



UnitedHealthcare[®]

2014 Updates

All Savers Alternate Funding Non Adjusted Community Rating Plans

Adjusted Community Rating



Group Rate Factors are limited to

- Geographic area
- Age (3:1 limit)
- Tobacco Use (1.5:1 limit)

Rates may not vary by

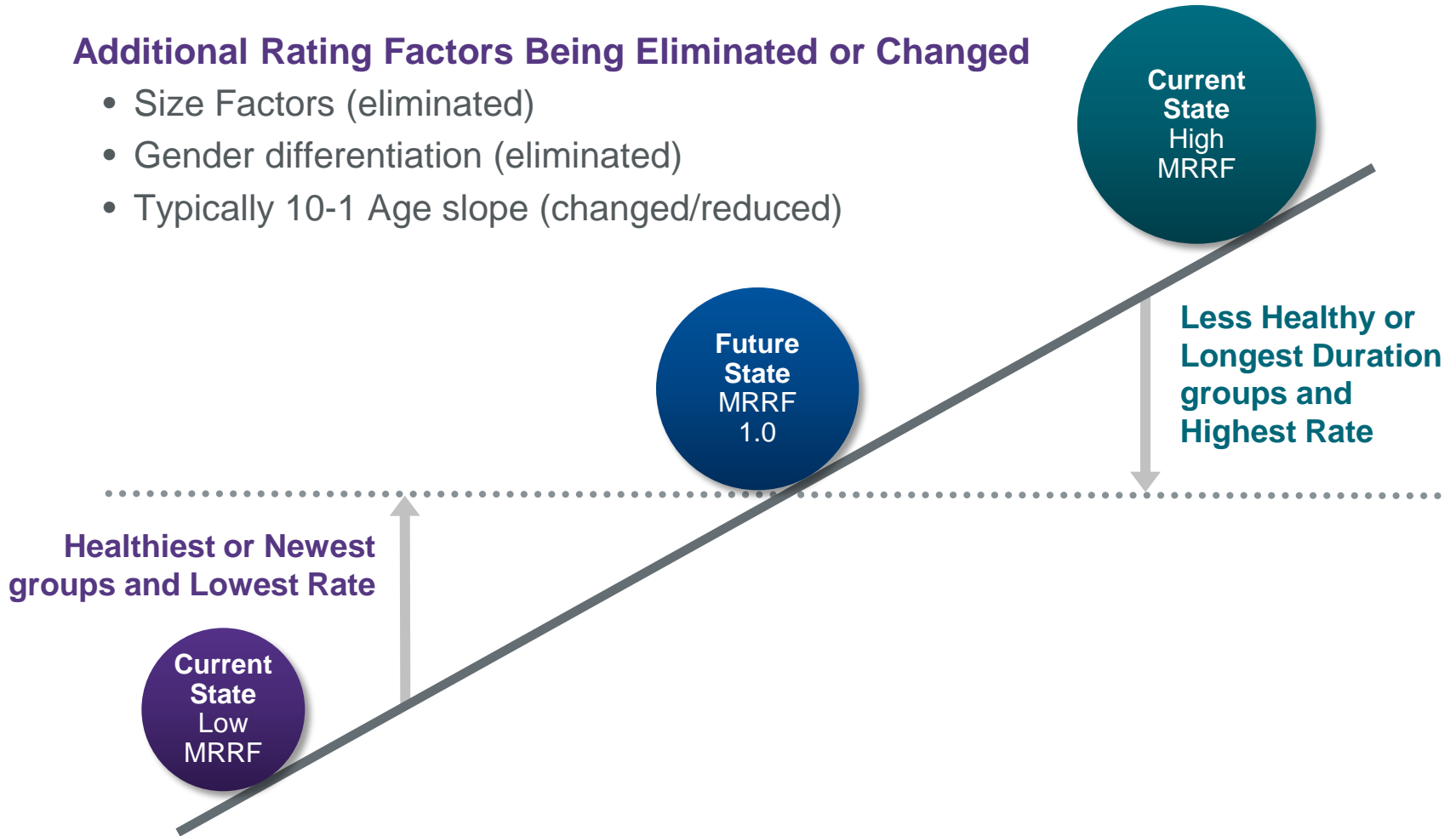
- Gender
- Health Status
- Claims History
- Medical Underwriting
- Group Size
- Industry

