Packaged Savings

For groups with 5–50[1] eligible employees who purchase Level Funded plans and UnitedHealthcare specialty products.

The more you bundle, the more you could save

When you choose the Level Funded medical plan and also select an eligible UnitedHealthcare specialty plan, you may qualify for the Packaged Savings® program. Under the Packaged Savings program, you receive administrative credits based on the number of lives enrolled in the Level Funded medical plan and the UnitedHealthcare specialty plans you choose. The chart below shows potential savings.

When your company purchases medical coverage and:	You enjoy the following potential savings (calculated per employee per month):
Dental	$3
Vision	$2
Life[2]	$1
Short-term disability[3,4]	$1
Life[2] and short-term disability[3,4]	$2
Life[2] and long-term disability[3,4]	$2
Dental and vision	$5
Dental and life[2]	$4
Vision and life[2]	$3
Dental, vision and life[2]	$6
Dental, vision, life[2] and short-term disability[3,4]	$7

See next page for product combination details and program terms and conditions.

United Healthcare

Some things to remember

- Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of $25,000
- Credits are available at the amounts outlined above for Level Funded medical groups who elect eligible UnitedHealthcare specialty coverage. For contributory and employer-paid specialty coverages, credits apply as long as the eligible medical and specialty coverage remain in force.
- Long-term disability must be combined with life or short-term disability coverage to qualify for the program and be eligible for credit[4]

Program terms and conditions

1. This Packaged Savings program is available solely to groups with 5–50 eligible employees who have selected Level Funded and who purchase eligible UnitedHealthcare specialty products. Group size may vary by state. For information on other UnitedHealthcare Packaged Savings programs, please contact your UnitedHealthcare representative.
2. Per employee per month savings is given as a monthly credit based on the number of enrolled Level Funded Plan medical subscribers
3. Employer-paid plans require an employer contribution level of 50% of the employee premium or greater
4. Voluntary specialty benefit plans do not qualify for the Packaged Savings program
5. Employee enrollment in qualifying dental and vision plans must be 75% or greater of total eligible medical employees for Packaged Savings to be activated
6. Life insurance plans qualifying for Packaged Savings must completely replace existing life plans or be added to customers with no prior coverage; adding an additional life policy to an existing life benefit does not qualify for Packaged Savings
7. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of $25,000. Customers who have existing basic and supplemental life with another carrier must place both the basic and supplemental life with UnitedHealthcare to qualify for Packaged Savings.
8. Any combination of life products counts as one product for the purpose of the program. Any combination of disability products counts as one product for the purpose of the program. Long-term disability does not qualify alone; it must be packaged with life or short-term disability.

In brief

- Savings potential when you purchase a Level Funded plan as well as one or more UnitedHealthcare specialty benefit plans
- The convenience of working with one UnitedHealthcare account team to service all your benefit needs
- Savings credits are based on your medical enrollment and the number of eligible employer-paid or contributory specialty benefit plans you offer your employees
- Per employee, per month savings are given as a monthly credit. The credit is calculated based on the number of enrolled Level Funded medical subscribers.

continued

Program terms and conditions (cont.)

9. UnitedHealthcare specialty benefits can be added off-cycle from the existing medical or specialty benefit effective date and will become eligible for Packaged Savings as long as medical coverage remains in force and products meet eligibility requirements
10. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time
11. Not all specialty benefits are available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for specialty product availability.

Questions?

Contact your Broker or UnitedHealthcare representative for more information

[1] Group size is 10–100 eligible employees in CA.

[2] Any combination of life products counts as one product for the purpose of the program. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of $25,000.

[3] Any combination of disability products counts as one product for the purpose of the program.

[4] Customers will receive a single bill for the UnitedHealthcare Level Funded plan and the Dental, Vision and Life plans. Disability products will be billed separately.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.

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.

UnitedHealthcare Life 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, it is provided on Form LASD-POL-LIFE NY (05/03). Life and Disability products are provided on policy forms LASD-POL (05/03) and UHCLD-POL 2/2008. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company is located in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY.

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.

Benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.

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