HEALTHIER EMPLOYEES COMPANIES
AN EMPLOYER’S HANDBOOK TO EMPLOYEE HEALTH CARE
A better health plan may do more than help people grow healthy — it may help businesses grow healthy.

UnitedHealthcare knows that every employer has different needs. Our goal is to bring you the following:

• More value
• Simplified administration
• Bottom-line results

Read on to find out how your employees and your company can grow healthy.
Regardless of your size, budget or location, UnitedHealthcare strives to provide product variety, plan flexibility and the highest degree of personal attention for more value-added services.

Does the value of what you’re getting help you justify the cost?

Ask your broker for a cost-benefit analysis to help you compare available plans. It may also help you see that it’s rarely an apples-to-apples comparison. Cost may be a factor, but not always the deciding factor.

Regardless of your size, budget or location, UnitedHealthcare strives to provide product variety, plan flexibility and the highest degree of personal attention for more value-added services.

Manage costs. Keep good benefits.
What’s the cost of staying status quo?

Increased health care costs can be linked to individual behaviors. Employers believe employees’ poor health habits are the top challenge to employers’ ability to offer affordable health coverage. They also say that lack of employee engagement is the biggest obstacle to changing health habits and behaviors.¹

For every 100 employees²:

- 55 don’t participate in regular physical activity
- 27 are obese
- 24 have been told they have hypertension
- 21 are smokers
- 17 don’t have a usual place of health care

How do I find a well-designed health care plan?

Many companies are focused on managing their health care costs. With insight into industry trends and best practices, you can align your health care strategies to deliver the most value to your business and your employees. UnitedHealthcare’s tailored benefit solutions are designed to offer the coverage your employees need at the price point that makes the most sense for your business. And UnitedHealthcare offers numerous tools and resources to help encourage better health habits and engage members.

A few good reasons.

Health care costs may limit your company’s ability to grow. You need employees to share more of the costs of health care. At the same time, you want to help your employees get access to quality health care, and you want them to make better decisions about their health.

**Why is employee engagement important?**

Well-designed health plans, supported by wellness programs and other health improvement tools, may encourage employees to become more involved in health care decisions. A good employee benefits plan may help your business address the rising costs of health care. By developing a thoughtful long-term strategy, you can be better situated to manage your costs now and in the future.

**Outstanding support for every product and funding type.**

- A national network of more than 668,000 physicians, 5,000 hospitals and 64,000 pharmacies
- 24-hour access to health advocates³
- Member website, myuhc.com,® with health and wellness information, personal account management, Treatment Cost Estimator, hospital comparison tool and live online nurse chat
- Outreach, advocacy and wellness programs, including an online health assessment to help your employees identify and manage health conditions

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¹Purchasing Value in Health Care; Towers Watson, 2010.
³Included with fully insured plans and available to self-funded employers.
It’s about promoting cooperation, not copayments; building awareness, not barriers; reducing costs, not convenience. It’s business, personalized.

Help them think outside the copay.

With the rising costs of health care, finding ways to help employees engage in positive behaviors may impact the system as a whole, and ultimately your bottom line.

It’s about promoting cooperation, not copayments; building awareness, not barriers; reducing costs, not convenience. It’s business, personalized.

Help your employees get more involved.
Healthier employees may boost a company’s immune system.

Healthier employees are good for business. UnitedHealthcare helps make it easier for employers and their employees to do the right thing.

Creating both engaged and informed employees is about making them aware of what they can do to improve their personal health and reduce the need for costly health care services. For example, poor lifestyle choices around diet and exercise can result in obesity, hypertension, heart disease, diabetes and other conditions. Adding to the problem is the expectation that any health care service should be covered by a simple copayment.

Do wellness programs really work?

Some research has indicated that medical cost savings of $3.27 and absenteeism cost savings as much as $2.73 can be achieved by employers for every dollar invested in worksite health promotion.¹

Today’s recent health promotion and wellness research has demonstrated that employer health promotion programs may help:

- Reduce health care costs
- Lower absenteeism and disability costs
- Enhance employee productivity
- Increase employee work satisfaction and overall morale
- Improve employee health, well-being and quality of life

How can I start and maintain a wellness program?