Pricing today and beginning 2014

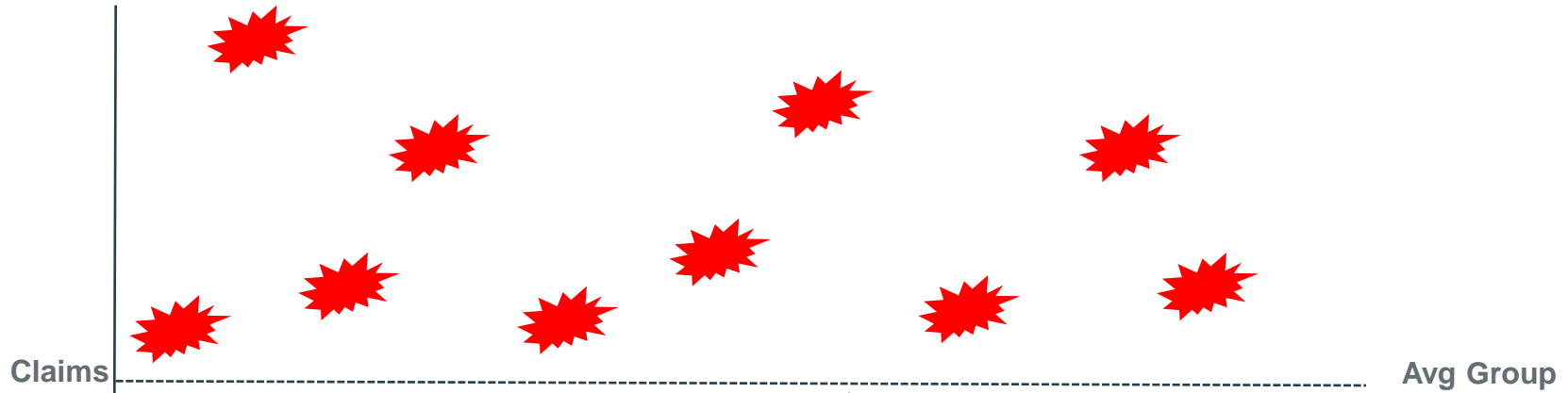


Additional Rating Factors Being Eliminated or Changed

- Size Factors (eliminated)
- Gender differentiation (eliminated)
- Typically 10-1 Age slope (changed/reduced)



The Solution for your star groups!



Non ACR
All Savers

Original Plans – (C, D & E)

- \$1,000 Medical Credit for Employees and Spouses

Wellness Plans – (H, I & J)

- 5% Less than Original Plans
- \$1,000 Wellness Credit Earned by Employees and Spouses
- 1st Year Renewal Rate Cap

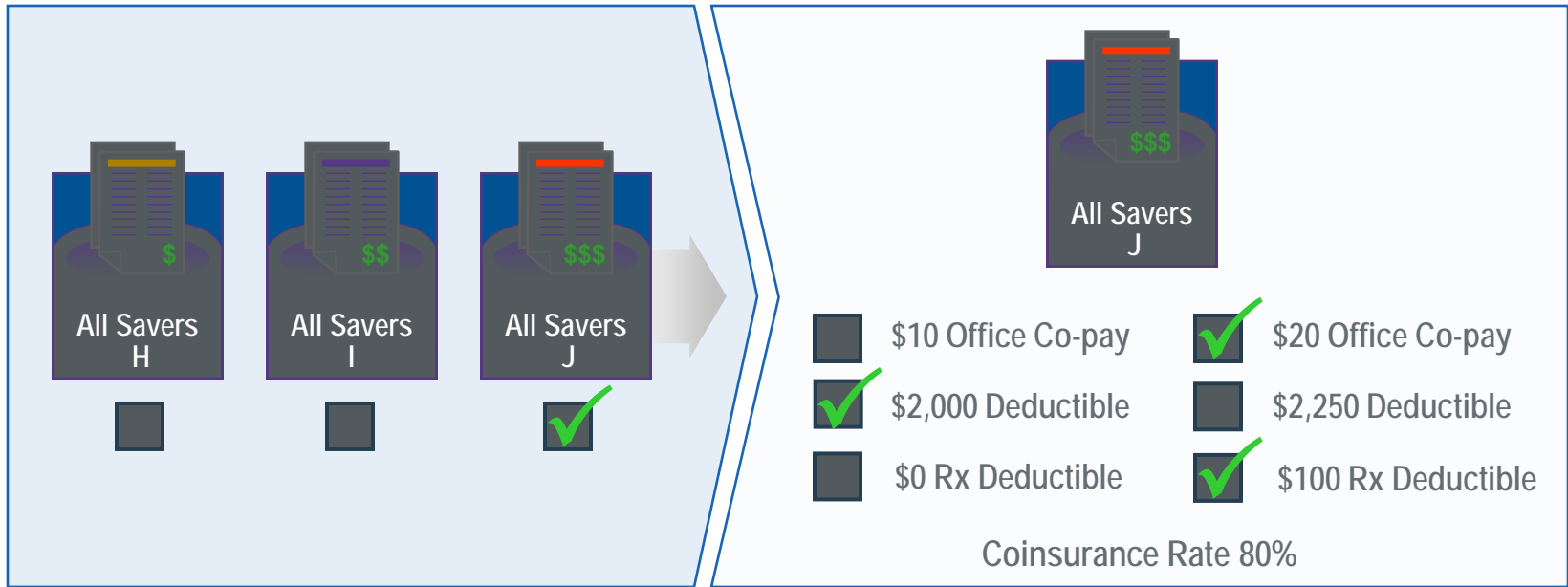
Motion Plans(M, N & O)

