



# Being a member has its perks

Your employees work hard for you. Take good care of them with benefits that support their health and well-being. UnitedHealthcare Level Funded health plans, offered through the Minnesota Chamber of Commerce, can provide your small business with valuable benefits and may help you save on your medical premiums.

## Savings — and so much more

Minnesota Chamber members receive a 5% rate decrement on top of the up to 15% savings<sup>1</sup> that Level Funded plans may offer. That means you may **save up to 20%** by switching to a UnitedHealthcare Level Funded plan. But the advantages don't stop there. These plans are designed to give you and your employees flexibility, support and cost control.



### Flexibility

- A variety of HSA and PPO plan options
- A nationwide network including more than 1.7 million physicians and health care professionals and over 7,000 hospitals and other facilities<sup>2</sup>
- National pharmacy benefit manager with full Optum Rx<sup>®</sup> integration
- Opportunity to save when you bundle UnitedHealthcare dental and vision\*

\*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.



### Support

- **UnitedHealthcare Rewards** – Earn up to \$1000 for completing a variety of activities or one-time actions
- **HealthiestYou™ Virtual Care** – Consult with a doctor 24/7, communicate with a dermatologist through the HealthiestYou app or connect with a mental health provider
- **24/7 Virtual Visits** – Speak to a doctor by phone<sup>3</sup> or video — anytime, anywhere
- **Rally®** – Complete a Health Survey, choose Missions and join Challenges



### Cost control

- Opportunity for a surplus refund if medical and pharmacy claims costs are lower than expected<sup>4</sup>
- Fixed monthly payments regardless of actual medical and pharmacy claims experience
- Stop-loss insurance protection if medical or pharmacy claims are higher than expected
- Eligibility for exemption from many Affordable Care Act (ACA) regulations and state mandates
- Eligibility for exemption from many state insurance premium taxes



# Providing predictability and potential savings

Level Funded plans give employers the predictability of a fully insured plan with upfront cost savings.

	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 if medical and pharmacy claims are lower than expected <sup>4</sup>	No	Yes
Reduced taxes and fees	No	Yes
Adult visions exam included	No	Yes

## About the Minnesota Chamber of Commerce

The Minnesota Chamber is the largest broad-based business organization in the state, representing more than 6,300 businesses of all types and sizes—and more than half a million employees—throughout Minnesota. The Chamber was recently recognized as the nation’s number 1 chamber for working tirelessly for its members; providing 1-on-1 business services such as ChamberHealth and cultivating an economic environment where businesses stay and grow in our state.

## Learn more

For more information about the Minnesota Chamber or to become a member, visit [mnchamber.com](https://mnchamber.com) or send an email to [mail@mnchamber.com](mailto:mail@mnchamber.com).

For more on Level Funded health plans, contact your UnitedHealthcare representative or email [mnchamberhealth@uhc.com](mailto:mnchamberhealth@uhc.com).

United  
Healthcare



<sup>1</sup> 2022 UnitedHealthcare internal analysis between UnitedHealthcare Insurance Company and Level Funded medical plans with Minnesota groups of 5–50 eligible employees. Savings are not guaranteed.

<sup>2</sup> UnitedHealthcare network counts based on internal analysis, Q2 2023.

<sup>3</sup> Data rates may apply.

<sup>4</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 law.

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.

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.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying 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 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.

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.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the Health Survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

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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.