UnitedHealthcare’s wellness program provides health promotion and screening services that are designed to target each employer’s specific wellness objectives and needs.

Create awareness

- Personalized Health Assessments are available in English and Spanish, online and on paper. Results are shared with the employee in an individual profile report that also gives goal-setting recommendations and integrates with the Personal Health Record, online health coaching and care coordination
- The Personal Health Record allows employees to manage their own health information online. Information integrates with claims and includes information about medical history, physician’s office visits, lab results, prescriptions and more

Educate and inform

- Online health content and tools on myuhc.com include messages of encouragement, health reminders and educational articles
- 2.3 million users enjoy their own personalized Healthy Mind Healthy Body® eNewsletter on topics of interest, including healthy living, women’s health, men’s health, children’s health, cancer, diabetes, etc.

Support behavior change

- Online Health Coach programs are evidence-based behavior-change programs for diabetes, weight loss, smoking cessation, stress management, nutrition, exercise, heart health, lifestyle and more
- Preventive care reminder programs
- Health and wellness discounts

myuhc.com puts wellness tools at your fingertips.

UnitedHealthcare offers a variety of self-directed programs and services aimed at helping your employees achieve and maintain good health. Plus, all members receive access to myuhc.com, which includes tools and resources that may help them understand, improve and maintain their health. Below are some of the highlights:

• Health improvement tools designed to help employees develop a healthier lifestyle
• A health and wellness library that provides facts about medications, wellness topics and health conditions to help employees make more informed decisions
• Dozens of resources to help employees achieve personal health goals
• Information about cost and quality of health care services

How can employees get more from their health benefits with myuhc.com?

<table>
<thead>
<tr>
<th>Organize claims</th>
<th>See status of current claims, check past claims, view monthly statements, see entire family in one view.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Get the facts</td>
<td>Learn more about coverage, check eligibility, and look up deductibles and out-of-pocket limits.</td>
</tr>
<tr>
<td>Find a doctor</td>
<td>Search by area; find doctors recognized for meeting or exceeding quality-of-care and cost-efficiency standards; evaluate hospitals by cost, quality and patient safety; find mental health professionals; get driving directions and print maps.</td>
</tr>
</tbody>
</table>

What wellness tools does myuhc.com offer?

| Health assessment and personalized report | The health assessment questionnaire provides immediate confidential results, plus suggestions for improving your employees' health. |
| Health improvement tools | Tools for everything from journaling to learning proper exercise techniques or starting a nutrition plan, to using online quizzes, calculators and demonstrations to work toward a healthier life. |
| Online programs | After taking the health assessment, employees can choose from a variety of online programs designed to help them achieve health and wellness goals. |
| Resource libraries | Employees can access our vast library of health and wellness articles. |
| Discounts | Employees can save 5% to 60% on thousands of wellness products and services, including certain health care services not covered by the benefit plan. |
| Personal Health Record | Employees can keep track of all personal health conditions, medications, procedures and lab results. |

Additional Resources

| Health information | Available 24 hours a day, 7 days a week, through our NurseLine™ service. |
| Healthy Mind Healthy Body® e-newsletter | Employees receive customized wellness information for their daily life. |
| Health statements | One convenient report of all member expenses for a given period. This report also includes helpful reminders and tips to improve health based on claims activity. |

Top 10 health improvement tools on myuhc.com:

1. Drug interaction calculator
2. Heart attack risk calculator
3. Calories burned calculator
4. Calcium calculator
5. Healthy weight calculator
6. Body mass index calculator
7. Adult food pyramid
8. Target heart rate calculator
9. Symptom checker
10. Cost-of-smoking calculator
Retool their thinking.

