



Savings

How adding benefits at a lower cost may help everyone

Dear <EmployerFirstName>,

Help protect your business and your employees by offering a health plan that provides great value. With Oxford, you can choose from a wide variety of health plans and benefits designed to help you keep more money in your pocket, while your employees can use our cost estimating tools and nationwide network to help keep more money in theirs.

Before you renew, consider these advantages to help support you and your employees:



Access to quality and cost-efficient care. With the Find Care & Costs tool, employees may be able to locate nearby doctors and use the UnitedHealth Premium® program to make informed decisions about their cost and quality.



Broader network access. Oxford plans offer a variety of regional provider network options. Plus, most Oxford plans provide your employees access to the nation's largest proprietary network,¹ which may help them control their costs and improve their health.



Easier-to-use tools and time-savers. Virtual Visits may be a convenient and cost-efficient way for employees to get 24/7 care.* Plus, Start Healthier™, a robust suite of wellness tools, helps support employees with weight loss programs, personalized health recommendations, access to health resources and more.



Specialty benefits. Adding dental, vision and other benefits to your medical plan may help attract and retain high-value employees. Ask a sales representative about standalone and prepackaged specialty options.

With an Oxford plan, you have more to look forward to. Connect with us or your broker today and see just how much you may save.

Sincerely,

Placeholder Signature

<UHCFirstName> <UHCLastName>
<UHCTitle>

P.S. To find out more about Oxford group health plans, request our complimentary handbook by calling <1-877-XXX-XXXX>, visiting <uhc.com/XXXX> or mailing the reply card.



Find out more with this complimentary handbook
Call <1-000-000-0000>,
visit <uhc.com/xxxxxxxx>
or mail your reply card.

<Variable Regional Message>

**United
Healthcare
Oxford**

<Prospect ID>
<FirstName> <LastName>
<Company name>
<Address_Line_1>
<Address_Line_2>
<City>, <State> <Zip_Code_5> <Zip_Code_4>

<Variable Regional Message>

* Telehealth services are available in Connecticut in addition to Virtual Visits.

¹ UnitedHealth Network internal analysis, June 15, 2019.

² <Variable Regional Message footnote>.

<LEGAL_ENTITY>

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

Members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing average cost data, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

The UnitedHealth Premium[®] designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com[®]. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Start Healthier[®] program is available for certain fully insured benefit plans, group sizes and states. Check with your UnitedHealthcare representative to find out if it is available to you.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc. Administrative services provided by Oxford Health Plans LLC.

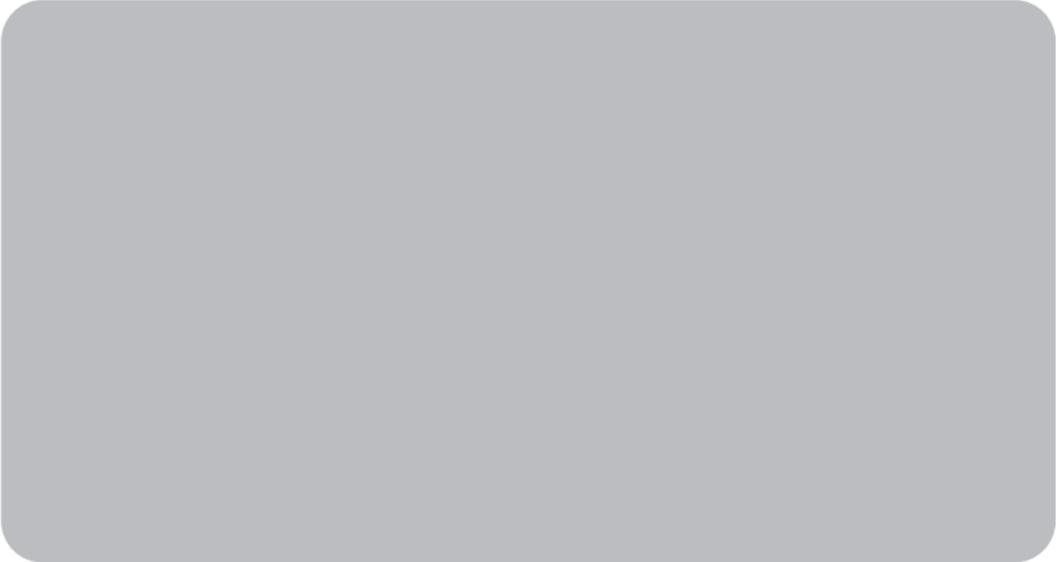
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UnitedHealthcare®
Oxford

P.O. Box 51369
Livonia, MI 48151

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A large, solid grey rounded rectangle occupies the left and center portion of the page, serving as a background for the main text.

