

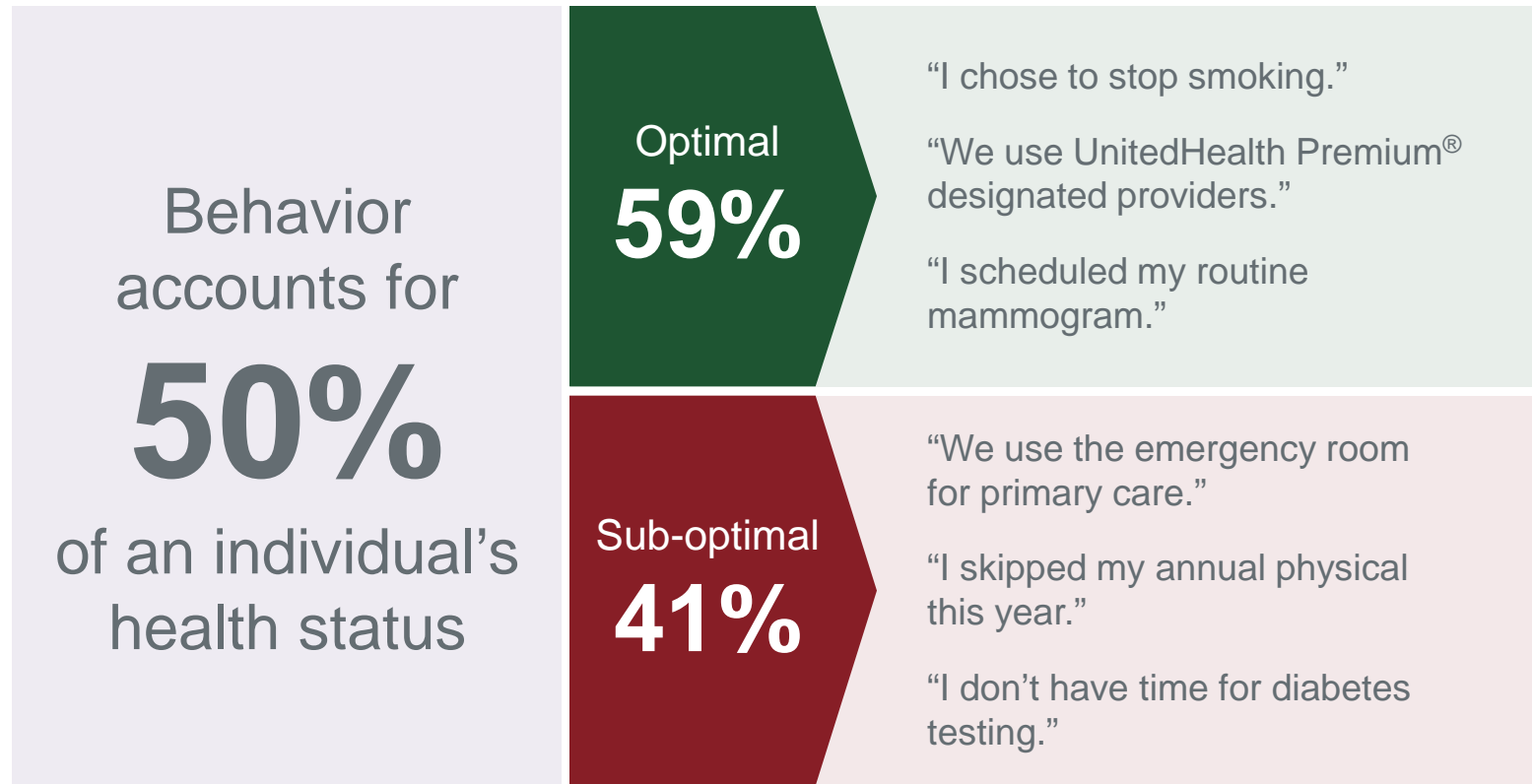
INCENTIVES FOR GREATER HEALTH OWNERSHIP

UnitedHealth Personal RewardsSM



Consumer health decisions

BEHAVIOR IS A MAJOR INFLUENCE, BUT INDIVIDUALS DO NOT MAKE THE OPTIMAL HEALTH CHOICE 40% OF THE TIME¹



THIS MATTERS

Sub-optimal decisions can have a big impact on you and your employees, both clinically and financially.

