact, we're an industry leader, providing services to more than 250,000 employers.** We know how to tailor plans to any type or size of business, so we can help you find the right plan for your organization. And all of our plans are tied to a large national provider network.

98%

We have the broadest national network available, reaching **98% of the United States** population¹

Your employees can choose from more than **720,000** physicians, **5,600** hospitals, **1,000** Convenience Care Clinics and **64,000** pharmacies

Easy access to network providers may produce an estimated average reduction in billed charges of **40%–55%**²

¹UnitedHealth Network Access internal analysis, January 1, 2012.

²UnitedHealth Non-Network Programs At-a-Glance, September 2009.

Consumer-driven health plans: changing behavior for the better.

For companies today, it's becoming more challenging to cover employee health care costs. That's why many companies are now choosing consumer-driven health plans, which are designed to help employees become more informed and more financially responsible about their health care choices.

At UnitedHealthcare, we believe that when properly designed, delivered and used, consumer-driven health plans may:



Help you and your employees (our members) use health care services more effectively

Make paying for health care more manageable

What is consumer-driven health care?

Consumer-driven health care is a term used to describe health plans that are intended to help employees become more educated about their health care choices and take more active control over their health and health care spending.

A consumer-driven health plan may be the right choice for your organization if:

Health care costs are limiting your ability to grow

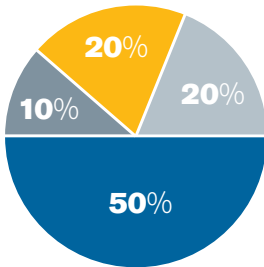
You want to encourage your employees to make more informed decisions about their health

We give employees control over their health care and their spending.



Studies have shown that the biggest factor affecting an individual's health is behavior. Our consumer-driven health plans are designed to change employees' behavior by getting them actively involved in their health care choices.

Factors that influence an individual's health



- Behavior
- Environment
- Genetic
- Access

Adapted from Department of Health and Human Services, Centers for Disease Control and Prevention



We offer a fully integrated approach that results in clear financial accountability, incentives for behavior change and the tools designed to help make informed choices.

Our plan framework includes:

100% coverage for preventive care

Access to timely and accurate information to help employees evaluate and compare the quality and cost efficiency of network physicians

High-deductible plans designed to result in more thoughtful use of health care services

Integrated tools to help employers and employees better manage their health care options

Three options to help employees manage their health care dollars.

To manage their health care spending, employees can take advantage of three different types of accounts:

▶ **Health Savings Account (HSA)**

An HSA allows employees to deposit money into a bank savings account, pretax, 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, which 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 minimum is met.

▶ **Health Reimbursement Account (HRA)**

An HRA is funded by the employer. Employer distributions are tax-deductible, as are employee reimbursements. The employer has the ability to set up the account within certain guidelines set by the IRS. For example, the employer can determine how much to contribute, which expenses can be covered, and the amount that an employee can roll-over year to year. The account is owned by the employer, and the funds remain with the employer if the employee leaves the company.

▶ **Flexible Spending Account (FSA)**

An FSA is a fund in which employees make pretax contributions that are used to reimburse them for health care expenses that are not covered by their health care plan. The payments (reimbursements) made to employees are not generally subject to federal income tax. However, the dollars in these accounts are subject to “use it or lose it” rules which prevents members from transferring funds from year to year. The account is owned by the employer.

Not all plans or options are available in all states



Primary care centered plans: a popular choice.

Primary care centered plans are popular with employers. One reason is that offering a “competitive” health insurance plan may help employers recruit and retain the best employees.

Typically, primary care centered plans from UnitedHealthcare allow members to choose a primary care physician (PCP) as their trusted partner in health care to help them manage their care and who also grants referrals for specialists’ services. Key features of these plans usually include:

Choice and convenience

Competitive pricing

Easy to use health plan; no claims forms or bills for network care

A broad national network

Health and wellness tools, services and resources



Tiered benefit and other plans.

Tiered benefit plans come in a range of different designs, all intended to provide savings opportunities for employers. These plans are designed to encourage members to make well-informed decisions about who to see and where to go for high-quality, cost-effective care through the UnitedHealth Premium® designation program, Place of Service and Hospital Tiering.

In network-only plans, employees can see any physician, specialist, hospital or health care professional in the network without a referral



Some plans **combine the network-only option with a predeductible allowance**

Other plans offer **lower copayments and greater coinsurance coverage** when employees seek care from a UnitedHealth Premium designated physician. (See page 15 for details on the UnitedHealth Premium designation program.)