- 5% Less than Original Plans / Same Price as Wellness Plans
- Up to \$1,000 Motion Credit earned by Employees and Spouses
- 1st Year Renewal Rate Cap

Original, Wellness and Motion Plans all have same benefits

- 3 Plan Price Points
- 8 Plan options within each Price Point
- Single PCP / Specialist Copay: \$10, 20 or \$40
- Deductibles: \$2,000 - \$4000
- Coinsurance: 50% - 85%
- OOP Max: \$3,250 - \$6250 (Includes Deductible and Copays)
- RX Options: With or Without deductible
- UHC Choice Plus Network
- UHC Underwriting

Employees Can Choose Plan Options



**EMPLOYER CHOOSES PRICE
(DEFINED CONTRIBUTION)**

**EMPLOYEE CHOOSES PLAN OPTIONS
(PRIVATE EXCHANGE)**

Most Small-Business Employees Are Healthy



Small-Business Membership

10% Sick (\$8,000+)

- Cancer
- Hospital admissions
- Surgeries
- Heart problems

30% Frequent Consumers
(\$1,500–\$8,000)

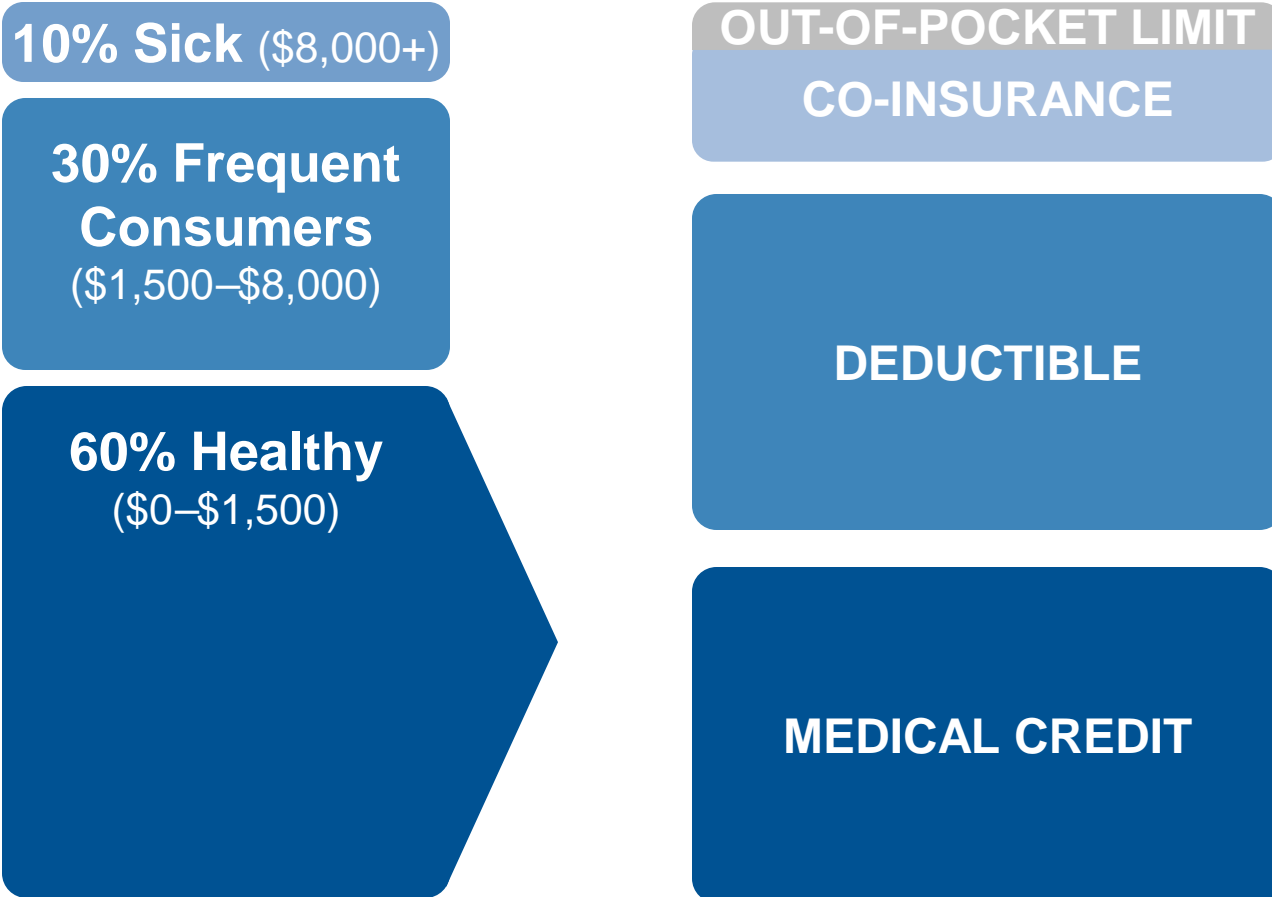
- Multiple doctor visits
- Multiple prescriptions
- Frequently taking anti-depressants, sleep aids, or sedatives
- Multiple ER visits and diagnostic tests

