Integrated UnitedHealthcare
Definity™ HSA Solution

Our fully integrated consumer-driven health plans can help you contain benefit expenses by changing consumer behavior, supporting positive health choices and improving individual accountability.

UnitedHealthcare is one of the country’s leading provider of consumer-driven health solutions. Over the past decade, more than 25,000 customers and over 3 million members have benefited from our innovation and experience. Like all UnitedHealthcare consumer-driven health (CDH) solutions, the UnitedHealthcare Definity Health Savings Account (HSA) is flexible, easy to implement and administer. Our CDH framework features:

- A comprehensive, qualified high-deductible health plan.
- Integrated pharmacy benefits that qualify as deductible expenses.
- A tax-advantaged financial account.
- Access to a wide range of employer administrative and communication solutions.
- Employee health and wellness resources and benefit management tools.

Our flexible high-deductible health plans form the foundation

The cornerstone of your UnitedHealthcare Definity HSA is a qualified high-deductible health plan designed specifically to increase employee ownership of health care expenses.

Each UnitedHealthcare CDH plan includes:

- A comprehensive medical plan featuring a qualified high deductible.
- 100% coverage for preventive care services, such as immunizations, health care screenings and examinations.
- Access to a network of more than 645,000 physicians and health care providers nationwide.
- Incentives and discounts tied to healthy lifestyle choices.

You can further enhance your employee’s ownership of their health care benefits by augmenting your UnitedHealthcare CDH plan with a consumer-driven pharmacy benefit plan that includes access to a national network of more than 64,000 retail, online and mail order pharmacies.
Creating informed health care consumers

Educated health care consumers are essential to a successful consumer-driven health strategy. Research shows a direct correlation between informed, engaged consumers and more active management of their health care benefit. They usually lead healthier lifestyles, make better choices about the health care they receive and are aware of their options for making the most of their health care dollars.

We support every UnitedHealthcare consumer-driven health solution with fast, easy access to a variety of health and wellness tools, resources and administrative services. Even better, the majority of these tools are available online, meaning you and your employees can access them 24 hours a day, seven days a week.

The myuhc.com® advantage

UnitedHealthcare recognizes that information is key to helping employees stay healthy and make the most of their health care dollars. An important tool in this effort is myuhc.com, UnitedHealthcare’s award-winning member website. At myuhc.com, you’ll find:

- Activation messaging that sends relevant health messages to employees based on age, gender and other factors.
- Personalized physician search.
- Online health assessments that can be combined with lifestyle improvement coaching programs.
- A Personal Health Record organizer that allows members to organize personal health data and receive condition-specific information.
- Wellness resources focused on creating positive behaviors through education and innovative employee engagement strategies.
- A hospital comparison program.
- Quicken Health Expense Tracker℠ tool.
- Treatment Cost Estimator.
- Pharmacy benefit information, including drug cost comparisons.
- UnitedHealth Premium® designation program that screens providers against evidence-based medicine and cost criteria.
- Live Nurse Chat.

Benefit Management Resources for Employees

UnitedHealthcare supports your employees every step of the way, minimizing the time that you and your staff are required to spend administering your CDH benefit.

The majority of employees use myuhc.com to manage their medical benefits. Employees can turn to this robust site to:

- Check claims status and history.
- Review eligibility and benefit information.
- Print a temporary ID card or request a replacement card.
- Review HSA information.
- Use online HSA calculators.
- Review Limited Purpose FSA information (if in coverage).
- Access Pharmacy Online (if in coverage).
- Find a doctor or hospital, including UnitedHealth Premium designated physicians.
- Find or change dental or vision care providers, or mental health resources.
- Compare hospitals in terms of quality, efficiency and cost.
- View online health statements.
- Set up direct deposit and establish automatic payments.

Change personal information and mailing preferences.

Employees also can manage their medical benefits and their HSA through:

- An automated toll-free self-service option available 24 hours a day, seven days a week.
- The UnitedHealthcare Customer Service Center. Employees can speak directly with a highly-trained service representative toll-free, Monday through Friday from 7 a.m. to 7 p.m. (ET)
Employer resources to support your Definity HSA solution

UnitedHealthcare is committed to providing you with the tools, resources and specialized support you need to offer a cost-effective consumer-driven health benefit with minimal administrative requirements. Your Definity HSA includes:

**Tools available through our comprehensive Communication Resource Center**

- Extensive HSA User Guide.
- A Welcome Kit containing everything employees need to start saving.
- Webinars
- Self-paced tutorials.
- “People like me” profiles illustrating how HSAs can be used to support CDH medical plans.
- Newsletters.
- Web messaging.
- Suite of customizable employee education materials.

**Employer eServices® online real-time management system**

- Manage transactions, eligibility information and more.
- Access benefit costs that you can use to make informed benefit decisions.
- Receive invoices electronically.
- Set up automated online payments.
- Track and view payment history.

The Health Savings Account connection

A tax-advantaged health savings account is an essential aspect of your UnitedHealthcare Definity HSA solution. Employees can use their individual accounts to pay for qualified medical expenses not covered by their high deductible health plan. You can help employees pay for qualified out-of-pocket expenses by depositing a predetermined amount into each employee’s HSA. Employees also can add their own funds to the account.

Because the goal of a consumer-driven health strategy is to encourage employees to take greater responsibility for their health care decisions, your employees decide how and when to use their HSA balances. Employees and others can use their HSA funds to:

- Pay for uncovered deductible expenses, copayments and other eligible health care expenses directly at the point-of-sale or service.
- Reimburse themselves for a wide range of current out-of-pocket health care expenses.
- Pay for uncovered expenses out-of-pocket in order to build their HSA balances for future health care expenses.
- Maximize the tax advantages available to HSA account holders.

Both employees and employers can take advantage of tax benefits associated with an HSA:

**Employees**

- Never pay income taxes on these deposits.
- Can lower their overall taxable income by setting aside pre-tax earnings.
- Reduce their annual taxes.

**Employers**

- Can fund employee HSAs to reduce employees’ taxable income, thereby lowering employment tax payments.
Unlike other medical plan providers, UnitedHealthcare is able to offer a truly integrated consumer-driven health care experience, thanks to its relationship with OptumHealth Bank. OptumHealth Bank is a leading custodian of health savings accounts and a wholly owned subsidiary of UnitedHealth Group. This translates into:

- Streamlined enrollment.
- A coordinated implementation process.
- Integrated ongoing administration.
- Coordinated issues resolution.
- Proven employee communications activities.
- Consolidated access to information on all of your UnitedHealthcare medical plans, financial accounts and health and wellness resources.

To learn more about the benefits of adding a UnitedHealthcare Definity HSA to your employee benefit program, contact your UnitedHealthcare representative.

Key features of a UnitedHealthcare Definity HSA through OptumHealth Bank

- Flexible high deductible health plan that includes 100% coverage for preventive care, cost-effective health and wellness services and access to a variety of health management tools.
- An individual tax-advantaged HSA for each eligible employee with low monthly fees.
- Flexible contribution options for both you and your employees.
- Each depositor is insured to at least $250,000 by the FDIC.
- Access to employee education tools and materials.
- Multiple payment options, including debit card and free online bill pay.

OptumHealth Bank℠ is UnitedHealthcare’s health care bank of choice.