



Health plans designed for more

Discover savings, freedom and stability with UnitedHealthcare Level Funded



One of the biggest challenges facing small business owners is the cost of employee health coverage, with 69% reporting rising expenses over the last 4 years.¹ Managing costs is important—now more than ever—but so is offering a health plan your employees actually like. Level Funded health plans are designed to give you a different way to balance the cost savings you're looking for while providing quality health benefits to your employees.



Savings

- Rates based only on the medical claims experience of your plan participants, groups 5-50 (not subject to adjusted community rating)
- Wellness programs designed to help plan participants get healthier, which may help lower claims costs
- A potential year-end surplus refund if plan participant medical claims are lower than expected²



Freedom

- Eligibility for exemption from many Affordable Care Act (ACA) regulations and state mandates
- Eligibility for exemption from most state insurance premium taxes
- A variety of plan designs to choose from



Stability

- Fixed monthly payments, similar to a fully insured health plan experience
- Stop-loss protection from unexpected high medical claims
- Dedicated support from a local team

Potential health benefits plan refund

Level Funded health plans are based only on the medical claims of your plan participants. So if they're lower than expected, your health plan may get a surplus refund at the end of your plan year.

In fact, 44% of UnitedHealthcare Level Funded North Carolina business customers received a refund in 2020, the average of which was

\$21,880²

**United
Healthcare**

Get the benefits of self-funding

Many larger businesses choose self-funded health plans for more cost control and their ability to spread claims risk across a large base of employees. Level Funded health plans are essentially self-funded, too, but with safeguards built in for small businesses.

Find a customized fit

- Choose from HSA, PPO and EPO plan portfolios
- Nationwide network of 1.1M+ doctors and health care professionals and 6,100+ hospitals³
- Opportunity to bundle UnitedHealthcare specialty benefits, like vision and dental, taking advantage of combined billing and Packaged Savings[®]

Help plan participants get healthier

- **\$0 HealthiestYou™ Virtual Care:** 24/7 mobile access* to doctors who can diagnose, prescribe and treat with no consult fees or plan sponsor cost share
- **UnitedHealthcare Motion®:** Included on all plans, not just HSA. Participants get rewarded for completing certain daily fitness goals, and may earn up to \$1,095 per year. New updates for 2021 include:
 - Option of prepaid debit card** or HSA dollars
 - Rewards for walking, swimming, cycling, elliptical and more
- **Real Appeal®:** With 1-on-1 and live group online coaching, Real Appeal gives participants up to a full year of support for weight loss
- **Rally®:** Participants set wellness goals, choose missions and join challenges for a chance to win rewards

Get personal support from a local North Carolina team

- ✓ Plan implementation
- ✓ Account management
- ✓ Customer service

What your Level Funded dollar buys

Self-funded medical plan

- Coverage for medical expenses of plan participants
- Fixed monthly rate
- Wellness programs

Administrative services

- Claims administration
- Enhanced plan sponsor reporting, simpler refund accounting
- Plan participant services

Stop-loss insurance

- Limits your exposure to medical claims risk
- Individual and aggregate coverage

Get a quote

Contact your broker or
UnitedHealthcare representative

United Healthcare

* Data rates may apply.

** Receiving a reward card may have tax implications. You should consult an appropriate tax professional to determine whether you have any tax obligations from receiving this card under the program.

¹ Small-Business Owners' Views on Health Care Coverage and Costs. Commonwealth Fund, September 2019. Available at [commonwealthfund.org/publications/issue-briefs/2019/sep/small-business-owners-views-health-coverage-costs](https://www.commonwealthfund.org/publications/issue-briefs/2019/sep/small-business-owners-views-health-coverage-costs).

² Among the 44% of UnitedHealthcare Level Funded North Carolina customers who received a refund in 2020, the average refund was \$21,880. UnitedHealthcare internal reconciliation analysis, Jan. 1, 2020, through Dec. 31, 2020. Please consult a tax and/or legal advisor to determine if, by receiving this surplus refund, there are any restrictions or obligations. Surplus refund available only where allowed by state law.

³ UnitedHealthcare internal analysis, June 30, 2021.

The UnitedHealthcare plan with **Health Savings Account (HSA)** is a qualifying high-deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP. **UnitedHealthcare Motion** is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable.

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Rally Health® provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities. **HealthiestYou** is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations. 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.

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.