60% Healthy
(\$0–\$1,500)

- Preventive care
- Occasional accidents
- Generic drug prescriptions

*Based on a national sample of UnitedHealthcare small-business claims data from March 1, 2010–February 28, 2011.

All Savers Is Designed to Meet People's Needs



Medical Credit is First-Dollar Coverage



OUT-OF-POCKET LIMIT
(\$3,000-\$6,250)

CO-INSURANCE
(50%-85%)

DEDUCTIBLE
(\$2,000-\$4,000)

MEDICAL CREDIT
(\$1,000)

- **Employee & spouse each receive**
- **Used by entire family**
- **Applies to deductible**
- Surgery
- Anesthesia
- IP Facility
- OP facility
- Ambulance
- Major diagnostic testing (CT Scan, MRI, etc.)

Earning the Wellness Credit

Plans H, I & J



Most
Popular
Plans!

How to Earn the Wellness Credit

Meet three of five criteria

- Waist circumference
 - below 40 inches for men; below 35 inches for women
- Blood sugar
 - below 100
- Blood pressure
 - below 130/85
- Triglycerides
 - below 150
- HDL (“good”) cholesterol
 - above 40 for men; above 50 for women

Recommendations from the American Heart Association and the National Heart, Lung, and Blood Institute

Process & Timeline

- Hooper Holmes schedules screening event at employer site
 - Testing should be completed within 120 days of effective date
 - No OOP Cost for member or employer
- Free enrollment in 12-week wellness program, Streamlines Wellness™, for employees who fail screening criteria
 - Wellness credit earned post program completion
- Pass, but fail waist circumference, can enroll in Streamlines for reduced fee
- Test again at beginning of next calendar year

Earning the Motion Credit

Plans M, N & O

Activity Goals

FIT Goals		Daily Reward
Frequency	Six 5-minute walks/day*	\$1.00 (1 point)
Intensity	3,000 steps in 30 minutes	\$1.00 (1 point)
Total Steps	at 10,000 or more steps in one day	\$2.00 (2 points)
	at 8,000 or more steps in one day	\$1.00 (1 point)
Total Daily Reward Available		\$4.00 (4 points)

*Walks must be a minimum of 300 steps in 5 minutes. Walks must be at least an hour apart.

NEW Traditional plan designs

Available 8/1/14



Traditional Plan Design Offering

- As a platform for continued capability enhancement and testing, we are offering a second portfolio of plan design offerings on the All Savers Alternate Funding chassis.
- The set of plans will be branded Traditional, as they will be similar benefit designs to the “traditional” products offered in the small group fully insured space today (no first dollar coverage).
- To the employer, there will be no difference on how the Alternate Funding (ASO) contract executes compared to the current All Savers plan portfolio. We are simply offering expanded benefit design optionality.

What is New?

- The Traditional Portfolio will introduce the following designs into the All Savers portfolio:
 - 3 H.S.A. Compatible Plans
 - 8 PPO Plans
 - 3 H.S.A. Compatible EPO Plans
 - 8 EPO Plans
 - 6 PPO Plans with Motion
 - 6 EPO Plans with Motion
- Starting with 8/1 effectives, all Traditional plans (price points) will be available within the current quote output.
- Family deductible (embedded) and OOPM limits will remain 2x the individual limit like the current portfolio.

How Does a Group Pick a Price Point?

