

Save a bundle on medical premiums when you add specialty plans.

Introducing **uBundle**®, a simpler way to help lower your medical plan costs.



As a fully insured customer, you can **save up to 4%** on medical premiums by bundling your UnitedHealthcare medical plan with UnitedHealthcare dental, vision and financial protection plans. Bundling also helps simplify the administrative experience and provides your employees with a more competitive benefits package.

Bundle more, save more.

Offer 1 or more of the following plans for more savings. The savings will apply for the first 12 months that eligible plans remain in force.

 <p>Dental</p> <p>2%*</p>	 <p>Vision</p> <p>.5%</p>	 <p>Life Basic life and supplemental life.</p> <p>.5%</p>	 <p>Disability Short-term disability and long-term disability.</p> <p>.25% to .5%</p>	 <p>Supplemental health Accident, critical illness and/or hospital indemnity.</p> <p>.5%</p>	<p>Up to 4% savings on our medical plan premiums.</p>
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*For new business effective Jan. 1, 2019, or later. See back for rules and requirements.

The power of a united strategy.

By bundling UnitedHealthcare plans, you also get a simpler, service-focused experience, with:

- One dedicated account team.
- One integrated implementation process (eligibility, claims, billing).
- One self-service website.



Plus, bringing our plans together brings **Bridge2Health**® integration, which gathers actionable data to help close gaps in care, reduce costs and improve productivity.

An example of over \$190,000 in uBundle savings.

How you can maximize your medical cost savings.

Group size: 500 employees

Estimated medical premium (per employee per month):

\$800 per month (\$4.8 million total)

Annual medical savings by adding:	
Dental (2%)	\$96,000
Vision (.5%)	\$24,000
Life and supplemental life (.5%)	\$24,000
Short-term and long-term disability (.5%)	\$24,000
Supplemental health plans (.5%)	\$24,000
Potential total annual medical premium savings (4%):	\$192,000*

*For illustrative purposes. Your savings will differ depending on your group size, plans chosen and premiums.

uBundle (for group size 101–2,999) is not available in the following states:

Alaska
Hawaii
Montana
Rhode Island
Vermont

uBundle rules and participation requirements.

Medical: Must be a UnitedHealthcare fully insured medical plan; requires a minimum participation of 70% of eligible employees.

Dental: Must be new business effective Jan. 1, 2019, or later with a fully insured dental plan (contributory or voluntary); requires 50% minimum participation of UnitedHealthcare medical enrollment to receive medical cost savings of 2%.

Vision: Must be a fully insured vision plan (contributory or voluntary); requires 50% minimum participation of UnitedHealthcare medical enrollment to receive medical cost savings of 0.5%.

Basic life and supplemental life: The following must apply to receive medical cost savings of 0.5%.

- **Basic life** must be employer paid.
- **Basic life** must have a minimum benefit of \$25,000.
- **Supplemental life** requires 20% minimum participation of UnitedHealthcare medical enrollment.

Short-term disability and long-term disability: There are 3 ways to qualify for medical costs savings.

- **Option 1:** Both plans must be employer paid and fully insured to receive medical cost savings of 0.5%.
- **Option 2:** Both plans must be fully insured; 1 plan must be voluntary and 1 plan must be employer paid. Requires 25% minimum participation of UnitedHealthcare medical enrollment to receive medical cost savings of 0.5%.
- **Option 3:** Both plans must be fully insured and voluntary. Requires 25% minimum participation of UnitedHealthcare medical enrollment to receive medical cost savings of 0.25%.

Accident, critical illness and/or hospital indemnity: There are 2 ways to qualify for medical costs savings of 0.5%.

- **Option 1:** 1 or more plans must be employer paid.
- **Option 2:** 2 or more plans must be voluntary. Requires a minimum combined 20% participation of UnitedHealthcare medical enrollment.

Ask for a quote today.



Contact your broker or UnitedHealthcare representative for more information.



Benefits and programs may not be available in all states or for all group sizes. In New York, uBundle Financial Protection products are separately marketed through Unimerica Life Insurance Company of New York for large groups that have 101+ FTEs. Components subject to change. 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 your UnitedHealthcare sales representative.

Health insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHIC-POL-1 et al. 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. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHI-ACC-POL (2018) et al., in Texas on form UHI-ACC-POL-TX (2018) and in Virginia on form UHI-ACC-POL-VA (2018). UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. 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. UnitedHealthcare Insurance Company is located in Hartford, CT.

Bridge2Health is included for employers who purchase a fully insured UnitedHealthcare health plan and one or more of the following UnitedHealthcare plans: Dental (groups 101+), Vision (groups 101+), Disability (groups 2+), Critical Illness Protection (groups 51+), Accident Protection (groups 51+), Hospital Indemnity Protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your broker or UnitedHealthcare representative.

Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Please consult your broker or UnitedHealthcare representative for more details.

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