Certain plans encourage members to seek care from freestanding facilities and/or Tier 1 hospitals to get the highest level of coverage.

A defined-contribution plan offers choice and flexibility for employees and stable, affordable costs for employers:

Multiple benefit options are available, including high-deductible plans, simple plans with copays and HSAs



Your employees — whether younger, older, single, with families or managing chronic conditions — **choose the plan that best meets their needs**

You set the amount that your business is willing to pay for benefits

No matter which plans you choose from the package, your costs as an employer stay the same

UnitedHealthcare offers a broad portfolio of health plans for your business. **Contact your broker or UnitedHealthcare representative** to help you determine which plan is right for you.

Strengthen your benefit program with UnitedHealthcare specialty products.

To offer a complete benefit program while simplifying your benefits administration, consider integrating specialty benefits with your medical plan. The convenience of one account management team, one eligibility and enrollment process, and one dedicated customer service line and member website provides you with added ease, while providing your employees an added safety net.

- ▶ **Products can be purchased individually or bundled for additional cost savings**
- ▶ **Our plans are designed to improve health and help reduce health care costs**
- ▶ **Most plans are available on an employer-sponsored or voluntary basis so you can choose how much or how little to contribute**

Choose any or all of the following specialty benefits:



Dental: Innovative and customizable plans that promote better oral health at a sensible price point



Vision: Quality vision services from a broad, nationwide provider network



Life, Disability, Accident and Critical Illness: Financial strength, flexible options and timely support services for beneficiaries

UnitedHealthcare pharmacy: working to reduce costs and improve health.

We provide integrated medical and pharmacy benefits, allowing for better management of your organization's total health care costs. With a complete picture, we can work with you to lower overall health care costs while maintaining a focus on employee health. Simply put, we won't lower pharmacy costs only to see you and your employees pay more in medical expenses.

SERVICE DESIGNED TO MAKE HEALTH CARE DECISIONS EASIER.

For employers, we make it easier to adapt to change.

As a business owner, changing insurance carriers can raise concerns about administrative burdens and employee reactions. That's why we strive to provide you with a simple, worry-free onboarding process:

We'll handle many of the **administrative tasks**



One-call-solves-all access during open enrollment

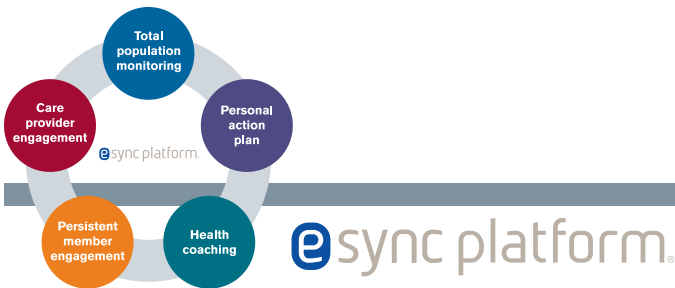
Clear online and print communications

Easy access to an experienced implementation project manager, who will be ready to answer questions and address issues quickly and effectively

We're also ready to help your organization adapt to health care reform.

The United for Reform Resource Center is your resource for health care reform information. Employers can find news on public policy and industry strategies, as well as facts about how the new health reform law may impact their businesses.

[Go to **uhc.com/reform**](https://www.uhc.com/reform)



The eSync Platform®: a holistic approach to savings and healthier employees.

UnitedHealthcare's proprietary clinical technology, the eSync Platform, uses information to activate personalized health care management. It integrates multiple clinical tools into one system that creates a more coordinated and holistic view of each member, and **identifies opportunities for health improvement before significant and costly health-related decisions and events occur.**

Now conditions such as diabetes may be identified early, and the progression of the disease can be reduced by 58% with behavior and lifestyle changes.¹ The diagnosis for diabetes typically doesn't occur until three to seven years past onset, when cardiovascular complications and Type 2 diabetes have already been established.

Reaching members prior to this critical point enables coaches to introduce and encourage healthy behaviors, discuss health risks and send email reminders to schedule and attend doctor appointments.

- ▶ The eSync Platform takes a holistic approach to care management, one designed to save your organization money and empower your employees to make lifestyle changes that may help them lead healthier lives

¹Sources: Ramio-Halsted BA, et al. Primary Care. 1999 (26): 771–89; Nathan DM, et al. NEJM. 2002 (347): 1342–49.

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

At UnitedHealthcare, we strive to deliver a simple and personable experience with our goal being better care. For example:

Our **NurseLineSM** service gives members telephone access to experienced registered nurses, **24 hours a day, 7 days a week.**

We **simplify the customer experience** by connecting members to a single point of contact, their personal **Care Manager.**

Members can get answers without waiting on hold with the **Easy Connect** service on the UnitedHealthcare Health4MeTM app. Calls are returned by a representative who can answer questions about claims, benefits and more.

