



2014 Pennsylvania Small Group (2-50) Health Plan Portfolio

**Robust Benefits, a Broad
Network and Innovative
Online Tools**

*Offering a variety of plan designs,
ranging from referral based to
open access*



Giving You Comprehensive Benefits, Freedom and Flexibility

Businesses today are faced with a lot of difficult decisions. Finding the right health care benefits plan should not be one of them. Shopping for value does not mean you have to settle for average. UnitedHealthcare is committed to finding solutions to fit the health care needs of Pennsylvania small group (2-50) employers. Our UnitedHealthcare portfolio includes a variety of products with a wide range of affordable and flexible health plan solutions. Choose from traditional open access plans, account-based, tiered benefit, limited network and higher cost share plans. Or, if you select a package within our UnitedHealthcare Multi-Choice® portfolio, your members can choose from multiple products and plan designs. We also have a variety of specialty benefit options for employers to couple with our medical plans so you have the ability to offer your employees a comprehensive benefit package.

Delivering on What You Value Most

You Value:	UnitedHealthcare Plans Offer:
A national network for care	The largest proprietary network.
A choice of comprehensive benefit plan designs for my members to choose from	A variety of plan designs ranging from open access to primary care physician-centric to consumer-driven and more which can be sold as a package, allowing members to select the right one for them
Tools that help employees compare estimated costs and care options	Mobile, online or person-to-person resources that help employees make well-informed choices about where to go and who to see for high-quality, cost-effective care
Access to programs and services designed to enhance employee health	Personal services that offer support through nurses, counselors, care managers and online wellness programs
Outstanding customer service	Reliable, personal service and support for employers and employees
Tools that simplify administration for employers	A powerful suite of online tools and resources

Broad National Network

Our network provides the right access to the right care and covers 99 percent of the U.S. population in 96 percent of all U.S. counties.

Valued Specialty Benefits

With our Specialty Benefits, including dental, vision, life and disability, members have:

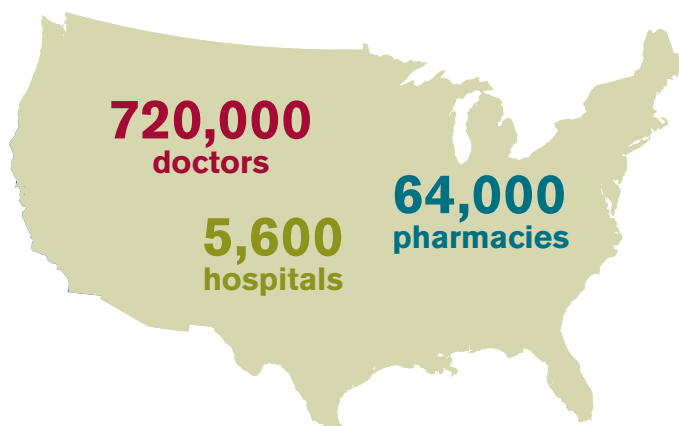
- Plan designs to meet diverse needs
- Online resources for maximum freedom and flexibility

Reliable Support Program

- Care24® provides nurses that are available 24/7 by phone to help manage illness or injury.
- Employee Assistance Program provides confidential help for emotional issues.

Innovative Employer Tools

Employer eServices® is designed to save time and money by streamlining online eligibility, enrollment, billing and reporting. Manage virtually every aspect of benefits administration online.



Pennsylvania Small Group Plan Highlights

LEVEL OF MEMBER INVOLVEMENT – LOW

UnitedHealthcare Choice Plus Choice Plus gives members the freedom to see any doctor and visit any facility in our large nationwide network, including specialists, without a referral and without choosing a primary care doctor. If services are received outside of the network, costs will be higher. Choice Plus is a traditional health plan with copayments, coinsurance, deductibles and out-of-pocket maximums.

UnitedHealthcare Choice Choice allows members to see any network doctor, including specialists, or visit any network hospital, without needing a referral, however if services are delivered outside of our large national network, the plan will not cover the cost except in an emergency. While a primary care doctor is not mandatory, selecting one is recommended to help manage care. The plan also has copayments, coinsurance, deductibles and out-of-pocket maximums.

LEVEL OF MEMBER INVOLVEMENT – MODERATE

UnitedHealthcare Navigate Plus® Navigate Plus is a gated product, intended to deliver traditional benefits at a more budget-friendly price-point while still providing the plan design flexibility. Members choose a primary care physician, who will provide care for the majority of the member's health care needs, including preventive and routine care, and care for sickness or injury. Because the primary care physician will understand the member's health needs thoroughly, they can best refer the member to other network physicians when additional care is needed. The highest level of coverage is provided when the member has a referral from their primary care physician prior to receiving services from another network physician, and a lower level of coverage if there is no referral. The lowest level of coverage applies if a non-network provider is used.

