

# Health plans designed to give more at a competitive price

Level Funded health plans are designed to help meet the needs of rising health care costs by allowing your business more flexibility and options.



## A variety of plan designs

- **HSA, PPO, POS and EPO plan portfolios with:**
  - \$0 primary care physician (PCP) network copays for kids under age 19 (EPO/PPO/POS)
  - Embedded and non-embedded deductibles that range from \$0–\$8,550 (varies by state)
  - Coinsurance options range from 50%–100% (varies by state)
- **Surest Level Funded plans:**
  - No deductible, no coinsurance
  - See copays in advance, not estimates
  - Intuitive digital experience
- **Broad, national UnitedHealthcare network**
  - Choice Plus (POS) and Choice (EPO) network in all markets with exceptions as follows:
    - CA: Select Plus (POS) and Select (EPO)
    - UT: Choice Plus (POS) and Choice (EPO) and Options PPO
- Savings opportunities for plan sponsors and plan participants
- National pharmacy benefit manager with full Optum Rx® integration
- Exemption from many Affordable Care Act (ACA) regulations and some state insurance payment taxes
- **Packaged Savings® program** – Opportunity to save and bundle UnitedHealthcare specialty benefits
- **uBundle® program** – Ability to save on medical plan costs by bundling Level Funded medical plans with specialty benefits and financial protection plans (not available in all states in 5-50 segment)
- Hearing benefit device discounts
- Survivorship Benefit

- **Real Appeal®** – An online program to help eligible participants manage their weight
- **Mineral™** – aids employer groups with Human Resource, compliance issues and ACA reporting
- Monthly Employer Claims and Utilization Reporting Package



## Wellness programs

- **UnitedHealthcare Rewards<sup>1</sup>** – Earn rewards (up to \$1,000<sup>2</sup> Rewards Premium; \$300<sup>2</sup> Rewards Core (available on select plans)) for reaching program goals and completing one-time activities, to help offset plan participant out-of-pocket costs with deposits into their health savings account (HSA) or health incentive account (HIA) – provided at no additional cost and part of your benefit plan (UnitedHealthcare Level Funded plans only)
- **HealthiestYou™ virtual care<sup>3</sup>** – Connect with doctors 24/7, shop and price prescriptions, and much more (UnitedHealthcare Level Funded plans only)
- **Expert Medical Services<sup>3</sup>** – A second-opinion service committed to helping plan participants make informed medical decisions (UnitedHealthcare Level Funded plans only)
- **Virtual Care** – Connect plan participants with a provider 24/7. Speak to a doctor by video or phone<sup>4</sup> for help with non-emergency care – anytime, anywhere. Plan participants can also connect with a primary care provider or specialist for certain conditions.
- **One Pass Select®** – digital fitness, gym memberships, and grocery delivery<sup>5</sup> (Surest Level Funded plans only)

<sup>1</sup> UnitedHealthcare Rewards is not applicable to Surest plans.

<sup>2</sup> \$1,000 Rewards Premium; or UHC LF in most states; \$300 Rewards Core: UHC LF in DE, KS, MO, PA and WI. Per participant, per year.

<sup>3</sup> HealthiestYou is not applicable to Surest Level Funded plans.

<sup>4</sup> Data rates may apply.

<sup>5</sup> Grocery not available in Texas and is pending regulatory approval in California and Virginia for select groups and lines of business - discuss with your UnitedHealthcare representative for details.



# Providing predictability and potential savings

Level Funded plans give plan sponsors the predictability of a fully insured plan, offering upfront cost saving.

	Fully Insured plans	Level Funded plans
Adjusted Community Rating (ACR)	Yes	No
Individually underwritten	No	Yes
Fixed monthly payments	Yes	Yes
Financial protection if claims are higher than expected	Yes	Yes
Detailed claims reporting	No	Yes
Potential to share in surplus refund <sup>1</sup> if medical and pharmacy claims are lower than expected	No	Yes

## Networks and resources

- Nationwide network of quality health care providers, including 1.8M+ physicians and care professionals and 5,600 hospitals and other care facilities<sup>2</sup>
- Rally Connect® provider search and cost transparency tool allows plan participants to choose cost-competitive care
- Mayo Clinic available except on UnitedHealthcare Navigate® and UnitedHealthcare Charter® plans

## Dedicated service

- Dedicated participant services, including first-contact resolution and claim navigation
- Committed wellness team to help navigate wellness offerings

## Robust tools

- 24/7 website access:
  - Plan participant website with benefit and claims information; also offers the ability to order and print health plan ID cards (UnitedHealthcare Level Funded plans only)

- Surest app offers plan participants an intuitive digital experience, equipped with powerful search features that help them shop, compare and decide the right care provider for their needs. (Surest Level Funded plans only)
- Plan sponsor website for managing plan participant information and enrollment
- Provider website with plan participant benefit verification

## Questions?

Contact your UnitedHealthcare representative for more information



<sup>1</sup> Please consult a tax and/or legal advisor to determine if by receiving this surplus refund, there are any restrictions or obligations. Surplus refund available only where allowed by state law.

<sup>2</sup> UnitedHealthcare internal analysis, March 31, 2025.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business – discuss with your UnitedHealthcare representative for details. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

Virtual Specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists are not intended to address emergency or life threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high-deductible health plan (HDHP) that is designed to comply with requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of

their choice or through Optum Bank, Member FDIC. The 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.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

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uBundle: Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.

Minimum participation requirements may apply. Packaged Savings program is not available for all group sizes. Please consult your Level Funded representative for more details.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

Employee benefits, including group health plan benefits, may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

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