Giving employees the tools they need to navigate the health care system is a giant step forward in the effort to reduce short- and long-term costs, help them find quality care, and have a better health care experience. Equally critical, if not more so, is educating employees about how they spend their (and your) health care dollars. More employers are moving toward addressing the lack of consistent quality and rising health care expenditures by taking a closer look at physician and facility quality and cost transparency.

How will employees know they’re getting quality care?

The UnitedHealth Premium designation program is a free resource that provides quality and cost-efficiency information about physicians and facilities to help your employees make informed health care decisions.

• The UnitedHealth Premium designation program evaluates physicians for quality and cost efficiency across 21 specialties (including primary care, internal medicine, pediatrics, cardiology and orthopedics). These specialties represent more than 50% of annual health care spending.

• Physicians are measured on their compliance with national evidence-based guidelines for quality of care and local-market and specialty-specific benchmarks for cost efficiency.

• A physician receives one star for meeting the quality standards and two stars for meeting the quality and cost-efficiency standards.

• A physician’s UnitedHealth Premium designation is displayed on myuhc.com and in printed directories.

How do I help employees make informed treatment decisions?

The UnitedHealthcare treatment decision support program provides consumers or post-log-in members with information about their medical conditions, treatment options and the cost of those options.

This gives them tools to help them make informed decisions about their health care. The desired results are better health outcomes and lower health care costs for you and your employees.

Treatment decision support focuses on helping individuals with three common conditions that are characterized by high levels of practice and outcome variation and overall impact on total medical cost. Specialized nurses reach out to provide support, education and information in evaluating physicians and hospital choices.

• Hospital comparison program: Provides hospital cost and quality information to help your employees evaluate hospital performance along with costs for services.

• Cost estimator: Calculates approximate costs of specific health care services in your employees’ geographic area where available.

Greater network access and discounts.

Across the United States, 98%1 of Americans live within reach of a UnitedHealthcare network doctor. Plan members enjoy cost savings from negotiated discounts.

1Based on analysis of UnitedHealthcare claims data, 2007.

It all adds up.

Claims-based analyses have shown that when employees use UnitedHealth Premium® designated physicians, annual medical spending can fall by 1%–3%.1

1UnitedHealth Network Access internal analysis 1/1/12.
Your business is unique, so your health plan should meet your unique needs.

A well-designed health plan, supported by simple, robust administration tools and employee-focused wellness programs, may help you execute a long-term strategy to manage health care costs now and in the future.
Benefit solutions designed to fit your needs.

Your business is unique, so your health plan should meet your unique needs. A well-designed health plan, supported by simple, robust administration tools and employee-focused wellness programs, may help you execute a long-term strategy to manage health care costs now and in the future.

The first step is to evaluate your needs so you can find the right combination of products for your employees. If you need multi-site or international coverage, pharmacy, behavioral health or specialty products, note that too.

UnitedHealthcare offers benefit solutions and a large national network with clinical care management and innovative plans that are designed to meet your needs and price points with:

- Plan choice flexibility
- Wellness solutions
- Simplified administration
- Savings opportunities
- Broad portfolio of specialty coverage

Choose the product that fits your situation.

The more choices you have to build your health plan, the better your chances of meeting your business goals while satisfying employee needs and preferences. UnitedHealthcare offers a wide range of choices in products, benefit designs and funding options. And every product contains a range of wellness, decision support, behavioral health, care management and complex-condition management options. (Not all products are available in all markets. Please discuss product options with your broker or UnitedHealthcare representative.)