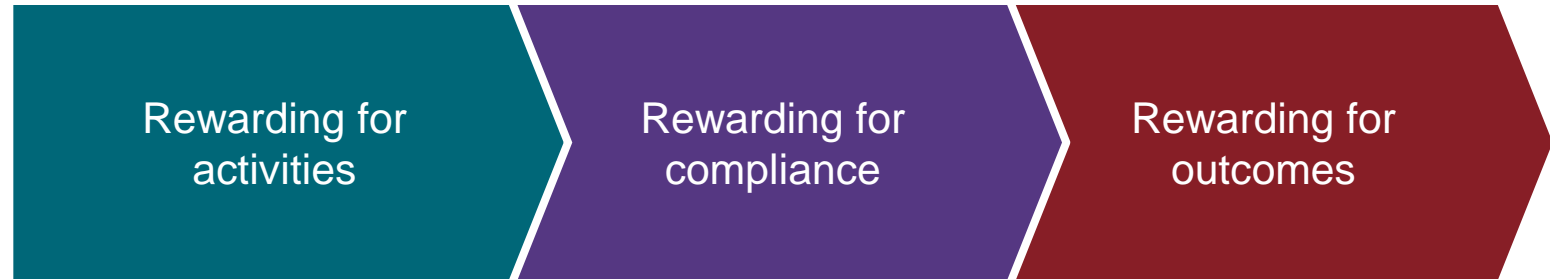
¹ UnitedHealthcare annual review of over 31 million decisions annually using our Consumer Activation Index, 2010. A sub-optimal ("bad") health care decision is defined as one in which, for the member, there was at least one alternative decision that could have resulted in improved cost savings and/or health outcomes over time.

Incentive continuum

MEMBER ENGAGEMENT MAY HELP DRIVE BETTER HEALTH OUTCOMES

Less

More



Examples

Personal Rewards introductory model

Diabetes Health Plan

Personal Rewards standard model

Differences

- Population based
- Monetary rewards

- Enhanced benefits for meeting certain compliance requirements

- Individual health actions
- Increased monetary rewards
- Behavior changes to drive outcomes

**THIS
MATTERS**

Personalized information, relevant health coaching, on-line and telephonic resources may help engage members and drive better health outcomes.

UnitedHealth Personal Rewards



INCENTIVES TO HELP ENCOURAGE HEALTHY BEHAVIORS



Individual health actions

Members complete health actions

Rewards for completion

Employer provides an incentive

UnitedHealthcare reward fulfillment

Options include: gift cards, debit cards, health savings account and health reimbursement account deposits and merchandise

