Health plan options for business owners with 5-300[1] employees.

All Savers® consumer-driven health plans are designed to meet the challenge of rising health care costs by offering flexibility and options with an Alternate Funding plan. All Savers provides access to the large proprietary national UnitedHealthcare network and the OptumRx® network of pharmacies.

Cost control.

- Surplus refund[2] eligibility when claims costs are lower than expected.
- Level funding:
  - Fixed monthly claims funding payment throughout the plan year
  - Not subject to adjusted community rating
- Network and clinical programs focusing on appropriateness and cost-effectiveness.
- Automatic stop-loss reimbursement in cases where claims are higher than expected.

A variety of plan designs.

- HSA, PPO and EPO plan portfolios designed to help meet the needs of your employees and their families:
  - Deductibles that range from $500 to $6,350
  - Coinsurance options of 80% or 100%
  - Embedded and non-embedded deductibles
- National pharmacy benefit manager with full OptumRx integration.
- Opportunity to save and bundle UnitedHealthcare Specialty benefits, taking advantage of combined billing with the Packaged Savings® program for groups with 5-50, and the uBundle® program for groups with 51-300. Eligibility requirements may vary by state.
- Real Appeal® online weight loss program available to eligible participants as part of their benefit plan.
- Savings with hearing benefit offering device discounts.
- Survivorship Benefit included with all medical plans — continued coverage available for dependents when an employee passes away.

Innovative wellness programs.

- **UnitedHealthcare Motion®:** Use a motion device to track steps, reach goals and earn financial rewards (over $1,000 per year) to help offset employee out-of-pocket costs with deposits into their HSA — provided at no additional cost and part of your benefit plan. (Motion is not available in DE, KS, MO, NJ, PA or WI.)
- **HealthiestYou Virtual Care:** Connect with doctors 24/7, with no copay, shop and price prescriptions, and much more.
- **Expert Medical Services:** A second-opinion service committed to helping employees make informed medical decisions.
- **Rally®:** User-friendly digital experience. Complete a health survey, choose missions, join challenges and earn Rally Coins to use for a chance to win rewards.

continued

United Healthcare®

UnitedHealthcare networks and resources.

- Nationwide network of quality health care providers, including more than 1,123,084 physicians and care professionals, and 5,773 hospitals and other care facilities.[3]
- Rally Connect® provider search and cost transparency tool allows employees to choose the care at the most competitive price.
- Support from UnitedHealthcare resources.
- Mayo Clinic available except on UnitedHealthcare Navigate® and UnitedHealthcare Charter® plans.

Dedicated service.

- Dedicated employee services:
  - First contact resolution
  - Claim navigation
- Committed wellness team, offering expertise and personalized assistance navigating through the wellness offerings.
- Employer Welcome Webinar, a live overview to help understand and get the most out of an All Savers Alternate Funding plan.

Robust tools.

- Detailed claims utilization reporting to help manage your benefit plan.
- 24/7 website access:
  - Employee website with access to benefit and claims information, along with the ability to order and print health plan ID cards
  - Employer website with the ability to manage employee information and enrollment
  - Provider website with employee benefit verification

United Healthcare®

[1] Groups of 5-300 eligible employees. Group size may vary by state.

[2] Please consult a tax and/or legal advisor to determine if by receiving this surplus refund, there are any restrictions or obligations, or whether the surplus refund is taxable.

[3] UnitedHealthcare internal analysis, March 31, 2020.

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.

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.

Real Appeal is a voluntary weight loss program that is offered to eligible participants 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. 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.

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

UnitedHealthcare Motion is a voluntary program. The information provided 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 and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult 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 1-855-256-8669 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. Subject to HSA eligibility, as applicable.

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.

Second Opinion is made available through a third party vendor, 2nd.MD. The information provided through Second Opinion does not constitute medical advice and does not diagnose, treat, or prescribe treatment of medical conditions. All information provided in connection with Second Opinion is for informational purposes only, and does not create a physician-patient treatment relationship. Information provided through Second Opinion does not substitute medical diagnosis or treatment from your treating physician, and you should discuss the information provided by Second Opinion with your treating physician before making any decisions. The Second Opinion service is available in all states for self-funded UNET customers and is subject to change. Coverage exclusions and limitations may apply.

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.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Services LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

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