



A health plan with a difference

Definity[®] Health Reimbursement Account from Unitedhealthcare

Transforming your employees into health conscious consumers.

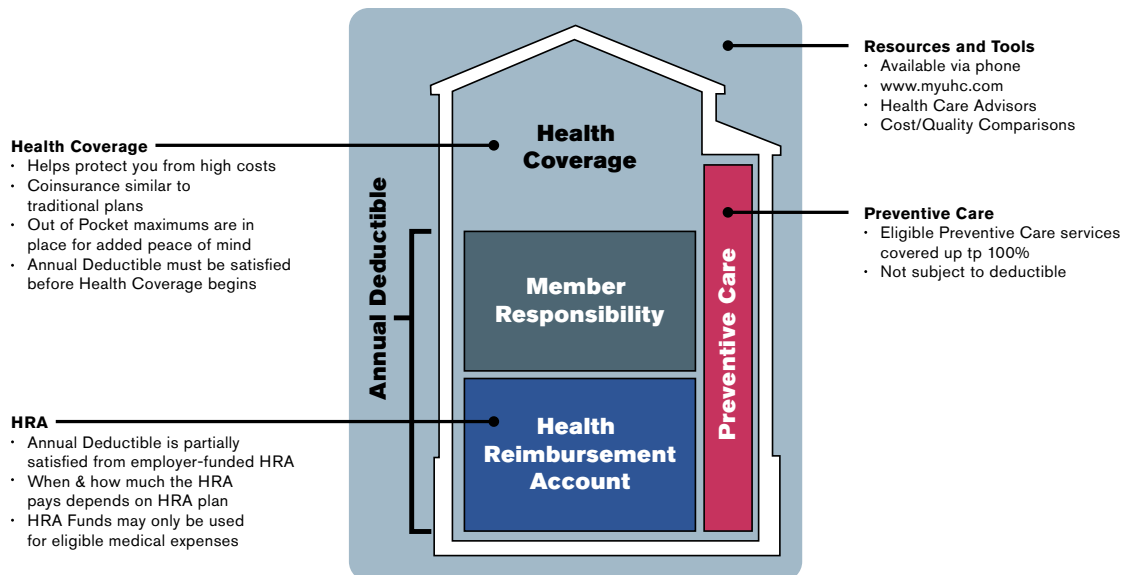
Your employees want more choice and control over their health care. You want to contain health care costs while still offering a comprehensive plan. A DefinitySM consumer-driven health plan from Unitedhealthcare with a Health Reimbursement Account meets both of your needs.

With flexible plan designs and affordable cost options, the Definity HRA maximizes the value of your health care dollars, all while encouraging your employees to become more engaged in managing health care spending. Definity HRA members can see any network doctor without a referral, making it easier for your employees to see the health care professional of their choice. And, preventive care is covered up to 100 percent.

How the Definity HRA works

The Definity HRA combines the flexibility of a consumer-driven health plan with an employer-funded account. Your employees use HRA dollars to pay for eligible medical expenses. If these expenses exceed the amount in their HRA, employees are responsible for paying additional expenses until their deductible is met. To limit out-of-pocket spending, there is an annual maximum on the amount your employees are required to pay. If the out-of-pocket maximum is reached, eligible expenses are covered 100 percent, up to the employee's lifetime maximum. And, if you choose, unused funds remaining at the end of the plan year can be carried over to the following year.

Overall costs associated with the Definity HRA over a four year study remained consistently below traditional plans for three out of the four years by 10 - 12 percent per member.



An HRA designed to meet your unique needs.

Because we know that a health plan isn't "one size fits all," we're giving you more options to create the HRA that's right for you and your employees. With a Definity HRA:

- You determine fund management guidelines, including contribution amounts and carry over opportunities.
- You define when funds in the HRA are available for reimbursement, and what types of medical expenses qualify for reimbursement.
- You choose a regular or split deductible. Split deductible allows the funds in the HRA to be used only when the employee has paid a portion of their initial medical costs out of their own pocket.

Employee activation

The Definity HRA is more than a benefit product; it is a tool to help your employees make more-informed health care decisions and become savvy health care consumers. In addition to a broad array of tools, knowledge and support, we proactively reach out to employees with valuable, personalized information. Our individual-focused communications include:

- Targeted messages on health statements and our member Web site, highlighting opportunities to improve and maintain health, and information to manage the health care experience more easily.
- Health Coach outreach via Web or telephone to assist with chronic condition management for diabetes, asthma, and other diseases.

And the results show...

A comprehensive four-year study of consumer-driven health care members versus their traditional plan peers show positive results for those enrolled in a Definity HRA. Findings include:

- **Utilization** – Overall growth in utilization measures was very similar between CDH and PPO plans with the exception of office visits growing slower in CDH (-4% vs. 6%) and radiology growing faster (5% vs. -2%).
- **Cost trend** - Despite the growth in utilization being very similar among CDH and PPO plans, costs per member per month increased 29% in the CDH plan over the 2004-2006 period, while increasing 42% among PPO enrollees.
- **Chronic care** – As with the overall population, among those with chronic illness, CDH and PPO showed very similar growth patterns in hospital admissions (0% for CDH vs. -1% for PPO) and ER visits (4% for CDH vs. 3% for PPO).

UnitedHealth Group Definity® Four Year Study of Consumer-Driven Health Plans (2003-2006)



UnitedHealthcare's Definity® Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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