And our efforts are paying off:

95% reported member satisfaction rating¹

93% Customer Service requests received on the very first call²

99% claims paid accurately³

75% NurseLine callers with ER pre-intent, avoided ER visits⁴

A free resource for quality and cost-efficiency information: the UnitedHealth Premium designation program.

Powered by
UnitedHealth
PREMIUM[®]

The UnitedHealth Premium designation program⁵ provides members with quality and cost-efficiency information about physicians and facilities to help them make more informed health care decisions. In addition, using the Premium designation program results in average savings of 3%–5%.⁶

- The program evaluates physicians across dozens of specialties, including primary care, internal medicine, pediatrics, cardiology, orthopedics and more
- Physicians are measured on their compliance with national evidence-based guidelines for quality of care and local-market and specialty-specific benchmarks for cost efficiency



A physician's UnitedHealth Premium designation can be found on **myuhc.com** as well as in printed provider directories.

¹United Experience Survey, 2012.

²UnitedHealthcare service data, December 2010.

³American Medical Association, 2013 National Health Insurer Report Card.

⁴UnitedHealthcare, Book-of-Business NurseLine Analysis using 2010 claims.

⁵Available in most states, For a complete description of the UnitedHealth Premium[®]

Designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com[®]

⁶Source: 2009–2012 UnitedHealthcare Network (Par) Claims modeling.

TOOLS THAT PROVIDE INNOVATIVE SOLUTIONS.

We make it easier for you to focus on what we believe really counts: the health of your business and your employees.

Our innovative tools are designed to help you save time and promote better employee health. In fact, when **Fortune magazine named UnitedHealth Group the “World’s Most Admired Company” in 2013**, they ranked us number one for innovation and quality of products and services.

Powerful, easy-to-use solutions for employers.

Employer eServices® is a powerful suite of online tools and resources that simplifies eligibility management, billing and reporting for employers.

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

Generate custom reports so you can make informed program decisions

Save time with online billing and payment options

Improve workforce wellness with tools like distribution-ready emails, videos, posters and newsletters

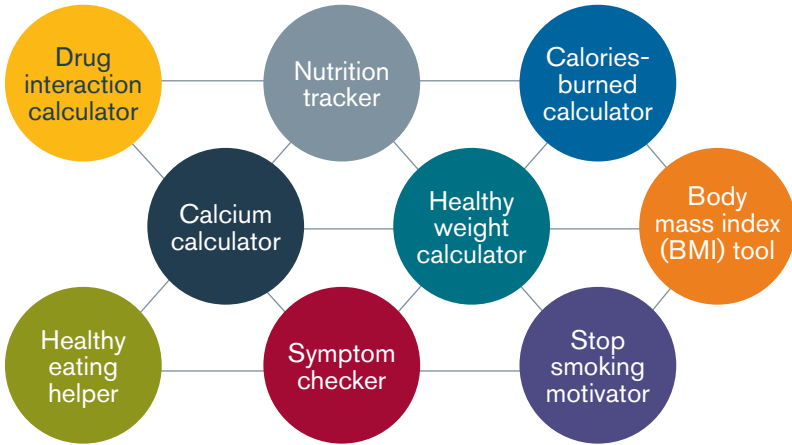
Tools designed to enhance health, save time and engage members.

myuhc.com includes tools and resources that may help your employees understand, improve and maintain their health. They can also learn more about coverage, check eligibility, and look up deductibles and out-of-pocket limits. Some of the features of myuhc.com include:



- **myHealthcare Cost Estimator** allows your employees to compare estimated treatment costs before having a procedure
- **myClaims Manager** lets employees quickly track their claims and see account balances, view monthly statements and see their entire family in one view
- **Search by area to find doctors** recognized for meeting or exceeding quality-of-care and cost-efficiency standards; evaluate hospitals by cost, quality and patient safety; find mental health professionals; get driving directions and print maps
- **Health improvement tools** like health trackers, health assessments and personal health records
- **A health and wellness library**, including information about medications, health conditions and wellness
- **An interactive member experience** on the Health and Wellness tab where best intentions can become healthy actions — it's designed to be engaging, personalized and integrated
- **Dozens of resources** to help members achieve personal health goals — like personalized health records to track personal health conditions, medications, procedures and lab results — and health improvement tools for everything from journaling to learning proper exercise techniques or starting a nutrition plan, to using online quizzes, calculators and demonstrations
- **Online wellness and disease management programs**, from stress and weight management to asthma, diabetes and more

Top health improvement tools on **myuhc.com**:



Additional member tools.

