

Comparing uBundle™ and Packaged Savings®

See how uBundle and Packaged Savings compare—and work together—to help lower your medical plan costs.

	uBundle	Packaged Savings																						
Qualified group size	Customers with 51–100 eligible employees	Customers with 2–99 eligible employees.																						
Program description	Fully insured customers can save up to 3 percent on medical premiums when they offer a UnitedHealthcare medical plan with eligible UnitedHealthcare specialty plans. Program availability varies by state.	Fully insured customers can receive administrative credits when they offer a UnitedHealthcare medical plan with eligible UnitedHealthcare specialty plans. Program availability varies by state.																						
Calculation of savings	Customers receive a percentage of medical plan savings based on the number of eligible specialty plans they offer.	Customers receive administration credits based on the number of enrolled medical employees and the number of eligible specialty plans offered.																						
Eligible specialty plans	<ul style="list-style-type: none"> • Dental • Vision • Financial Protection <ul style="list-style-type: none"> – Basic Life – Supplemental life – Short-term disability – Long-term disability – Supplemental health plans <ul style="list-style-type: none"> ◦ Accident ◦ Critical Illness ◦ Hospital Indemnity 	<ul style="list-style-type: none"> • Dental • Vision • Financial Protection <ul style="list-style-type: none"> – Basic Life – Short-term disability 																						
Savings schedule <i>See summary of Product Requirements on back.</i>	<table border="0"> <thead> <tr> <th>Products</th> <th>Medical plan savings</th> </tr> </thead> <tbody> <tr> <td>• Dental</td> <td>1%</td> </tr> <tr> <td>• Vision</td> <td>.5%</td> </tr> <tr> <td>• Basic life + supplemental life</td> <td>.5%</td> </tr> <tr> <td>• Short-term + long-term disability</td> <td>.25% – .5%</td> </tr> <tr> <td>• Supplemental health plan</td> <td>.5%</td> </tr> </tbody> </table> <p>Savings are cumulative. Ask your UnitedHealthcare sales representative for more details.</p>	Products	Medical plan savings	• Dental	1%	• Vision	.5%	• Basic life + supplemental life	.5%	• Short-term + long-term disability	.25% – .5%	• Supplemental health plan	.5%	<table border="0"> <thead> <tr> <th>Products</th> <th>Medical plan savings</th> </tr> </thead> <tbody> <tr> <td>• Dental</td> <td>\$3.00 per employee per month (PEPM)</td> </tr> <tr> <td>• Vision</td> <td>\$2.00 PEPM</td> </tr> <tr> <td>• Basic Life</td> <td>\$1.00 PEPM</td> </tr> <tr> <td>• Short-term disability</td> <td>\$1.00 PEPM</td> </tr> </tbody> </table> <p>Savings are cumulative.</p>	Products	Medical plan savings	• Dental	\$3.00 per employee per month (PEPM)	• Vision	\$2.00 PEPM	• Basic Life	\$1.00 PEPM	• Short-term disability	\$1.00 PEPM
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Maximum savings	Maximum of 3 percent of medical premiums.	Maximum of \$7 PEPM.																						
Savings duration	Initial 12 months.	Continuous, as long as eligible benefits remain active.																						



Groups of 51–99 can enjoy both programs.

Customers can enjoy the savings from both uBundle and Packaged Savings for the first 12 months. After that, customers continue to qualify for Packaged Savings as long as they are eligible and benefits remain in place.

CONTINUED

Comparing exclusions, requirements and more.

	uBundle	Packaged Savings
State exclusions	<p>Not available in:</p> <ul style="list-style-type: none"> Alaska California Colorado Hawaii Montana New Mexico New York Rhode Island Vermont <p>Other exclusions: Business underwritten or administered by Oxford Health Plans and Sierra Health Services Inc.</p>	<p>Not available in:</p> <ul style="list-style-type: none"> Minnesota New York Rhode Island Washington <p>Other exclusions: Business underwritten or administered by Oxford Health Plans and Sierra Health Services Inc.</p>
Minimum participation requirements	<ul style="list-style-type: none"> Medical: 70% of eligible employees. Dental: 50% of medical enrollment. Vision: 50% of medical enrollment. Supplemental life: 20% of medical enrollment. Short-term disability: 25% of medical enrollment. Long-term disability: 25% of medical enrollment. Supplemental health plans: 20% of medical enrollment for 1 employer-paid plan OR 20% combined medical enrollment for 2 or 3 voluntary plans. 	<ul style="list-style-type: none"> Dental: 75% of eligible medical employees. Vision: 75% of eligible medical employees.
Product requirements	<ul style="list-style-type: none"> Dental: must be fully insured (contributory or voluntary). Vision: must be fully insured (contributory or voluntary). Basic Life: must be employer-paid and requires a minimum \$25,000 benefit. 	<ul style="list-style-type: none"> Basic Life: must be employer-paid and requires minimum \$25,000 benefit. Employer-paid plans: requires contribution of 50% or greater. Short-term disability: must be fully insured. <p>Note: Voluntary plans do not qualify.</p>
Additional program notes	<ul style="list-style-type: none"> Standard Rate Bank guidelines apply. Packaged Savings can be added for groups 51–99 meeting program qualifications. Customers who add UnitedHealthcare medical plans to existing specialty lines of coverage may qualify for uBundle. All financial protection plans must meet the standard minimum participation requirements outlined in proposals. 	<ul style="list-style-type: none"> Standard Rate Bank guidelines apply. Customers who add UnitedHealthcare medical plans to existing specialty lines of coverage may qualify for Packaged Savings (a.k.a. Reverse Packaged Savings). Specialty plans can be added off-cycle from the existing medical or specialty plan effective date and will become eligible for Packaged Savings as long as medical coverage remains active. Administrative credit amounts are published and are not tied to the premium rates. No enrollment, paperwork or pre-approval is required for participation.



Contact your broker or UnitedHealthcare representative for additional program details.



Health insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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 UnitedHealthcare sales representative.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHIC-POL-1 et al. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHCAC-POL-1 (01/12) et al. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. UnitedHealthcare Insurance Company is located in Hartford, CT.

Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Please consult your broker or UnitedHealthcare representative for more details.

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