ALL SAVERS
Unique and Affordable Products That Provide Upfront Coverage and a Choice of Benefit Plan Designs

Select an affordable, pre-built plan design and allow employees to customize it to their needs.

NOTES:

All Savers employee benefit products are marketed under the All Savers brand. Excess/loss insurance coverage is provided by All Savers Insurance Company, a UnitedHealthcare company. The underlying medical benefit is not an insured product. Administrative services are provided to the plan sponsor by UnitedHealthCare Services, Inc., and its affiliates, including American Medical Security Life Insurance Company. Administrative services may also be provided by Savvysherpa Administrative Services, LLC.
Delivering on What You Value Most

You Value: All Savers Plans offer:
- A choice of benefit plan designs
- Custom combinations of copayments, medical or wellness credits, deductibles and pharmacy coverage
- Allowing employees to choose the plan they want
- Employees select their plan
- The ability to see any physician or visit any facility without a referral
- Referrals are not required
- An incentive for employees and covered spouses to stay healthy
- Wellness credit when a biometric health screening is passed (with All Savers Wellness plans only)
- A broad network for care
- Broad national network available
- Outstanding customer service
- Reliable, responsive service and support for employers and employees

Creating Custom Plan Options

All Savers and All Savers Wellness plans provide small business employers and employees with lower-cost health plan alternatives and the flexibility to choose what works best for their needs.

1. You choose between pre-built plan designs:
   - All Savers, Alternate Funding
   - All Savers Wellness, Alternate Funding

2. The employee creates a custom plan by choosing their desired copayments, deductibles and pharmacy coverage.

Credits Help Pay Medical Expenses

Depending on the All Savers health plan you choose, your employees will receive credits to help pay their medical bills.

With All Savers, every enrolled employee and spouse gets a medical credit of $100 to $1,000 to help cover many eligible family health care costs, from office visits to the ER. Expenses covered by the medical credit also count toward the member’s deductible.

Broad National Network

Our network provides the right access to the right care and covers 99 percent of the U.S. population in 96 percent of all U.S. counties.

720,000 doctors
5,600 hospitals
64,000 pharmacies

Typical Employer Size: 2-99 employees

What Do You Value in a Health Plan?

To get the most from a health plan, consider what features give you the most value.

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<thead>
<tr>
<th>All Savers</th>
<th>All Savers Wellness</th>
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<tr>
<td>Network Coverage</td>
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<td>Non-Network Coverage</td>
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<td>Alternate Funding</td>
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<td>Level of Member Involvement</td>
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<td>Online Tools</td>
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<td>Medical Credit</td>
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<td>Wellness Credit</td>
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<td>Employer Premium</td>
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KEY

- Best, Most
- Better, More
- Good
- Basic
- Not Available
- Included

57% of consumers polled would like to customize a health plan by selecting benefits and features, knowing cost will reflect selections.

57% (Deloitte Center for Health Solutions, 2012 poll)