



# Small Business Specialty Benefits

United  
Healthcare



# Q4+1 Playbook

# Savings Programs

## Standard

- Rate Bank**
  - Typically, available upon request
- Packaged Savings – 2-99**
  - Annual: \$36/Dental sub, \$24/Vision sub, \$12/Basic Life sub
  - ~1 month free, ~4 months free, ~2 months free
  - Savings ongoing
- uBundle – 51+**
  - Up to 4% MEDICAL discount by adding Specialty
  - 51-99 FI Medical groups “Double Dip” Packaged Savings and uBundle
- 5% Rate Cap on 1<sup>st</sup> year dental renewals**
  - Available through end of 2024, rate cap realized in 2025

*Contact your [Amwins Connect Regional Sales Manager](#) for full program details on all listed programs as they may not be available in certain markets or segments.*

## Non – Standard: 2-99

- One-Time Specialty Implementation Credit program**
  - By request
  - Available through end of 2025
- Carrier exit plan**
  - Admin credits per Subscriber: Dental, Vision, Basic Life
  - Available through end of 2025

## Non – Standard: 2-50

- Activate the Savings, Specialty Bundling Program**
  - \$50/dental subscriber, requires 10+ subs in dental *and* additional specialty. Contact your UHC Rep for full program details.
  - Available through January 2025
- FP Pricing Program**
  - Pricing strategy against certain competitors
  - Available through end of 2025

*\*Non-Standard programs require multi-line specialty sales to qualify and need to be requested through your Amwins Connect RSM.*



# Small Group (2-99) UnitedHealthcare Specialty Integration Value

**Fully Insured Packaged Savings: 2-99 – perpetual**

**Level Funding Packaged Savings: 2-50 – perpetual**

Savings (based on medical enrollment)	Product
\$3	Dental
\$2	Vision
\$1	Basic Life
\$1	Short Term Disability
<b>\$7</b>	<b>Total potential administrative credits (PEPM, based on medical enrollment)</b>

**uBundle<sup>®</sup>** offers up to 4% savings on medical premiums when you bundle your UnitedHealthcare health plan with UnitedHealthcare dental, vision and/or financial protection plans.

**Fully Insured uBundle: 51-99 – (“double dip” with PS)**

**Level Funding uBundle: 51-99**

Savings	Product
2%	Dental
.5%	Vision
.5%	Life: Basic plus Supp Life
.25% – .5%	Disability: Short-Term and Long-Term
.5%	Supplemental Health
<b>4%</b>	<b>Total potential savings on medical plan premiums</b>



# The Value of Packaged Savings – 2-100

Packaged Savings – each year			
	Dental	Vision	Life - 25K
Average EE Rate	\$30.00	\$6.00	\$6.25
PS/year	(\$3x12) <b>\$36</b>	(\$2x12) <b>\$24</b>	(\$1x12) <b>\$12</b>
Annual Savings	~1+ free month	~4 free months	~2 free months



# On the Horizon

## ❑ uBundle discounts available in the 2-50 LF medical segment!

- Up to 4% off medical by adding specialty, alongside LF medical, starting with January 2025 effective dates.
- Full program details to be released Q4 2024.



## ❑ Children's eyecare benefit: 2<sup>nd</sup> set of glasses expanding to kids up to age 19!

- Going live February 2025.





# **Sales Talking Points and Rules of the Road**

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**Thank you!**

# Bundling Made Easy - Specialty and Medical

## □ Administrative Ease and Cost Containment

- ✓ Single Invoice
- ✓ Single Administrative Portal
- ✓ Single Member Portal
- ✓ Consolidated Renewal Process
- ✓ Consolidated Claims
- ✓ Savings Programs



## □ Seamless Sales Shopping and Installation

- ✓ SAMx and Benefitter – proprietary applications with **quote-to-card** capabilities
- ✓ United Strategic Platform (USP) now hosts ALL 2-50 specialty products:
  - *Dental, Vision, Basic Life, Supplemental Life, STD, and LTD*
- ✓ Full suite of Specialty products available with flexible funding and participation options
- ✓ Proprietary networks