**Before you renew, consider
a plan with the savings you
and your employees may
need now more than ever**



Stability

How a quality health plan with a reliable track record helps support today's needs

Dear <EmployerFirstName>,

Help protect your employees by choosing a health plan that you trust. Oxford has a 35-year track record of delivering plans built to help control costs, improve health and drive a better experience for our members.

Before you renew, consider these advantages to help support you and your employees:



Greater cost efficiency – choose from a wide selection of group health plans designed for greater value and better cost control.



Access to quality and cost-efficient care – with the Find Care & Costs tool, employees may be able to locate nearby doctors and make informed decisions about their cost and quality.



Broader network access – Oxford plans offer a variety of regional provider network options. Plus, most Oxford plans provide your employees access to the nation's largest proprietary network,¹ which may help them control their costs and improve their health.



Specialty benefits – adding dental, vision and other benefits to your medical plan may help attract and retain high-value employees. Ask a sales representative about standalone and prepackaged specialty options.

With an Oxford plan, you have more to look forward to. Connect with us or your broker today and see how we take care of those we serve.

Sincerely,

Placeholder Signature

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<UHCTitle>

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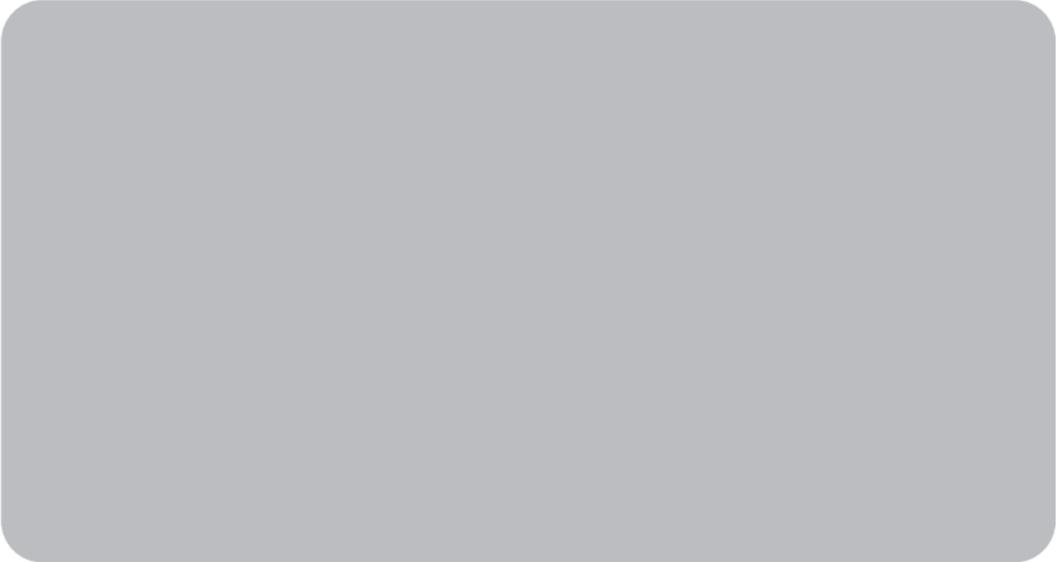
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Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. and Oxford Health Plans (CT), Inc. Administrative services provided by Oxford Health Plans LLC.



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**Before you renew your
group health plan, consider
the stability you may need
now more than ever**



<Prospect ID>
<Contact_First_Name> <Contact_Last_Name>

Yes, send me “Health plans for today’s needs.”

See how an Oxford plan can help protect you and your employees.

Email my handbook to: _____

My health insurance **renewal month** is: *(Check one)*

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

of employees: _____ # of insured employees: _____ I’m the health insurance: decision-maker influencer

I’d like a **quote**. I’m interested in: Medical Dental Vision

Do you work with a broker? Yes No Broker name: _____

Agency name: _____ Current medical carrier: _____

By providing your email address, you are opting to receive email communications from UnitedHealthcare.

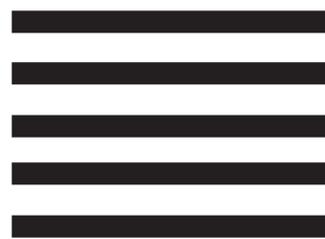
Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (NJ), Inc. and Oxford Health Plans (CT), Inc.

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Looking to provide health care coverage designed for affordability?

Dear <EmployerFirstName>,

Many businesses today are looking for new ways to manage the cost of employee health benefits, while still being able to offer employees benefits they want.

Designed for flexibility and lower costs, level funded health plans from Oxford include the potential for a surplus refund at year-end¹ if plan participant medical claims are lower than expected. Plus, fixed monthly payments and safeguards help protect your plan from unexpected high medical claims.