- Similar to today's approach where an employer would select a price point from the Original, Wellness, and Motion portfolio, the employer will simply have the option to select a Traditional point as well.
 - First Dollar Coverage
 - Original (C, D, and E)
 - Wellness (H, I, and J)
 - Motion (M, N, O)
 - Traditional
 - H.S.A Compatible
 - PPO
 - H.S.A Compatible EPO
 - EPO
 - PPO with Motion
 - EPO with Motion

Quote Layout (Example)

• Street Quote



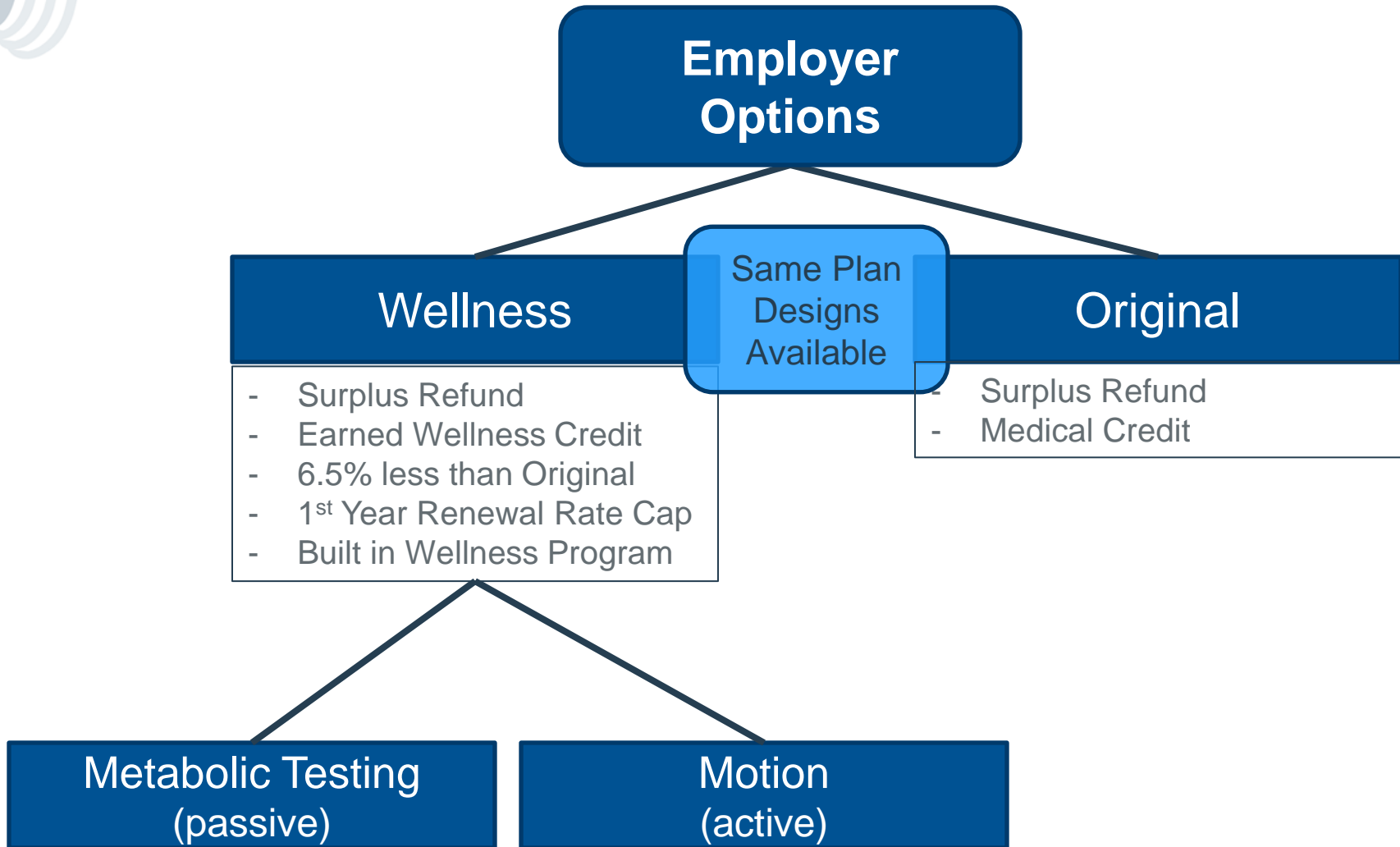
Print quotes

Plan Level	Employee Cost	Plan Package Selection				Total Cost
<div style="border: 1px solid gray; padding: 10px; margin: 10px auto; width: 80%;"> <p>Plan Package Selection</p> <p>Select the package or packages of plans to include on the PDF quote output:</p> <p><input checked="" type="checkbox"/> ALL</p> <p><input type="checkbox"/> HSA</p> <p><input type="checkbox"/> PPO</p> <p><input type="checkbox"/> HSA