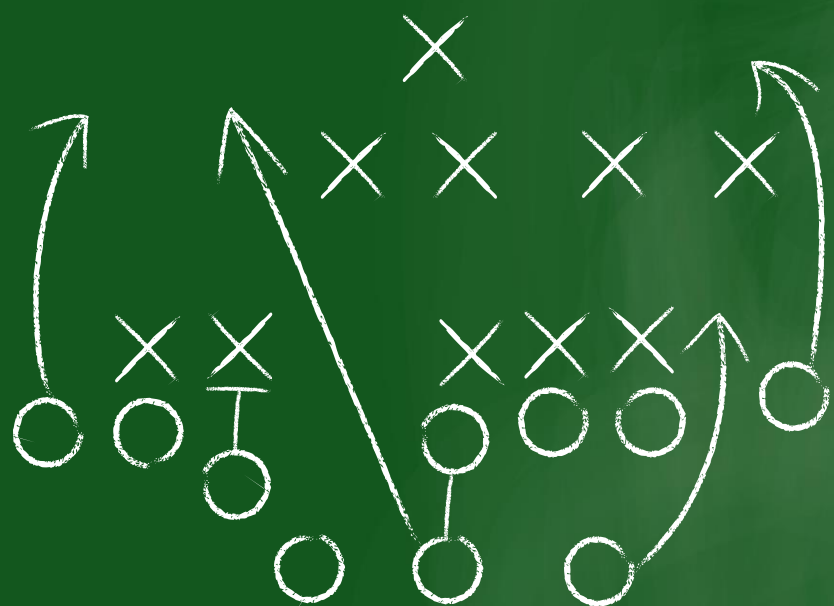




Specialty SB Q4+1 Growth Playbook



Specialty Benefits Bundling Program

Earn administrative credits by adding 2 or more new lines of specialty coverage, including:

- Dental
- Vision
- Supplemental Life (when coupled with Basic Life)
- Basic Life
- Short-Term Disability
- Long-Term Disability

Here's how it works:

Administrative credits are awarded based on the annualized premium from eligible specialty benefits lines of coverage.

Premium	Credit
\$7,500–\$9,999	\$500
\$10,000–\$19,999	\$750
\$20,000–\$29,999	\$1,000
\$30,000–\$49,999	\$1,500
\$50,000+ \$3,000	\$3,000

**Not avail in NY, RI, VT and WA. Or ACEC or OBM*

Group size:
2-50
End date:
January 31,
2023

2nd Year Dental Rate Cap

Fully Insured Small Business (Group size 2 – 100)

Help your customers get a 5% second year rate cap when they add a dental plan by June 30, 2023. The guidelines:

Effective dates through June 30, 2023

Group size 2 – 100 eligible lives.

Offer not available to groups situs in RI, WI, WA (2-50), FL (2-50), ACEC groups.



Earn big smiles with guaranteed dental rates!

5%

Second Year
Rate Cap





Specialty SB Q4+1 Growth Playbook

uBundle

UHC Level Funded | Groups 51–300

You can save up to 4% on medical premiums by bundling a UHC Level Funded medical plan with UnitedHealthcare dental, vision and financial protection plans. Offer 1 or more of the following plans for more savings. The savings will apply as long as eligible plans remain in force.

UHC Fully Insured | Groups 51-100

UHC Fully insured customers can increase medical plan premium savings **up to 4 percent** the first year by offering UnitedHealthcare specialty plans alongside their UnitedHealthcare health plan.* Plus, eligible customers can save long-term with **Packaged Savings®**.

uBundle differences (full program details on flier)



UHC Level Funded:

- Not avail: HI, MT, RI, VT
- 51-300
- Duration – Perpetual
- No Packaged Savings

UHC Fully Insured:

- Not avail: AK, CA, CO, HI, MT, NM, NY, RI, VT
- 51-100
- Duration – 1 year
- Packaged Savings applies year one (double dip) and beyond

Packaged Savings

UHC Level Funded Groups 5–50

For groups with 5-50 eligible employees who purchase UHC Level Funded medical plans and UnitedHealthcare specialty products. ***

UHC Fully Insured Groups 2–99

With Packaged Savings®, when fully insured customers bundle their medical, dental, vision, life and/or short-term disability plans with UnitedHealthcare, they may save money in administrative credits. Credits are earned based on the number of enrolled medical employees and the number of eligible specialty plans offered.

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

PS differences (full program details on flier):

- LF is 5-50
- FI is 2-99 eligible

General notes:

- Not avail: NY, RI, WA
- Contributory/ Non-Contributory plans only
- Basic Life requires minimum benefit of \$25K



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 plans – Accident, critical illness, hospital indemnity and/or supplemental health combo package

Up to 4%

savings on our medical plan premiums

* **PACKAGED SAVINGS:** 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. Any combination of disability products counts as one product for the purpose of the program. 75% participation on specialty plan needed to qualify.

****UBUNDLE:** Subject to uBundle rules, coverage and participation requirements. The savings will apply for the first 12 months that eligible plans remain in force. uBundle and certain specialty plans may not be available in all states or for all group sizes. Components subject to change. Ask your UnitedHealthcare representative for more details. For illustrative purposes. Savings will differ depending on group size, plans chosen and premiums.

***Level Funded available 2-4 for the following states: AL, CT, GA, IL, IN, MN, NJ, PA, SC and UT