## □ Increased Medical Persistency\*

- ✓ Dental: +1%
- ✓ Dental/Vision: +1.5%
- ✓ Dental/Vision/Life: +2%
- ✓ Any Combo: avg +2.1%

*\*UHC conducted analysis, based on our book of business*





# Dental Rules of the Road

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<b>Employer Contribution</b>	<p>Contributory: 50-100% employer contribution for employees. Voluntary: 0-49% employer contribution for employees, no contribution towards dependents.</p>
<b>Employee Participation</b>	<p>Contributory: 50% of total eligible employees. Voluntary: Two eligible, minimum of two enrolled. *For PPO plans, orthodontia coverage requires at least 5 eligible and 3 enrolling. DHMO plans require at least 5 eligible and 3 enrolling.</p>
<b>Dual Option</b>	<ul style="list-style-type: none"> <li>• Must have at least 10 enrolled employees.</li> <li>• Must have at least a 20% spread between the two plans.</li> <li>• At least 2 differences between the two plan offerings (cannot be just ortho and non-ortho).</li> </ul>
<b>Did you know?</b>	<p>According to Milliman statistics, assuming a 100/80/50 plan design:</p> <ul style="list-style-type: none"> <li>• Annual Claims &gt; \$1,000 ~ 12%</li> <li>• Annual Claims &gt; \$1,500 ~ 8%</li> <li>• Annual Claims &gt; \$2,000 ~ 4%</li> </ul> <p>According to UHC Dental book of business:</p> <ul style="list-style-type: none"> <li>• Approximately 75% of all claims are for preventive and diagnostic.</li> <li>• In a given year, only 30% of members will have a claim for a non- P&amp;D service.</li> </ul> <p>We have 400,000+ access points in our PPO network.</p> <p>The average cost of an adult cleaning and one surface composite filling is \$135.</p> <p>The average cost of a ¼ porcelain/ceramic crown is \$1,035.</p>

# Vision Rules of the Road

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<b>Employer Contribution</b>	Employer Paid: 50-100% employer contribution for Voluntary: 0-49% employer contribution for employees. No contribution for dependents.
<b>Employee Participation</b>	Contributory: 50% of total eligible employees. Voluntary: Two eligible, only ONE to enroll.
<b>Did you know???</b>	<ul style="list-style-type: none"><li>• 75% of the U.S. population use some form of vision correction.</li><li>• Average annual out of pocket cost without insurance for eye care is \$493.00.</li><li>• Eye exams detect early warning signs of health conditions like diabetes, hypertension, and high cholesterol.</li><li>• 5-10% of preschoolers and 25% of school-age children have vision problems.</li></ul>

# FP Rules of the Road

## Basic Life:

Employer Contribution	Non-Contributory: 100% Employer Paid Contributory: 25-99% Employer Paid Voluntary: NOT available on Basic Life		
Employee Participation	Non-Contributory: 100% participation required Contributory: 75% participation required		
Plan Maximums & Guarantee Issue amounts	Group Size	Guarantee Issue	Plan Maximum
	2-5 EEs	\$25,000	\$50,000
	6-19 EEs	\$50,000	\$175,000
	20-50 EEs	\$100,000	\$250,000
	51-99 EEs	\$175,000	\$350,00
Did you know??	<ul style="list-style-type: none"> <li>• One in four U.S. households relies only on group life insurance to provide financial protection if a wage earner dies?</li> <li>• Nearly seven in ten American households with children under 18 would be in jeopardy if the primary breadwinner died.</li> <li>• 30% of U.S. households have no life insurance protection, 50% say they need more life insurance.</li> </ul>		

## Disability:

Employer Contribution	Non-Contributory: 100% ER Paid. Contributory: 25-99% ER. Voluntary: 0-24%
Employee Participation	Non-Contributory: 100% participation Contributory: 2-9 employees- not available 10+ employees- 50% participation Voluntary: 2-9 employees- not available, 10+ eligible employees- 25% participation of eligible employees.