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HEALTH PLANS

A well-designed health plan, combined with the largest single proprietary network of doctors and hospitals in the nation, can be an integral part of your benefits strategy to help manage costs now and in the future. **UnitedHealthcare offers a wide range of choices in plans, benefit designs and funding options to help you implement a network strategy to influence health care decisions and lower costs.** Every plan contains a range of wellness, decision support, behavioral health, care management and complex condition management options. Your broker or UnitedHealthcare representative will work with you to design and position your health plan for success.

The UnitedHealthcare network offers local access for 98 percent of the United States population in all 50 states and includes more than 780,000 physicians, 5,600 hospitals, 1,000 Convenience Care Clinics and 64,000 pharmacies. We also provide the option to combine your medical plan with specialty benefits like dental, vision and more.

UnitedHealthcare Non-Network Programs At-a-Glance, Sept. 2009.

SERVICE

We make it easy to do business with us. Members get a single contact, a certified individual who helps them navigate and optimize the health care system and helps them resolve their issues from end-to-end. Easy Connect allows members to get answers without waiting on hold. NurseLineSM offers 24/7 telephone and online access to registered nurses who have an average of 15 years clinical experience.

We measure success by delivering a simple and personable experience. Our service requests are resolved on the very first call 94% of the time. We process over 80 billion claims annually with 99.7 accuracy and 97% within 10 days. In fact, the American Medical Association's 2012 National Health Insurer Report Card rated us No. 1 in claims-processing accuracy two years in a row.⁴

²United Experience Survey, 2012.

³UnitedHealthcare service metrics, January 2013.

⁴ June 2011, 2012 National Health Insurer Report Card Survey published by the American Medical Association (AMA) rated UnitedHealthcare No. 1 in claims processing accuracy among the seven leading commercial health insurers.

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.

TOOLS

Our innovative tools for employers and members led to Fortune[®] magazine ranking UnitedHealth Group the World's Most Admired Company for four straight years.⁴ Tools like Employer eServices[®], a suite of online tools and resources that are **designed to simplify benefit management and save you time**.

As members, **your employees will have access to personalized information and award-winning tools** on myuhc.com.® For example, myHealthcare Cost Estimator provides more validated data than any other estimator of its kind. Explanations of claims, treatments and costs are available with myClaims Manager. The UnitedHealthcare Health4MeSM app provides members with anytime, anywhere access to personal health information and care resources. We make health care more efficient and affordable and improve the system for the members and businesses we serve.

⁴FORTUNE® magazine, 2014. 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.

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.

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