EPO</p> <p><input type="checkbox"/> EPO</p> <p><input type="checkbox"/> MOTION PPO</p> <p><input type="checkbox"/> MOTION EPO</p> <p><input type="checkbox"/> FIRST DOLLAR COVERAGE</p> <p style="text-align: right;"> <input type="button" value="Cancel"/> <input type="button" value="Generate"/> </p> </div>						
▼ HSA						
HP2000	\$12,929.00					,923.36
HP2850	\$11,813.11					,290.10
HP5000	\$10,500.06					,368.27
▼ PPO						
P50030	\$12,065.47					,659.46
P100030	\$11,460.20					,773.57
P100040	\$11,458.23					,770.68
P200040	\$11,184.19	\$2,135.16	\$0.00	\$3,050.23		\$16,369.58
P200030	\$11,134.90	\$2,125.75	\$0.00	\$3,036.79		\$16,297.44
P300060	\$10,573.01	\$2,018.48	\$0.00	\$2,883.55		\$15,475.04
P300030	\$10,494.15	\$2,003.43	\$0.00	\$2,862.04		\$15,359.62
P400000	\$10,452.75	\$1,995.52	\$0.00	\$2,850.75		\$15,299.02

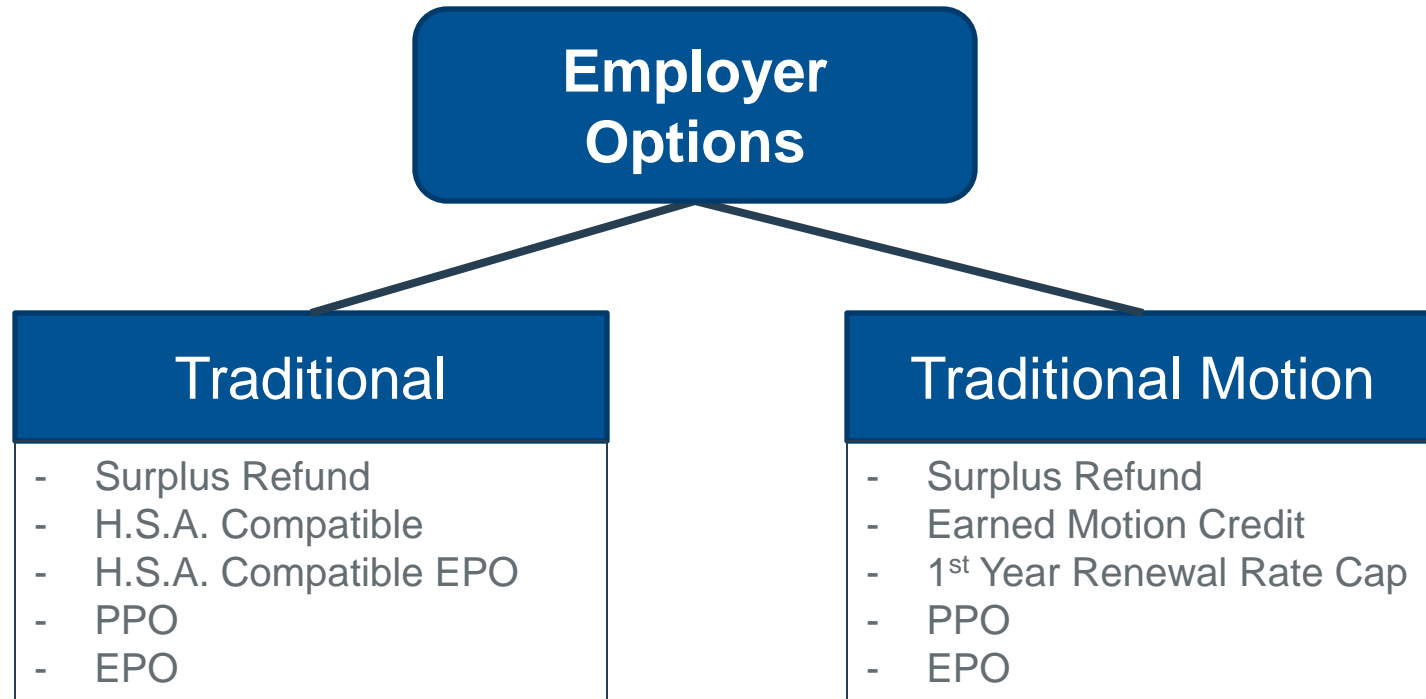
How Does a Group Pick a Benefit Plan?