The award-winning **UnitedHealthcare Health4Me** app allows your employees to instantly see details about their health plan, check their coverage, search for doctors and more — anytime and anywhere.

Key features include:



Health4Me

Search for physicians or facilities by location or specialty

View claims

Share and view health plan ID card information

Check status of deductible and out-of-pocket spending

Estimate costs

UHC TVSM is an Internet TV network that provides health information in an entertaining, engaging way. Short, original videos cover topics such as health insurance, cooking, fitness and more. **Watch on the Web via computer, tablet or smartphone.**



Source4Women™: To help women live healthier lives.

Source4Women provides easy-to-use information focused on women's health needs. It is designed to help women get and stay healthy, with information on everything from eating right to choosing doctors to knowing when it's time to head to the emergency room.

Visit Source4Women at uhc.com/source4women.

Multicultural resources serve diverse populations.

To make sure we provide easy access to health information for all our members, we offer websites tailored to the unique needs, interests, languages and/or cultural preferences of specific groups of your employees:

Asian-American Markets uhcasian.com



Generations of Wellness® — African-American Health
uhcgenerations.com


Latino Health Solutions uhclatino.com

WHY CHOOSE UNITEDHEALTHCARE?

Health plans are not all alike, and neither are health insurance companies. At UnitedHealthcare, we connect you to more of what matters.

In times of change, it helps to have someone you can rely on. Count on our experience and expertise to help you navigate the changing health care landscape. And when you choose UnitedHealthcare, you will be joining the tens of thousands of employers who have trusted us to meet their employees' health insurance needs. At UnitedHealthcare we are committed to delivering the right benefits solution for your business through innovative products and services that may lead people toward better health.

And the quality of the work we do is getting noticed:



The American Medical Association ranked UnitedHealthcare number one in claims processing accuracy for 2012¹

The American Customer Satisfaction Index (ACSI) ranked UnitedHealth Group first in the insurance category for 2011²

“World’s Most Admired Company” in the insurance and managed care sector for 2013 by **Fortune magazine**, including number one in innovation³

Named to the **2012 Information Week 500**, a list of America’s top technology innovators⁴

¹American Medical Association, 2012 National Health Insurer Report Card survey.

²American Customer Satisfaction Index (ACSI) Q1, 2011.

³Fortune magazine, March 2013.

⁴informationweek.com/iw500/



We're working to help more people lead healthier lives.

250,000+

The number of employers we serve, including companies representing some of the most recognized U.S. brands

26 million+

The number of members we cover through fully insured and self-funded medical plans

20 million+

The number of people we provide with dental, vision and other specialty benefits and voluntary products

726,537

Physicians and care professionals in our network

5,600

Hospitals and other care facilities in our network

99%

Accuracy for claims processed annually

The UnitedHealthcare plan with Health Savings Account (HSA) is a 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.

Specialty benefits and programs 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 and associated COC form number VCOC.INT.06.TX.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03) and the Disability product on Form LASD-POL-ADD/DIS NY (05/03). In Texas, Life and Disability coverage is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY. Some products vary by state or may not be available in all states.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on Policy Form UHICI-POL-1. In New York, it is provided by Unimerica Life Insurance Company of New York as Specified Disease Coverage on Policy Form UHICI-POL-1-NY. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY. Some products vary by state or may not be available in all states.

UnitedHealthcare Accident Protection plan is provided by UnitedHealthcare Insurance Company and its affiliates. In Texas, it is provided on Policy Form UHCAC-POL-1-TX (01/12). UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY. Some products vary by state or may not be available in all states.

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), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

The United for Reform Resource Center is intended to provide general guidance and is not a statement of actuarial opinion, and should not be considered legal advice.

All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available in the Health4Me mobile app, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

NurseLineSM is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

Source4Women content and materials are for informational purposes only, are not medical advice nor are intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor's care. Lists of potential treatment options and/or symptoms may not be all-inclusive.

Fortune is a registered trademark of Fortune magazine.

**CONTACT A
UNITEDHEALTHCARE
REPRESENTATIVE TODAY.**



1-866-438-5913
or contact your broker

**WE HELP YOU
FOCUS ON WHAT
MATTERS. AND
CONNECT YOU
TO SOLUTIONS.**

Start getting more of what matters. Discover how we can connect you to the right insurance plans, tools and services so you can enjoy more of what's most important for your business: a healthy workforce and a healthy bottom line.



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.