How it fits together

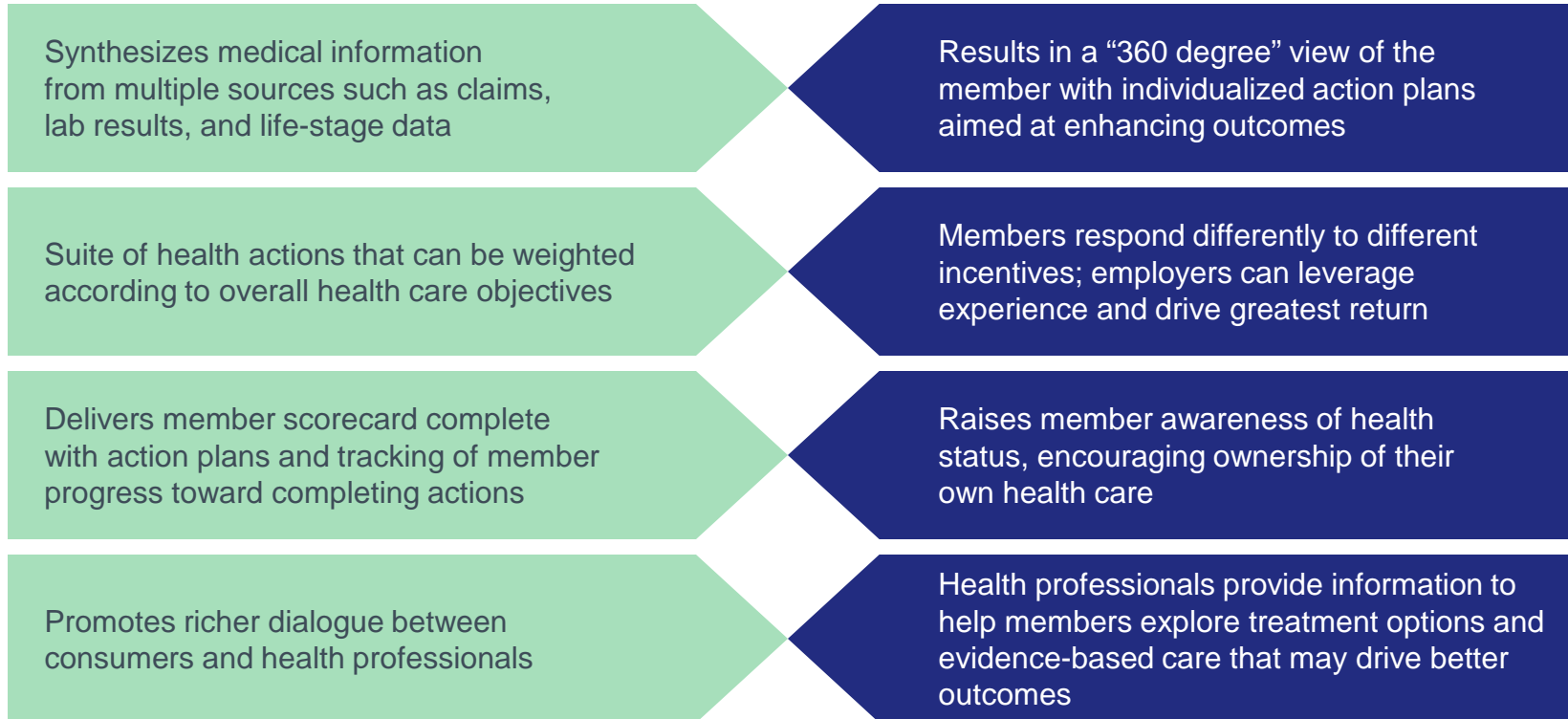
IDENTIFYING OPPORTUNITIES FOR HEALTH IMPROVEMENTS AND REWARDING HEALTHY HABITS



Features and benefits

Program features

Benefits/value levers



UnitedHealth Personal Rewards



ENCOURAGING HEALTHY BEHAVIOR THROUGH PERSONALIZED HEALTH ACTION PLANS


Summary of biometric results and action plan

Presentation of healthy lifestyle decisions and actions


Rewards accumulated to date (for incentive plan year, not year-over-year)

Reminders for essential screenings and coaching sessions

Online scorecards updated regularly



UnitedHealth Personal RewardsSM
A UnitedHealthcare Program




Scorecard for MARY WINTERS (1/1/2013 – 3/1/2013)

Congratulations, you may be on your way to better health! Your personal scorecard shows points earned to date based on your health care decisions. By improving your score, you're not only taking steps to get healthier, but you also earn valuable rewards made available by your health plan. The back of this scorecard provides you with resources to help you take your next steps.

You have earned \$75!

You can earn a maximum of \$375. An employee and their covered spouse or domestic partner can earn up to a total of \$750. If your spouse or domestic partner is also participating in the program, he/she will have their own personal scorecard.

YOU MUST COMPLETE YOUR HEALTH ASSESSMENT AT MYUHC.COM.



Your Health Actions ¹	Points Available	Points Earned ²	Target ³ Test Value	Actual Test Value
Complete and submit all four Biometric Testing Values	Achieved	25		
Achieve target BMI biometric or attain a measure of improvement ⁴ or complete a wellness course ⁴	25	0	< 25 or Improvement Target = 28	28
Achieve target LDL biometric or complete a wellness course ⁴	25	0	< 130	132
Achieve target FBS biometric or A1c, or complete a wellness course ⁴	Achieved	25	FBS < 100 or A1c < 5.7%	99
Achieve target Blood Pressure biometric or complete a wellness course ⁴	Achieved	25	<140/90	130/85
Complete Health Assessment	Achieved	25		
Tobacco/Nicotine Free or complete the cessation program	Achieved	25		
Complete Preventive Visit	25	0		
Enroll in Healthy Pregnancy Program	50	0		
Complete Breast Cancer Screening	25	0		
Complete Colorectal Cancer Screening	25	0		
Complete Cervical Cancer Screening	25	0		
Complete Second Hemoglobin A1c (HbA1c) Test	25	0		
Complete Dilated Eye Exam	25	0		
Complete Creatinine Test or Urine Protein Test	25	0		
Complete Diabetes Disease Management Program	25	0		
Optional Custom Activity #1	25	0		
Optional Custom Activity #2	25	0		
Optional Custom Activity #3	25	0		

Any out-of-pocket cost associated with a physician's visit or screening will be the responsibility of the member. Please consult your medical plan documents for coverage information.
Points for completed health actions may take 60 to 90 days to appear on your scorecard. Please allow sufficient time for points to post. Your online scorecard at myrewards.healthy.com/myrewards is the best source to track your points.
The targets for this reward program represent the values at which you automatically receive points. They may be different from the targets recommended by your provider and should not replace the care plan designed by you and your provider. You should discuss with your provider what is appropriate for you.
⁴Once you complete biometric testing, if you do not meet target value you earn points by completing an appropriate telephonic wellness course. Remember, most wellness courses last six to twelve weeks. Enroll early to meet the health action completion deadline. To get started call 800-000-0000.