LEVEL OF MEMBER INVOLVEMENT – HIGH

UnitedHealthcare Catalyst® Catalyst provides health care coverage by combining a comprehensive catastrophic plan with a limited pre-deductible upfront benefit allowance. The benefit allowance is used to help pay for certain eligible medical expenses before paying a deductible.

UnitedHealthcare Choice Plus HSA
UnitedHealthcare Choice HSA Available with Choice Plus and Choice, this consumer-driven health plan is made up of two parts: a high deductible health plan and a Health Savings Account (HSA). With these plans, you can open and deposit money, before taxes, into an HSA, which is your own personal savings account. Use the money to pay for eligible medical and pharmacy expenses, including your deductible, or save it for future expenses.



A Complete and Flexible Health Plan Portfolio

For employers who want to offer comprehensive health insurance benefits, UnitedHealthcare's broad suite of innovative health insurance products offers a variety of health plans, online member tools, wellness programs and industry-leading medical management programs, as well as plan design options with a range of employee choice, involvement and accountability, resulting in healthier employees and a healthier bottom line.

Increasing Level of Member Involvement

Member Role / Level of Member Involvement	Low		Moderate	High		
	Choice Plus	Choice	Navigate Plus	Catalyst	Choice Plus HSA	Choice HSA
Products	Choice Plus	Choice	Navigate Plus	Catalyst	Choice Plus HSA	Choice HSA
Network						
Network Access	●	●	●	●	●	●
Non-Network Coverage	✓		✓	✓	✓	
Plan Design Elements						
Tiered Benefit Plans						
Place of Service Guidance			✓			
Primary Care Centered Plans						
Primary Care Physician (PCP) Designation			✓			
Referral Requirement			✓			
Preventative Wellness	✓	✓	✓	✓	✓	✓
Online Member Tools and Mobile Apps	●	●	●	●	●	●
Member Support Programs	●	●	●	●	●	●
Health & Wellness Programs	●	●	●	●	●	●
Benefit Administration	●	●	●	●	●	●
No-Fee UnitedHealthcare Benefit ServicesSM (FSA, Pre-Tax, COBRA for 2-99)	✓	✓	✓	✓	✓	✓
Pharmacy	✓	✓	✓	✓	✓	✓
Dental, Vision, Life, Disability	✓	✓	✓	✓	✓	✓
Cost						
Employer Premium	\$\$\$\$	\$\$\$	\$\$	\$\$	\$	\$
Metallic Level	Platinum, Gold, Silver	Platinum, Gold, Silver	Platinum, Gold, Silver	Silver	Gold, Silver	Gold, Silver, Bronze

KEY					
Best, Most	Better, More	Good	Basic	Not available	Included
●	◐	◑	◒		✓



Supporting the health of your organization

What if you could help improve your employees' health and well-being, increase productivity and job performance and increase employee satisfaction and retention...all at no additional cost to you? Understanding and identifying the health risks of your employees is the first step in creating a comprehensive wellness strategy that can address behavior change.

Personalized content and tools

Making the best health care decisions is important, so we provide easy-to-understand health information, tools and trackers on the Health & Wellness tab on **myuhc.com** from a variety of credible sources. Based on an employee's age, gender, health and claims records, they'll see messages, reminders and online health programs personalized for their health status.

Members can manage their medical records online at **myuhc.com** using the secure Personal Health Record to track their personal medical history. This enables them to more effectively manage their health and have more meaningful discussions with their physician.

Health Assessment

The Health Assessment, available on **myuhc.com** in English and in Spanish, is a widely recognized health awareness tool from the University of Michigan Health Management Research Center that assesses individual health status. It is a comprehensive, confidential online health questionnaire designed to analyze lifestyle behavior and identify individual health risks. Upon completion of the questionnaire, individuals receive a personalized health report that provides preventive steps and recommendations to improve or maintain overall health and well-being.

Online health programs

Using data extracted from the Personal Health Record, the online programs create personalized health improvement

plans that help activate and encourage individuals to embrace behaviors that can lead to a healthier lifestyle. Plus, the online programs offer tracking tools, quizzes and behavioral resources designed to help the individual achieve positive outcomes. There are **twelve** online program that address the following:

- exercise
- weight management
- tobacco cessation
- diabetes lifestyle
- preventive care
- asthma
- nutrition
- stress management
- heart health lifestyle
- back pain
- pregnancy
- high blood pressure

Healthy Pregnancy Program

This personalized maternity wellness program is available to all members to provide additional support and education throughout their pregnancy. The program includes a maternity nurse who assesses members over the phone and provides individualized support throughout the pregnancy.

Health Discount Program

Our health discount program helps employees and their families typically save 10 to 25 percent on a wide range of health- and wellness-related programs, products and services. Helping employees save money. Discounts are available for the member, spouse and dependents and include access to a robust network of 150,000 health care professionals, facilities and retailers including, popular brands such as Jenny Craig®, Nutrisystem®, Bally Total Fitness®, Jazzercise® and others.



