



# Finding the right fit for health benefits

UnitedHealthcare offers an array of quality benefits. But with so many options, how do you choose what best meets your clients' needs? Use the grid to guide you through a sampling of solutions—starting with what your clients value most.

## Our distinctive approach



### Consumer centric

Striving to deliver a simpler experience, more affordable coverage and supportive care for the people we serve.



### Tech forward

Working to connect people and information to evolve the modern health system.



### Enterprise enabled

Unlocking our full potential through internal and external collaboration.

## A snapshot of solutions by funding arrangement for New Jersey 51+ groups

Fully insured, level funded and ASO solutions				
Product	Client value	What it is	Facts to note	
<b>Traditional networks</b> (various health plan designs) <a href="#">Download flier</a>	Employee experience	Nationally focused, robust network options like UnitedHealthcare Choice Plus and Oxford Freedom and Liberty	<b>1.7M+</b> physicians and health care professionals <sup>1</sup>	<b>7K+</b> hospitals in our national network <sup>1</sup>
<b>Focused networks</b> (various health plan designs) <a href="#">Download flier</a>	Employer savings	Locally focused, competitively priced network options like UnitedHealthcare Core and Oxford Metro Network®; national network access is available	<b>Up to 10%</b> premium savings*	

  

Fully insured and ASO solutions				
Product	Client value	What it is	Facts to note	
<b>Garner</b> (add-on) <a href="#">Download flier</a>	Employer and employee savings, employee experience and innovation	Health plan addition that uses data science and incentive accounts to help drive employees to those network doctors Garner has determined are high performing	<b>27%+</b> average savings per episode of care <sup>2</sup>	

  

Fully insured solutions				
Product	Client value	What it is	Facts to note	
<b>Performance Funding</b> (add-on) <a href="#">Download flier</a>	Employee savings	Health plan addition that gives fully insured customers the ability to share in the value of their health plan's positive claim experience—without having to self-fund their benefit plan	<b>50%</b> of the surplus is shared as a premium credit if the plan's total expenses are lower than expected after a full year plan accounting	
<b>UnitedHealthcare Benefit Ally®</b> (add-on) For groups 100+ <a href="#">Download flier</a>	Employee savings and experience, innovation and wellness	Supplemental health product that automatically pays out a financial sum when an eligible medical event like an accident, critical illness or hospitalization occurs	<b>45%</b> of those under the age of 65 can't afford an unexpected bill of \$500 <sup>3</sup>	

  

Level funded solutions				
Product	Client value	What it is	Facts to note	
<b>Oxford Level Funded</b> (health plan) For groups up to 300 <a href="#">Download flier</a>	Employee experience	Health plan that offers the potential for lower costs, state tax savings, fixed monthly premiums and built-in stop loss insurance to help protect against unexpected high medical claims	<b>&gt;46%</b> of New Jersey Level Funded plan sponsors received a surplus refund in 2022 <sup>4</sup>	

\*When groups select an Oxford Metro plan vs. Oxford Liberty plan with similar benefit levels. Estimated savings based on comparison of Oxford Liberty and Oxford Metro plans at similar benefit levels for Q1 2024.

## ASO solutions

Product	Client value	What it is	Facts to note
<b>Surest</b> (health plan) For groups 125+ as total replacement and 250+ as slice offering <a href="#">Download flier</a>	Employer and employee savings, employee experience, and innovation	Health plan that offers \$0 deductibles, the chance to see cost and care options before making an appointment and the potential for employer and employee savings	 <b>Up to 15%</b> employer savings with Surest health plan <sup>5</sup>
<b>UHC Hub</b> (add-on) For groups 1,000+ <a href="#">Watch video</a>	Employer savings, employee experience and wellness	Curated network of vendors with solutions in the areas of lifestyle, specialized health and care resources	 <b>50%</b> of employers are working with 4–9 digital health solutions <sup>6</sup>
<b>Level2</b> (health plan) For groups 500+ <a href="#">Download flier</a>	Employer savings, employee experience, innovation and clinical improvement	Type 2 diabetes-specific health plan designed to help employers contain and reduce costs; members can earn 100% coverage for common type 2 health care services and expenses within a comprehensive plan for the whole family	 <b>2–6%</b> guaranteed employer savings over 3 years with the Level2 health plan
<b>Health Action Council</b> (add-on) For groups 500+ <a href="#">Download flier</a>	Employer savings	Group purchasing solutions that work to reduce the overall cost of benefits, while providing employees with choice and access to care	 <b>\$114</b> PMPM savings per engaged member <sup>7</sup>
<b>Benefit Assist</b> (add-on) For groups 250+ <a href="#">Download flier</a>	Employee experience and innovation	Health plan addition that helps ensure supplemental health plan claims (accident, critical illness or hospitalization) are proactively identified, processed and paid; it's included in medical benefit plans at no additional cost	 <b>80%</b> of supplemental health claims were initiated by Benefit Assistants <sup>8</sup>

## Learn more

To set up a strategy session, contact your UnitedHealthcare representative

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<sup>1</sup> UnitedHealthcare internal analysis, June 30, 2023.