<table>
<thead>
<tr>
<th>Product Family</th>
<th>Plan / Product Options</th>
<th>Key Drivers¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Driven</td>
<td>• UnitedHealthcare Health Savings Account (HSA)</td>
<td>● ● ● ● ● ●</td>
</tr>
<tr>
<td></td>
<td>• UnitedHealthcare Health Reimbursement Account (HRA)</td>
<td>● ● ● ● ● ●</td>
</tr>
<tr>
<td></td>
<td>High-deductible plans with financial accounts and engagement tools designed to increase employee “ownership” of health/well-being.</td>
<td>● ● ● ● ● ●</td>
</tr>
<tr>
<td>Traditional</td>
<td>• Choice Plus, Options PPO (In- and Out-of-Network Plans)</td>
<td>● ● ● ● ● ●</td>
</tr>
<tr>
<td></td>
<td>• UnitedHealth Shared ServicesSM</td>
<td>● ● ● ● ● ●</td>
</tr>
<tr>
<td></td>
<td>Full range of medical benefits and network access. Designed to offer broad access.</td>
<td>● ● ● ● ● ●</td>
</tr>
<tr>
<td>Essential Benefits</td>
<td>• Choice, HMO (In-Network Only Plans)</td>
<td>● ● ● ● ● ●</td>
</tr>
<tr>
<td></td>
<td>• UnitedHealthcare EDGE®</td>
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<td>• UnitedHealthcare Tiered Benefits</td>
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<td></td>
<td>• UnitedHealthcare CatalystSM</td>
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<tr>
<td></td>
<td>• UnitedHealthcare Core</td>
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1Key drivers are a comparison tool to help you understand differences across product families. The quantity of shaded circles relative to each product family indicates a greater or lesser degree of that characteristic.
Driving change one behavior at a time.

Consumer-driven plans are designed to engage employees by giving them the ability to focus on preventive care and personal responsibility. This is more likely to help reduce costs and improve employee health. Consumer-Driven Health plans encourage your employees to share more responsibility for how health care dollars are spent. As an employer, you can choose one of two funding types to help your employees pay for and manage their health care expenses: a Health Savings Account (HSA) or Health Reimbursement Account (HRA).

Depending on your business needs, a Consumer-Driven Health plan is a good way to introduce employees to the costs associated with their health care decisions. It is also a great start toward a long-term solution that addresses the rising costs of health care for your business.

Consumer-Driven Health plans support smarter use of health care dollars.

- Increased awareness of actual costs for doctor visits and other care
- Most plans provide 100% of eligible expenses coverage for network preventive care services
- Access to health education resources
- Support for management of chronic conditions

Encourage employee engagement and cost management.

UnitedHealthcare’s Consumer-Driven Health plans are designed to encourage your employees to share more responsibility for how health care dollars are spent. These plans integrate core medical benefits with your choice of two funding types to help your employees pay for and manage their health care expenses:

- Health Savings Account (HSA) – funded by employees with pre-tax dollars, with an option for employers to contribute
- Health Reimbursement Account (HRA) – funded by employers with pre-tax dollars, with funds belonging to the employer and remaining with the employer if an employee leaves the company

Results show UnitedHealthcare HRA and HSA plans work.

A five-year study1 of Consumer-Driven Health plan members compared with their traditional plan peers indicates that UnitedHealthcare Consumer-Driven Health plans deliver sustained positive financial results for employers, while behavior change results in healthier employees.

How do I know when a Consumer-Driven Health plan is right for me? Consider the following:

- Health care costs are limiting your organization’s ability to grow
- You want to help your employees and their families maintain or gain access to quality health care
- You want your employees to make more informed decisions about their health

Plan designs that fit your needs.

Competitive traditional plans.

Traditional managed care plans remain popular with many employers for many reasons. One of the primary reasons can be that along with salary, health insurance is a key component of your employment package. Offering the "competitive" health insurance plan may be one of your best weapons in recruiting the best employees and keeping them around for years to come.

Traditional plans from UnitedHealthcare typically include:

- Freedom to visit a network physician or facility without a referral
- Lower copayments
- Little or no out-of-pocket costs for network care
- No claims forms or bills for network care
- UnitedHealthcare’s Care Coordination℠ services
- Health and wellness tools, services and resources

Essential benefits and other plans.

Essential benefits plans range from network-only plans where employees have the freedom to see any physician, specialist, hospital or health care professional in the network without a referral, to plans combining the network-only option with a pre-deductible allowance. Some plans offer lower office visit copayments and greater plan coinurance coverage when employees seek care from a UnitedHealth Premium 2-star (★★) designated specialty physician who has met national industry guidelines for quality and local-market benchmarks for cost efficiency.