- Employee plan selection (Private Exchange) will not be available for the Traditional portfolio during this initial release. When an employer chooses a Traditional design, all members of the group will enroll on that plan.
 - The employer has options:
 - Select an Original, Wellness, or Motion Price Point (No change from today)
 - Dictate a default plan to all members, or
 - Enable employee plan selection (Private Exchange).
 - Select a Traditional Price Point
 - All members will receive that plan design.
 - There are not eight plan designs under each price point. Each price point equates to one benefit design.
 - The employee plan selection process is bypassed automatically.
 - The ability for the employer to offer employee multi-choice plan selection will be available _____.

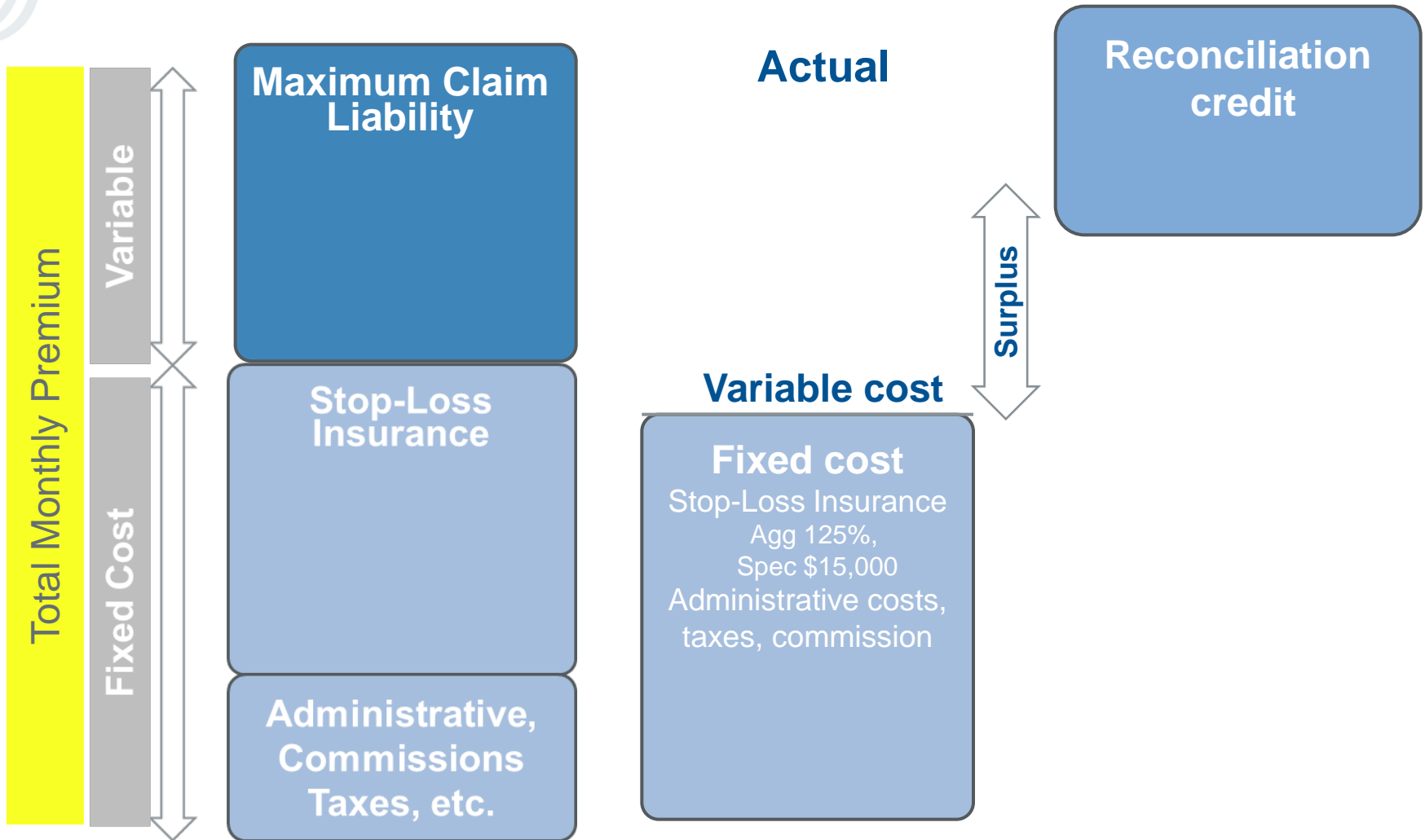
Employer Choice – Current Portfolio



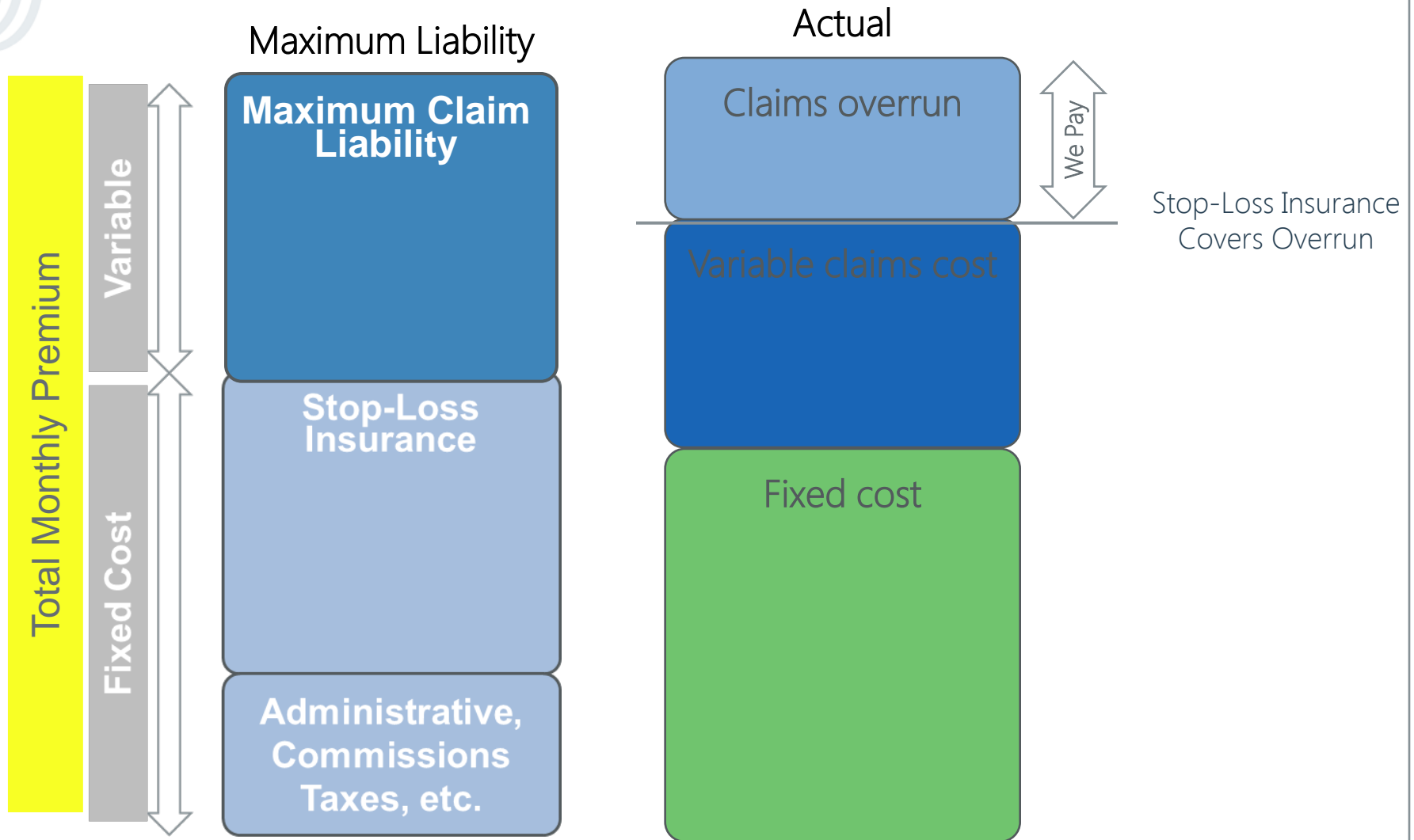
Employer Choice – Traditional Portfolio



Best Case: The Group Saves Money



Worst Case: You're Already Covered



Which Specialty Products are being offered?



- Fully Insured Dental
 - Subset of UHC Dental Plans
 - Rate Cards for 10-50
 - Quoted with Velvet Jackson for 51-99
- Fully Insured Vision
 - Subset of UHC Vision Plans
 - Rate Card for 10-99
- Fully Insured Basic Employee Life and AD&D
 - 25K Basic life volume to plan maximum, in 5K increments
 - Rate Card for 10-99
- Packaged Savings Program Available!

Quoting All Savers Plans

Groups with a minimum of 10 enrolling and up to 99 eligible!



Please Include the Following in your RFP:

- Group Name, Address and SIC code
- Effective Date
- Group Census in Excel
 - Employee & Spouse DOB
 - Gender
 - Number of children
 - Coverage Level (ee, es, ec, ef)
- Medical Underwriting is required for every All Savers Group
 - All Savers Applications
 - PA is a 2/3 Surplus State / TX is a 100% Surplus State