EMPLOYER LOGO

Two program models

MODELS	
Introductory For clients who want to achieve:	Standard For clients who have program experience and want to achieve:
Incentives applied for completion of health activities	Transition from activity to outcomes-based incentive strategy
Required activity limited to completion of Health Assessment, preventive visit and biometric screenings	Biometric screening results that must meet incentive target or complete alternative coaching program
Additional personalized health actions are identified for each member	Requirement of Standard Wellness Coaching (telephone-based)

Program impacts

IMPACTS OF UNITEDHEALTH PERSONAL REWARDS PROGRAM



Incentive values

Engagement may be impacted by size of incentive

Population characteristics may influence impact



Communication

Communicate to population early and often

Positive messaging

C Suite support important



Onsite biometric screening

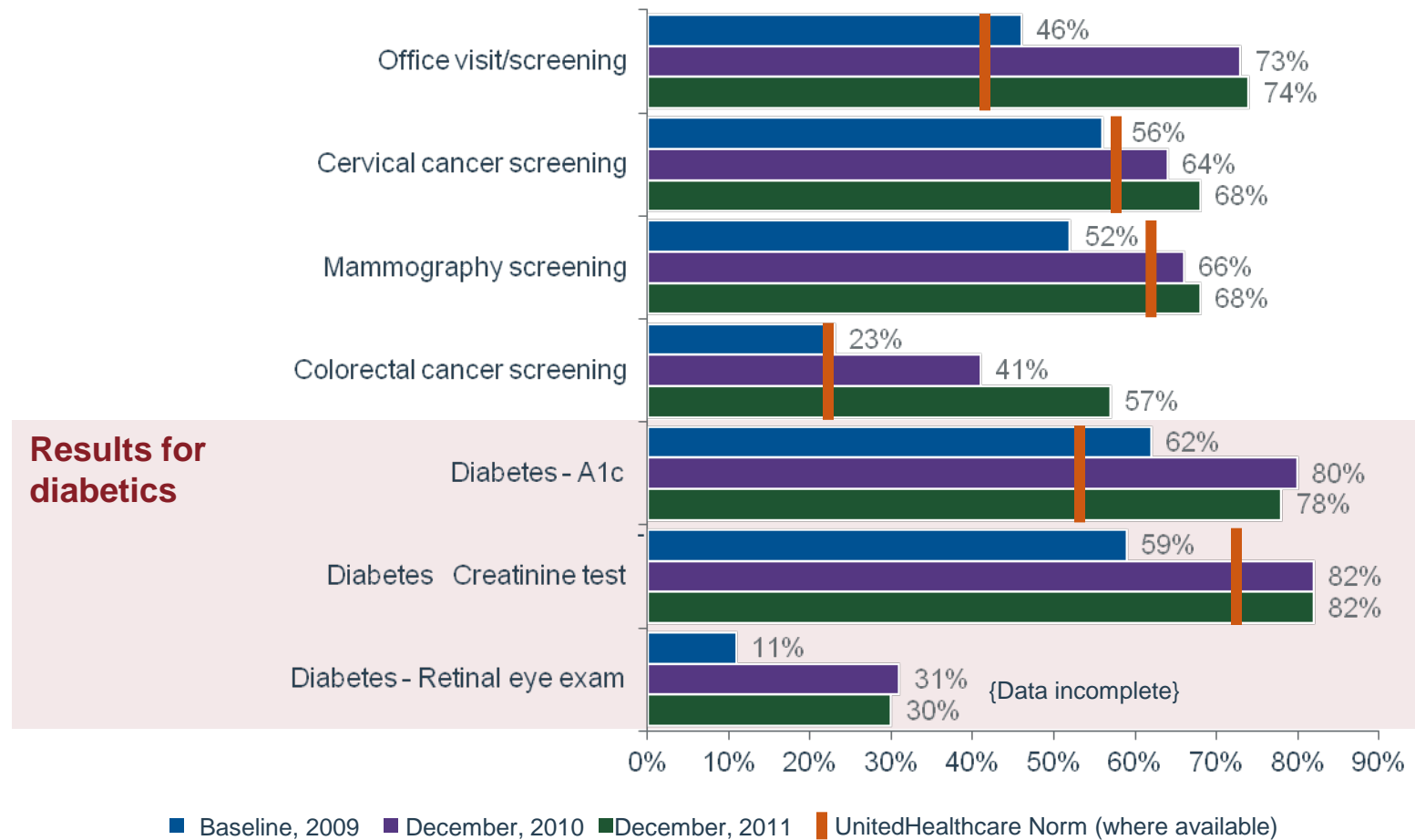
Engagement may increase with onsite screening