A defined-contribution plan offers employees choice and flexibility, and employers affordability and cost predictability. You purchase one health plan package that includes multiple benefit design options, such as a high-deductible plan, a simple plan with copays and an HSA (Health Savings Account). No matter which or how many plans you choose from the package, your costs stay the same. You set the amount you are willing to pay for benefits, and your employees — whether younger, older, single, with families or managing chronic conditions — can choose the plan that best meets their needs.

More innovative products available, such as Navigate℠

The Navigate suite of products offers a variety of plan design options that provide traditional benefits with the security and guidance of a primary care physician. The three product options give you choice and flexibility in offering solutions that work for you and your employees. All Navigate plans provide well-rounded coverage for many services. An array of health and wellness resources are also included with all plans.

UnitedHealthcare Specialty Benefits℠: Delivering more for less.

Integrate specialty benefits to dramatically simplify your plan and get the best value for your dollar: Combine your UnitedHealthcare medical plan with our specialty coverage and you’ll receive administrative credits through our Packaged Savings® program.

Our products can be employer-paid, voluntary, sold as stand-alones or packaged together. And because our benefits come from our extended family of companies, there are advantages:

- Simplified administration from one carrier
- One account team
- Packaged Savings® program for per-employee savings

UnitedHealthcare Dental®

Innovative and customizable plans that promote better dental care at a sensible price point.

UnitedHealthcare Vision®

Quality vision services from a broad national network with over 30,000 providers.

UnitedHealthcare Life, Disability and Critical Illness

Financial strength, flexible options and valuable support services for beneficiaries.

Integrate Pharmacy benefits to reduce costs and support better health.

At UnitedHealthcare Pharmacy, we focus on your priorities, finding the right balance between managing costs for you and your employees and supporting better health. Now more than ever, it’s important to connect medical and pharmacy benefits to help manage costs and focus on your employees’ total health care experience.
Our plans are designed to provide tools, tips and support to help simplify your administrative duties while empowering your employees to take charge of their health.

UnitedHealthcare personalized health care management solutions may leave you more time to do what you do best — run your business.

Our plans are designed to provide tools, tips and support to help simplify your administrative duties while empowering your employees to take charge of their health.

Manage your business, not your health care plan.

Simplified administration.
Comprehensive tools and resources designed to be easy to use.

Employer eServices*

Employer eServices is your key to a comprehensive, powerful suite of online tools and resources from UnitedHealthcare that may simplify your job and create a better experience for everyone involved — you, your employees and the physicians who treat them. It’s simple to use and provides you with the control you need to better manage health care benefits.

• Manage transactions, eligibility information and more in real-time
• Get benefit costs and use information to make informed program decisions
• Receive electronic invoices
• Set up automated or online payments
• Track and view payment history
• Real-time online management

Communication Resource Center

Through Employer eServices, you’ll have access to hundreds of valuable UnitedHealthcare articles, videos, emails, posters and brochures to download and share to promote better employee health behaviors. It even contains powerful tools like a custom newsletter builder, an interactive wellness communications calendar, health and wellness toolkits, turnkey workplace wellness programs and much more.

• Maintain your health plan and maximize benefits
• Build an interactive wellness communication plan
• Access health and wellness tools
• Manage workplace wellness programs

Focus on service.

Our members’ service requests are received on the very first call nearly 94% of the time. Claims are paid accurately 99.6% of the time. More than 90% of all claims are paid within 10 days. Overall call center satisfaction is nearly 93%.

More ways to improve health care plans.

COBRA Administration, Pre-tax Premium1 Plans and Flexible Spending Accounts (FSA) from UnitedHealthcare may help you save money and lighten your administrative responsibilities. These services may be available to you when you purchase medical coverage through UnitedHealthcare.2

By activating these services, you may be able to reduce your payroll-related taxes and increase employee satisfaction. When you activate them, we will provide the resources you need, including templates and tools to help you effectively communicate with your employees.