<sup>2</sup> Garner calculated their savings metric using their aggregate book of business where they have full claims information (e.g., claims feed). Garner evaluated comparable cohorts of members on those who used Garner or did not use Garner for the same type of care need. The potential 27% savings is the overall difference in cost between those two groups at their full book of business level.

<sup>3</sup> Kaiser Family Foundation (KFF) poll, Feb., 2020.

<sup>4</sup> UnitedHealthcare internal reconciliation analysis, Jan. 1, 2022, through Dec. 31, 2022. Please consult a tax and/or legal advisor to determine if, by receiving this refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.

<sup>5</sup> Combination of modeled and actual results across Surest ASO and FI products, prospects and clients. Industry benchmarks are age/gender/risk/geography adjusted. Savings are dependent upon plan design.

<sup>6</sup> MedCity News. "Employer point solution fatigue: How can health startups rise above?" medcitynews.com/2022/09/employer-point-solution-fatigue-how-can-health-startups-rise-above. Accessed November 2022.

<sup>7</sup> Estimated savings based on Jan.–Dec. 2022 service and payment dates. Actual results may vary.

<sup>8</sup> UnitedHealthcare Supplemental Health book of business, Jan. 1, 2022–Oct. 1, 2022.

Note: Specialty bundling discount programs are available for all funding arrangements.

Fully insured: Insurance coverage provided by or through UnitedHealthcare Insurance Company, or its affiliates. Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc.

ASO: Administrative services provided by United HealthCare Services, Inc., UnitedHealthcare Service, LLC, Oxford Health Plans LLC, or their affiliates.

Level Funded: Administrative services provided by Oxford Health Plans LLC. 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.

The Garner Health Reimbursement Account "Garner HRA" is a separate product offered solely by Garner Health Technology, Inc. (Garner). Underlying medical coverage is offered by UnitedHealthcare Insurance Company or one of its affiliates. Garner and UnitedHealthcare Insurance Company are separate independent companies and are not affiliated. Any questions related to the Garner HRA and/or rates should be directed to Garner. Any questions related to the UnitedHealthcare Insurance Company medical plan offering and/or rates should be directed to UnitedHealthcare Insurance Company. The Garner HRA is not required to be purchased with the UnitedHealthcare Insurance Company medical plan.

Benefit Ally: UnitedHealthcare Benefit Ally<sup>®</sup> offers Accident Protection, Critical Illness, and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered "minimum essential coverage" under the Affordable Care Act and therefore none of the products 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. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Benefit Assist: Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative. Support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

Level2: Your participation in Level2 Specialty Care is not a guarantee that you will be able to put your type 2 diabetes in remission, and Level2 does not guarantee any individual any specific results. Please discuss with your doctor whether Level2 is right for you. You have received this information because you may be eligible to participate in Level2 through your current health plan based on the information we have. Participation in Level2 Specialty Care and getting a continuous glucose monitor (CGM) are subject to certain health plan and clinical eligibility criteria. Level2 is available to eligible members of select UnitedHealthcare plans at no additional charge outside of payment of their plan premium. Qualified members are prescribed a CGM and provided a Fitbit<sup>®</sup> activity tracker while participating in Level2 Specialty Care. See program details at mylevel2.com or call 1-844-302-2821 (TTY 711), 7 a.m. to 9 p.m. CT Monday–Friday and 9 a.m. to 3 p.m. CT Saturday. Health coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health program activities. To contact your health plan administrator, please call the number on the back of your health plan member ID card.

Surest: Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA) or by UnitedHealthcare Insurance Company (for AZ and MO). These policies have 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. Administrative services for insurance products underwritten by All Savers Insurance Company and UnitedHealthcare Insurance Company, and for self-funded plans, are provided by Bind Benefits, Inc. [dba Surest], its affiliate United HealthCare Services, Inc., or by Bind Benefits Administrators Services [dba Surest] in CA. Stop loss insurance for level funded plans is underwritten by United HealthCare Insurance Company.