

## Save a bundle on UnitedHealthcare Level Funded medical plan costs when you add specialty plans

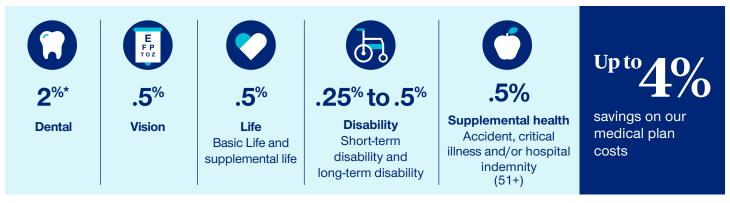
With uBundle®, you can help lower your medical plan costs.

### **Bundle and save**

As a UnitedHealthcare Level Funded customer, you can save up to 4% on medical plan costs by bundling your Level Funded medical plan with UnitedHealthcare dental, vision and financial protection plans.

#### Bundle more, save more

Offer 1 or more of the following plans for more savings. The savings will apply as long as eligible plans remain in force.



<sup>\*</sup>For new business effective August 1, 2020, or later. See back for rules and requirements.

# An example of over \$13,000 in uBundle savings

Group size: 75 employees

Estimated medical plan costs (per employee per

month): \$375 per month (\$337,500 total)

Annual medical savings by adding:	
Dental (2%)	\$6,750
Vision (.5%)	\$1,687
Life and Supplemental life (.5%)	\$1,687
Short-term and long-term disability (.5%)	\$1,687
Supplemental health plans (.5%)	\$1,687
Potential total annual medical plan cost savings:	\$13,498 <sup>**</sup>

For illustrative purposes. Your savings will differ depending on your group size, plans chosen and medical plan costs



### uBundle rules and participation requirements

Medical: Must be a UnitedHealthcare Level Funded medical plan; requires a minimum participation of 50% of eligible employees.

Dental: Must be new business effective August 1, 2020, or later with a fully insured dental plan (contributory or voluntary); requires 50% minimum participation of UnitedHealthcare Level Funded medical enrollment to receive a 2% savings on the cost for medical coverage.

Vision: Must be a fully insured vision plan (contributory or voluntary); requires 50% minimum participation of UnitedHealthcare Level Funded medical enrollment to receive medical cost savings of 0.5%.

Basic life and supplemental life: The following must apply to receive a 0.5% savings on the cost for medical coverage.

- Basic life must be employer paid
- Basic life must have a minimum benefit of \$25,000
- Supplemental life requires 25% minimum participation of UnitedHealthcare Level Funded medical enrollment

Short-term disability and long-term disability: There are 3 ways to qualify for savings on the cost of medical coverage.

- Option 1: Both plans must be employer paid and fully insured to receive a 0.5% savings on the cost for medical coverage.
- Option 2: Both plans must be fully insured; 1 plan must be voluntary and 1 plan must be employer paid. Requires 25% minimum participation of UnitedHealthcare Level Funded medical enrollment to receive a 0.5% savings on the cost for medical coverage.
- Option 3: Both plans must be fully insured and voluntary. Requires 25% minimum participation of UnitedHealthcare Level Funded medical enrollment to receive a 0.25% savings on the cost for medical coverage.

Accident, critical illness and/or hospital indemnity: There are 2 ways to qualify to receive a 0.5% savings on the cost for medical coverage.

- Option 1: 1 or more plans must be employer paid.
- Option 2: 2 or more plans must be voluntary. Requires a minimum combined 20% participation of UnitedHealthcare Level Funded medical enrollment.

### **Contact your broker or UnitedHealthcare** representative to learn more



By bundling UnitedHealthcare plans, you also get a simpler, service-focused experience, with:

- 1 dedicated account team
- 1 integrated implementation process (eligibility, claims, billing)

### uBundle is not available in the following states

Group Size: Group Size: 5 - 50 5 - 300

Ohio Hawaii Montana Oregon Rhode Island Vermont

Washington Michigan\*

Wisconsin\*

\*Only available on Level Funded Medical Renewals

Note: Level Funded eligibility may vary by state.



Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY, Stop loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY

Medical cost savings may not apply to all rate components, contact your UnitedHealthcare sales representative to quote uBundle.

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.

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

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, and UnitedHealthcare of Kentucky Ltd

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. 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.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICI-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 UHI-ACC-POL (2018) et al., in Texas on form UHI-ACC-POL-TX (2018) and in Virginia on form UHI-ACC-POL-VA (2018). 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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