Connects goals to health risks

UnitedHealth Group two-year results by targeted measure



74% OF ADULTS HAD OFFICE VISITS OR SCREENING VS. BASELINE OF 46%



Results for diabetics

Results for UnitedHealth Group's employee population, December, 2011. For retinal eye exam, results do not reflect experience from vision product.

UnitedHealth Personal Rewards year-over-year results



FIVE ACCOUNTS HAVE NOW COMPLETED TWO OR MORE FULL YEARS OF PARTICIPATION

Biometric measure	Year 1 Client median	Year 2 Client median	Additional members hitting target in Year 2 ¹
Body mass index	12%	17%	6,100
LDL cholesterol	19%	24%	6,100
Fasting blood sugar/A1C	18%	24%	7,300
Blood pressure	21%	25%	4,900

**THIS
MATTERS**

Biometric screening completion and award attainment showed a 5% - 6% improvement in the second year.

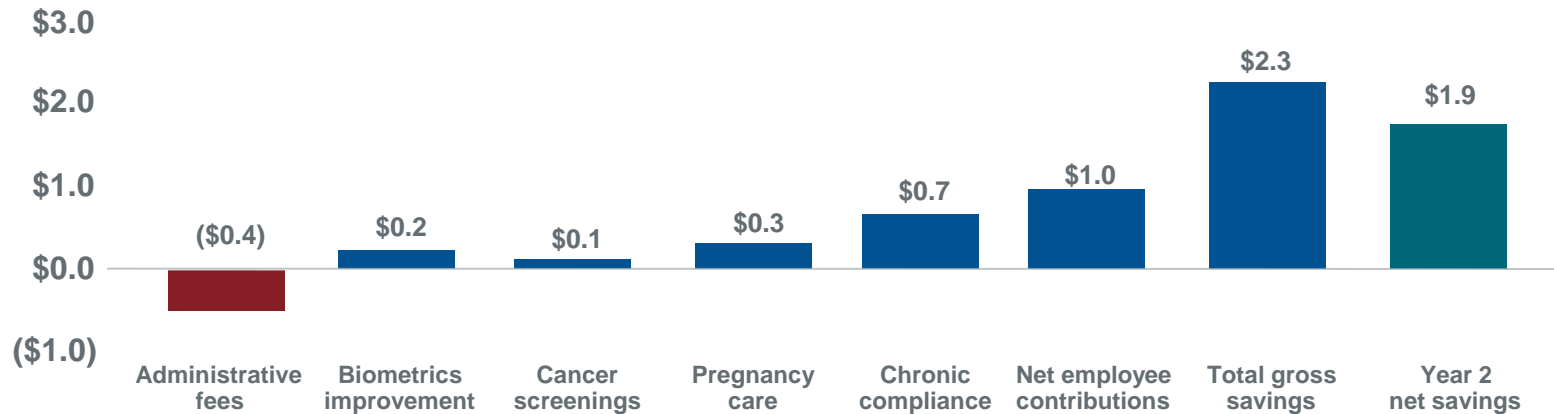
¹Based on Year 1 UnitedHealth Personal Rewards enrollment of 122,200 members across the five client groups.

Appendix

Measuring value

10,000 MEMBER CLIENT ILLUSTRATION: CLAIMS, RX AND CONTRIBUTIONS

Anticipated Program Impact (in millions)



Year 1 (2014)
activity
and baseline

Year 2 (2015)
activity plus
early outcomes

Year 3 (2016)
claims and
outcomes

**THIS
MATTERS**

Savings may vary based on incentive design, participation and improved outcomes.

Modeling strategy

VALUE DOMAINS OF REWARDS PROGRAM

Net employee contributions

Additional contributions from low scoring members

Annual visits and screenings

Early detection to help prevent onset of disease
Greater awareness to improve long-term health

Pregnancy care

Early detection of complications
Severity avoidance

Cancer screenings

Early detection of cancer
Potential cost avoidance

Chronic improved compliance

Avoidance/delay of low-risk to high-risk transition
High-risk to low-risk conversion

THIS
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