Before you renew, consider these advantages to help support you and your employees:



Greater cost efficiency – choose from a wide selection of group health plans designed for greater value and better cost control. In addition to level funded plans, Oxford has a variety of plan designs ranging from consumer-driven to primary care-centered to tiered plans and more.



Specialty benefits – when you add dental, vision and other benefits to your medical plan, you'll not only enhance your benefits package, you'll enjoy streamlined plan administration and savings.



More ways to help plan participants access care and get healthier, including telehealth visits, as well as weight loss and wellness programs.

Before you renew your current plan, see how Oxford health plans may be a better fit for your business. Connect with us or your broker today to get started.

Sincerely,

Placeholder Signature

<UHCFirstName> <UHCLastName>
<UHCTitle>

P.S. To find out more about group health plans, request our complimentary brochures by calling <1-877-XXX-XXXX>, visiting <uhc.com/XXXX> or mailing the reply card.



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<Address_Line_1>
<Address_Line_2>
<City>, <State> <Zip_Code_5> <Zip_Code_4>

<Variable Regional Message>

¹ Please consult a tax and/or legal advisor to determine if, by receiving this refund, there are any restrictions or obligations, or whether the refund is taxable. Surplus refund available only where allowed by state law.

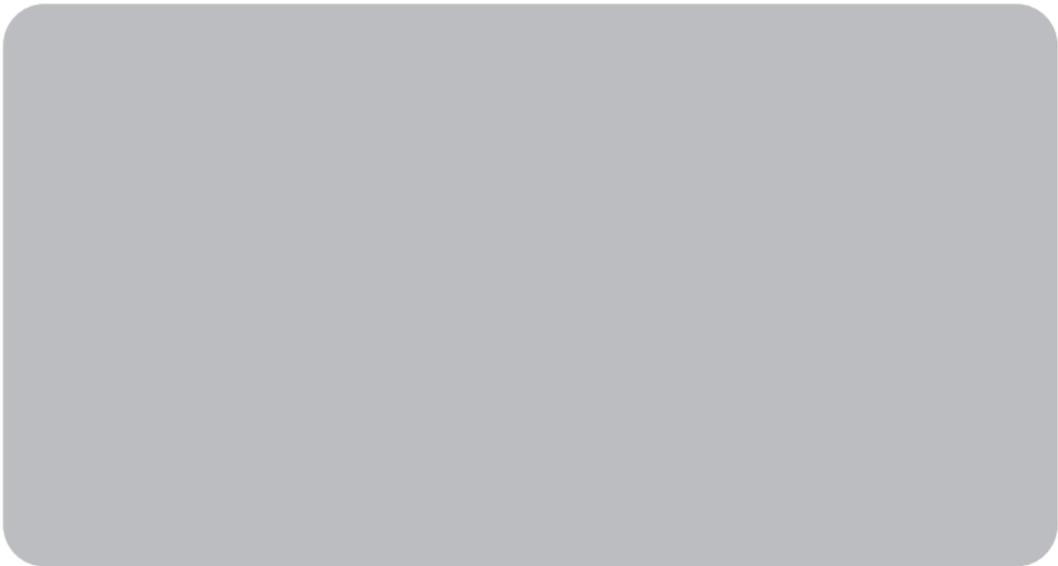
² <Variable Regional Message footnote>.

Minimum participation requirements may apply for bundling programs. Packaged Savings program is not available for all group sizes, and benefits and programs may not be available in all states. Components subject to change.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc. Administrative services provided by Oxford Health Plans LLC. Administrative services provided by Oxford Health Plans LLC. Stop-loss insurance is underwritten by All Savers Insurance Company in CT, UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.



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Livonia, MI 48151



**Looking for health care
coverage designed for
affordability?
Open now.**



<Prospect ID>
<Contact_First_Name> <Contact_Last_Name>

Yes, send me “Health plans for today’s needs” and “Health plans designed to give you more”

Email my brochures to:

My health insurance **renewal month** is: *(Check one)*

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

of employees: _____ # of insured employees: _____ I’m the health insurance: decision-maker influencer

I’d like a **quote**. I’m interested in: Medical Dental Vision

Do you work with a broker? Yes No Broker name: _____

Agency name: _____ Current medical carrier: _____



By providing your email address, you are opting to receive email communications from UnitedHealthcare.

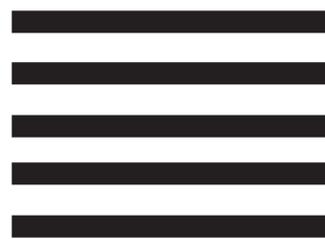
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