Research Supports Wellness Programs

A study on costs and savings associated with workplace disease prevention and wellness programs found that medical costs fall by about \$3.27 for every dollar spent on wellness programs and that absenteeism costs fall by about \$2.73 for every dollar spent.

(National Business Group on Health Studies, 2010)



Engaging Online Employee Resources, Services and Mobile Apps

Resources for the employee encourage wise health care decisions and healthy living. Employees can access these tools through myuhc.com[®]:

- **myHealthcare Cost Estimator** provides information on procedures, providers, even estimated prices to encourage choices that increase savings and improve health.
- **UnitedHealthcare Health4Me™ Mobile App** allows employees to find nearby physicians, check the status of a claim, see an account balance or speak directly with a nurse.
- **myClaims Manager** helps your employees better understand their health care benefits, what their plan paid, and what they owe and why. Employees also have the ability to pay health care providers online allowing them to manage their claims and related expenses all in one location.
- **Smart Patient App** lets employees log health information such as blood pressure, cholesterol and body mass index (BMI), set reminders for medical appointments, use checklists to help them determine what to ask doctors and pharmacists, and more.
- **Source4Women™** gives you answers to your health and wellness questions using interactive seminars, healthy recipes, tips from the experts and more.
- **Health Savings Checkup** gives an estimate of retirement health care costs and information on how to stay healthy, spend less and save more.



Insights Drive Simplicity and Affordability

We use insights from our extensive experience to continually drive simplicity, efficiency and value for your business.

UnitedHealth Premium® Designation Program:

The incremental savings between a Premium-designated physician and non-designated physician is 17%.¹

17%

Employee Decisions:

Individual lifestyle and health care decisions drive 50% to 75% of health care costs.²

75%

Value-Based Payments:

By 2017, \$50 billion in spend will be tied to value based contracts that reward care providers for increased collaboration, outcome-based results and improved cost-efficiency.³

\$50 billion

Simple, Efficient Administration:

We process over 80 billion transactions annually, with 99.7% accuracy and 90% within 10 days.⁴

99.7%

Network Discounts:

Our negotiated network discounts save an average of 40-55% off billed charges.⁵

55%

HRA/HSA:

51% of employers now offer a Consumer Driven Health Plan (CDHP).⁶

51%

PCP-Centered Health Plans:

People with a PCP rather than a specialist as a personal physician had 33% lower annual health care spending and 19% lower mortality.⁷

33%

Wellness Programs:

Medical costs fall by about \$3.27 for every \$1 spent on wellness programs, and absenteeism costs fall by about \$2.73 for every \$1 spent.⁸

\$3.27

Comparing Costs:

Center procedure was an average of 84% that of a hospital outpatient department procedure.⁹

84%

1. 2011 UnitedHealthcare Network (Par) Claims analysis for 21 specialties and 147 markets.

2. Centers for Disease Control and Prevention. "Healthy Communities." http://www.cdc.gov/chronicdisease/resources/publications/aag/healthy_communities.htm. Accessed June 2013.

3. UnitedHealthcare Broker Connection, July 24, 2013. "UnitedHealthcare to Increase Accountable Care Contracts to \$50 Billion by 2017". 2011 UnitedHealthcare Network (Par) Claims analysis for 21 specialties and 147 markets.

4. UnitedHealthcare service metrics, October 2012.

5. UnitedHealthcare Non-Network Programs At-a-Glance, September 2009.

6. Aon Hewitt. From a survey by Aon Hewitt, The Futures Company and the National Business Group on Health. Employees want health plans that are simple, personalized and support their own health improvement. November 2011. <http://ir.aon.com/phoenix.zhtml?c=105697&p=irol-newsArticle&id=1632478>

7. P. Franks and K. Fiscella. "Primary Care Physicians and Specialists as Personal Physicians: Health Care Expenditures and Mortality Experience." *Journal of Family Practice*. 47, no. 2 (1998): 105-109.

8. U.S. Library of Medicine National Institutes of Health. http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2873731/#b2-bth07_1p029. Accessed May 2013.

9. GAO Report to Congressional Committees. "Medicare: Payment for Ambulatory Surgical Centers Should Be Based on the Hospital Outpatient Payment System." GAO-07-86, Nov 2006. Available at: www.gao.gov/cgi-bin/getrpt?GAO-07-86.



For more information, please contact your broker or UnitedHealthcare sales representative.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

The Care24® program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available in the Health4Me™ mobile app, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

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.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Participation in the Health Assessment is strictly voluntary. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices; be used only for health and wellness recommendations or for payment, treatment or health care operations; and be shared with your health plan, but not with your employer.

Disclosure: The Health Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. The Health Discount Program is NOT insurance. The discount program provides discounts at certain health care providers for medical services. The discount program does not make payments directly to the providers of medical services. The discount program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773, www.unitedhealthallies.com, ohacustomer@optumhealth.com.

The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.