Navigating health care reform with the United for Reform Resource Center*

The United for Reform Resource Center is your resource for health care reform information. You’ll find news on public policy and industry strategies, and other important information you may need to understand how health reform legislation may impact you. Features include:

• Health reform guides and checklists
• Reform next steps
• Interactive timeline
• Health reform provisions
• Reform document library
• Helpful links

Our goal is to provide a smooth transition

We understand that changing carriers can be a significant undertaking. You have concerns about administrative burdens and employee reactions. That’s why we strive to provide you with a simple, worry-free on-boarding process, alleviating your concerns from the beginning. We’ll help your benefits team by handling many of the administrative tasks so they can focus on their everyday priorities. We’ll help your employees by providing clear print and online communications, and one-call-solves-all access during your open enrollment. We’ll help you by providing quick and easy access to an experienced implementation project manager who will be ready to answer your questions and address issues quickly and effectively.

1Your company’s legal arrangement determines whether you can pay your own premiums on a pre-tax basis.
2These services are available to customers with 20 to 99 eligible employees. Services are available for customers with 2 to 99 employees in California, Colorado, Connecticut, the District of Columbia, Kansas, Maryland, Massachusetts, Michigan, Missouri, Nebraska, New York, Rhode Island, Virginia and Wisconsin.
3The United for Reform Resource Center is intended to provide general guidance and is not a statement of actuarial opinion, and should not be considered legal advice.
Innovative solutions designed to support better information, better decisions, better health.

At UnitedHealthcare we are committed to delivering innovative products and services that may lead people toward better health and a better health system.

Innovation may improve the way companies and employees use their health plans.
Empowering consumers and building a better health system with innovation.

We’re constantly developing innovative ways for people to get faster access to the health information they need.

**DocGPS®**

DocGPS is a free app that combines a search function with GPS mapping to help BlackBerry®, Android™ or iPhone® users find UnitedHealth Premium designation program providers and local care.

**myuhc.com mobile**

Gives members access to the most frequently requested information and tools on our member website.

**Start!® Walking Paths phone application**

Now everyone can find, create and track walking paths with the American Heart Association’s Start! Walking Paths app for the iPhone® and Android™. These applications were created as part of UnitedHealthcare’s three-year $1.95 million contribution to the American Heart Association’s Start! Walking Paths program to promote better health.

**Real-Time Self-Serve prior authorization**

This new prescription authorization program from OptumRx™ lets our claims and prior authorization systems “talk” to each other for the first time. So now physicians can receive instant approvals and expedited reviews. That makes health care simpler for our members while physicians spend less time on paperwork and more time with their patients. Real-Time Self-Serve is currently available to registered health care providers.

**OptimizeMe™**

An interactive motivational app that allows users to create health challenges or join existing ones. It’s available for free on iPhone and Android devices.

**Health literacy**

Today’s students will need to take ownership of their health to a much greater extent than their parents did. They will need health literacy, which means understanding health information and applying analytical and decision-making skills to make sound health decisions. With a grant from United Health Foundation, the National Education Association Health Information Network developed a free online workshop for K-12 teachers. The workshop demonstrates how teachers can weave health literacy content into existing math, science, social studies and health education curricula.

**Source4Women**

Source4Women provides information on your health and wellness questions in plain language. It’s a website that provides explanations about health coverage and how it works, along with information on keeping costs low. You’ll also find helpful tips for choosing doctors, getting the most from your health care visits, and knowing when it’s time to head to the emergency room.

• Focus on preventive care
• Join a supportive community
• Take control of your care
• Get and stay healthy
• Get the facts about women’s health

**Serving diverse populations: multicultural resources**

Easy access to the websites below will help your multicultural employees view relevant benefit and health information based on their personal language and/or cultural preferences, resulting in a better health care experience.

