



UnitedHealthcare Level Funded frequently asked questions

What is UnitedHealthcare Level Funded?

UnitedHealthcare Level Funded is a self-funded health plan designed specifically for small businesses, and it includes three parts:

1. Your self-funded medical plan, which pays covered medical expenses of your covered plan participants and their dependents
2. A third-party administration agreement between you and United HealthCare Services, Inc. for claims processing, billing, customer service and other administrative services
3. A stop loss insurance policy by All Savers Insurance Company in all states (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.

What is a stop loss insurance policy?

Stop loss insurance helps protect the plan from large catastrophic claims by a covered individual with its Individual Stop Loss Policy, and provides protection in the event that all claim payments made under the medical plan exceed a certain dollar limit with its Aggregate Stop Loss Policy.

How is UnitedHealthcare Level Funded different from traditional insurance?

With traditional plans, a small business pays fixed premiums to the insurance company. If the actual medical claims are higher than expected, the insurance company covers them. But if the claims are lower than expected, the insurance company keeps the difference.

With UnitedHealthcare Level Funded, if the covered medical claims are lower than expected, your plan shares the savings with a surplus refund at the end of the year (where allowed by state law). If the claims are higher than expected, your stop-loss insurance policy covers them.

Who is eligible to participate in the Metropolitan Milwaukee Association of Commerce (MMAC) offering?

Employers with 5–99 employees with situs in Wisconsin, who have a broker who must be a member in good standing with the MMAC are eligible to participate.

Is the MMAC affinity offering an Association Health Plan?

The MMAC is not an Association Health Plan or a Multiple Employer Welfare Agreement.

Will each group within the MMAC have their own group insurance plan?

Yes.

Will coverage in the MMAC UnitedHealthcare Level Funded offering be a guaranteed issue?

No, MMAC UnitedHealthcare Level Funded groups are subject to underwriting requirements.

What is the benefit of participating in the MMAC UnitedHealthcare Level Funded offering?

Employers who join the MMAC Affinity Plan have access to a discount on premium, the UnitedHealthcare Motion Wellness offering, and a full suite of specialty plans, including Dental, Vision, Life, Supplemental Life, Short Term Disability, Long Term Disability, Accident Protection, Critical Illness, and Hospital Indemnity.

What are the underwriting requirements of the MMAC UnitedHealthcare Level Funded offering?

Please reference the MMAC Preliminary and Final quote checklists for full requirements.

Can employers work with their current broker to get a quote for the MMAC UnitedHealthcare Level Funded offering?

The broker must be a member of the MMAC in order to get a proposal for this offering.

Specialty benefits frequently asked questions

What Specialty products are available through the MMAC?

Dental, Vision, Life, Short Term Disability, and Long Term Disability, Supplemental Life, Accident Protection, Critical Illness, and Hospital Indemnity are available to groups with a minimum of 5 eligible employees working 30+ hours per week.

How do I get a quote for Specialty coverage?

Please reference the MMAC Specialty Implementation Kit.

Are Packaged Savings® available?

Yes. When customers bundle their medical, dental, vision, life and/or disability plans with UnitedHealthcare, they can save money in administrative credits. Credits are earned based on the number of enrolled medical employees and the number of eligible specialty plans offered.

Is Specialty available standalone (without medical)?

Groups of 5–99 eligible employees may enroll in dental, vision and basic life as a standalone product.

Groups of 51–99 may enroll in Short Term Disability, Long Term Disability, Accident Protection, Critical Illness, and Hospital Indemnity Protection Plans as a standalone product.

What is the guarantee issue for Life and Disability products?

All amounts are offered as guarantee issue without the need for additional underwriting, with the exception of Supplemental Life.

What is the rate guarantee term for Specialty products?

Dental, Vision, Life, Disability, Accident Protection, Critical Illness, and Hospital Indemnity include a 24-month rate guarantee.

Are dual-option dental plans available?

Yes. Groups with 10+ eligible lives can offer two dental plans. Qualified dual option plan restrictions may apply.

Is my group eligible for disability coverage?

- Groups must be in business for a minimum of 2 years
- Groups must not contain more than 50% immediate family members
- Selected types of businesses are ineligible

What are the Disability value-added benefits?

Workplace Modification Benefit: This benefit will pay an employer up to \$5,000 for expenses incurred in adapting a workplace to accommodate a disabled employee.

Return to Work Incentive Benefit: Allows employees to attempt work part-time and earn same level as pre-disability income.

Survivor Benefit: Pays a lump sum benefit if an insured dies while receiving an LTD or STD benefit.

Member Assistance Program: The UnitedHealthcare Member Assistance Program (MAP) provides members and their families personal and confidential support, 24/7.

What are the Life value-added benefits?

Beneficiary Services: Grief consultation and financial/legal assistance by phone, social media shutdown and fraud resolution.

Travel Assistance Services: Assists domestic and foreign travelers with emergency travel needs.

Will/Trust Preparation: Access to online, self-service will preparation tools and information.

Seat Belt Benefit: If seat belt is worn properly, AD&D will payout an additional 10% up to \$10,000.

Accelerated Death Benefit: If life expectancy is 12 months or less, there is a 50% payout up to \$50,000.

Is pregnancy a pre-existing condition under disability?

Yes. If a member has a medically confirmed pregnancy at the time their policy is effective, their pregnancy falls under the pre-existing condition exclusion.

How are Dental and Vision ID cards handled?

Dental ID cards are mailed directly to the employees.

Vision ID cards are not provided, nor required to receive care; however, a member can print an ID card online.

Questions?

Contact your broker or UnitedHealthcare representative for more information

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

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA. 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.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX (05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASDPOL (05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

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