- Asian American Markets: [www.uhcasian.com](http://www.uhcasian.com)
- Generations of Wellness – African American Health: [www.uhcgenerations.com](http://www.uhcgenerations.com)
- Latino Health Solutions: [www.uhclatino.com](http://www.uhclatino.com)

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*Source4Women content and materials are for information purposes only, are not intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor’s care. Lists of potential treatment options and/or symptoms may not be all inclusive.*
Our goal is to provide more value, simplified administration and bottom-line results.

We have the experience and expertise to offer a broad portfolio of health plan solutions. We’ll give you the flexibility and value you need, and your employees will have the health benefits they want.

Whether you’re ready to switch to a new health plan today or next year, UnitedHealthcare is here to help.
Our goal is to provide:

More value
We're here to help you keep valuable benefits and cut unwanted costs. Regardless of your size, budget or location, UnitedHealthcare’s goal is to meet the unique needs of your business with product variety, contribution flexibility and personal attention.

Simplified administration
When it comes to administering our products, we are committed to making it easy to work with us. We provide a simplified administrative platform and state-of-the-art technology, supported by an experienced team.

Bottom-line results
UnitedHealthcare has used the breadth and depth of its data resources to analyze aspects of health care management and cost of care. More information may lead to more informed decisions. That may be the key to improving bottom-line results. Which may be everything from better value to better patient outcomes.

About UnitedHealthcare

- Serving 38 million members and 250,000 employers
- Working with more than 668,000 physicians and other health care professionals
- 98% of Americans live within reach of our network
- Processing more than 300 million claims each year
- More physicians' offices accept UnitedHealthcare than any other carrier

Our hard work is paying off

- FORTUNE® magazine’s March 21, 2011, “World’s Most Admired Companies” ranks UnitedHealth Group number one among health care insurance and managed care companies
- UnitedHealth Group received first place in the insurance category for the American Customer Satisfaction Index (ACSI) Q1, 2011
- J.D. Power and Associates® ranked UnitedHealthcare number one in customer satisfaction among self-insured commercial health plans in its 2011 Employer Health Insurance Plan Study
- The American Medical Association ranked UnitedHealthcare number one in claims processing accuracy in the 2011 National Health Insurer Report Card survey published June 21, 2011
  
SK&A Information Services, Inc. study (October 2007).
  
UnitedHealth Network Access internal analysis 1/1/12.

The UnitedHealthcare Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member FDIC. “UnitedHealthcare HSA” refers generally to the UnitedHealthcare HSA product, which includes a HDHP, although at times “UnitedHealthcare HSA” may refer only and specifically to the UnitedHealthcare Health Savings Account provided by OptumHealth Bank and not to the associated HDHP.

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UnitedHealthcare’s Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

UnitedHealthcare Dental® coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), UnitedHealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOLO6.TX and associated COC form number DCO.CER.06.

The NurseLineSM service can not diagnose problems or recommend specific treatment. The information provided through the NurseLine service is not a substitute for your doctor’s care.

UnitedHealth Pharmaceutical SolutionsSM is the pharmacy division of UnitedHealthcare.

The UnitedHealth Premium® designation program is an information resource to help our members choose a physician. It may be used as one of many factors members consider when choosing the physicians from whom they receive care. As with any performance assessment program, physician evaluations have a risk of error. Please see myuhc.com® for detailed program information and methodologies. For a complete description of the UnitedHealth Premium® Designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com®. The hospital comparison program uses data from publicly available data sets, UnitedHealthcare claims and hospital data from Leapfrog and CMS to create a multidimensional view of hospital performance. Not all facilities are eligible for evaluation for the program.

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, or its affiliates. Administrative services provided by Spectera, Inc., UnitedHealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06 and associated COC form number VCOC.06.TX.

Administrative services provided by UnitedHealthCare Services, Inc. or their affiliates.

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UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In Texas coverage is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY.
Health plan products may include exclusions, limitations, reduction of benefits, and terms under which the plan may be continued in force or discontinued. For costs and complete details of coverage, contact a UnitedHealthcare representative.