



Innovation at the heart of it all

How digital tools, apps
and incentivized well-
being programs are
helping inspire people
to live healthier lives.



Using digital tools and data to help improve health outcomes and lower costs.

Leveraging digital tools and data is at the heart of UnitedHealthcare's commitment to providing people with more personalized, convenient and easier-to-use resources to simplify the health care experience. In fact, UnitedHealth Group is ranked first for innovation in the insurance and managed care sector on Fortune's 2020 "World's Most Admired Companies" list. This is the **10th straight year the company ranked No. 1 overall in its sector, and the 11th consecutive year it's ranked No. 1 in its industry for innovation (2020).**



UnitedHealthcare is leveraging data and technology to help achieve the Triple Aim to improve the patient experience, improve health outcomes and reduce health care costs. Initiatives include:

Wearable device walking programs

that enable people to earn more than \$1,000 per year for meeting certain daily walking goals.

Enhanced models of care

that make health care more affordable and coordinated by aligning incentives for patients, care providers and hospitals.

Online and mobile resources

that help enable people to better manage their health, navigate the health system and more easily manage their medical bills and use of their benefits.

Integrated care models

that leverage various data sources - including vision, dental, pharmacy and behavioral health information - to provide personalized, preventive care resources and programs.

Delivering on what you value most.

UnitedHealthcare's efforts to use technology and data to help improve health outcomes and modernize the health system solve important issues for consumers. America spends more each year on health care per capita (\$9,086) than any other country, yet rates of chronic conditions, obesity and infant mortality are higher than other high-income nations, according to The Commonwealth Fund.¹ That's why UnitedHealthcare annually spends more than \$3 billion on data, technology and innovation. Through the use of technology, UnitedHealthcare is helping empower people to take charge of their health care and live healthier lives.



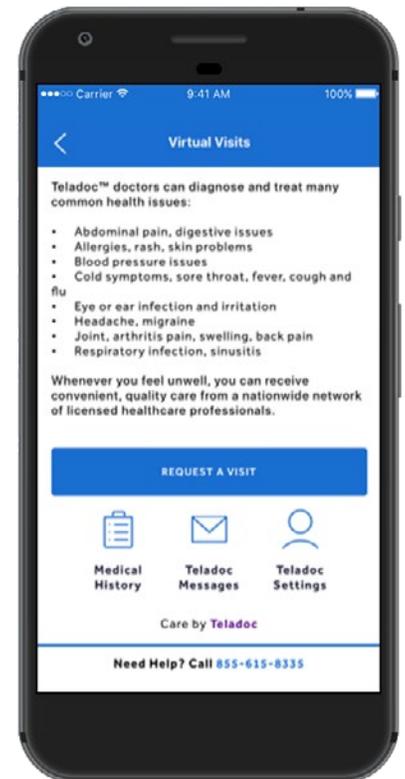
For more information, visit uhc.com/healthcaretools.

Encouraging well-being with mobile apps and wearable devices.

UnitedHealthcare app

The new UnitedHealthcare app provides important health information on the go, offering people a single source to help maintain and improve their well-being, access care and make the most out of their health benefits. Features include:

- On-demand telemedicine services 24/7.*
- Access their health plan ID card on their smartphone, and email it directly from the mobile device to the plan participant's physician office or hospital.
- Review and manage prescription medications.
- Comparison shop for care based on quality and cost, including the ability to review information about 820 medical services.
- Save their favorite care providers within the UnitedHealthcare network, and save claims and insert notes for follow-up.
- Locate nearby physicians, hospitals and urgent care centers using the smartphone's GPS functionality, making it easier for consumers to find care providers when they are out of town.
- Schedule a call with a UnitedHealthcare customer service advocate using the callback feature to address any questions about claims and benefits.**
- View information on status of deductible and out-of-pocket spending, and check account balances for health reimbursement, flexible spending and health savings accounts.



UnitedHealthcare Motion®

A wearable device walking program that rewards employees and covered spouses who meet certain daily walking goals. The desired result? Healthier members and lower costs.

How it works.

Eligible participants can select from a range of wearable devices - including Apple Watch® and options from Fitbit, Garmin® and Samsung - and earn more than \$1,000 per year by meeting certain daily walking goals. Users can see in real-time their progress toward meeting the 3 daily FIT goals:

- F** **Frequency:** 500 steps in 7 minutes 6 times a day = \$1***
- I** **Intensity:** 3,000 steps or complete another eligible physical activity for at least 30 minutes = \$1***
- T** **Tenacity:** 10,000+ total daily steps = \$1***

* Data rates may apply; additional out-of-pocket costs may be required for telemedicine services depending on the plan and any applicable state requirements.

** Most UnitedHealthcare employer-sponsored plan participants have access to the callback feature.

*** Not to exceed federal maximum incentive guidelines.

UnitedHealthcare Motion is proving effective in motivating people to move more:

- Current participants achieve nearly 12,000 steps per day – more than double the number of the average American adult.²
- Participants have collectively walked more than 511 billion steps and earned \$60 million in rewards.³
- People diagnosed with a chronic condition are 20 percent more likely to participate in the program, and people who have diabetes are 40 percent more likely to participate than those who do not.³

Real Appeal®

Designed to help solve America's obesity and diabetes epidemic, Real Appeal is a personalized, interactive online weight loss program that uses personal coaches and an internet TV show to motivate people to lose weight and get active and healthier. The evidence-based program is rooted in science and focused on lasting lifestyle change, with a recent large-scale claims analysis showing as much as a 16% reduction in medical costs.****

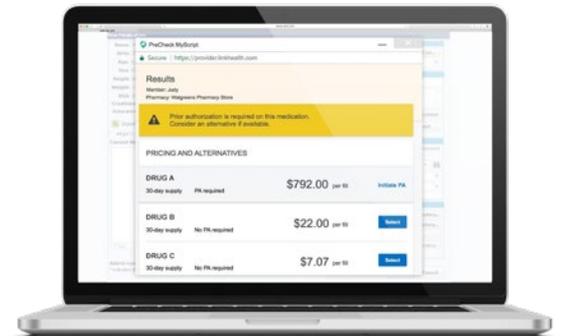


Since its launch, more than 4 out of 5 participants who attended at least nine sessions have lost weight.⁴

PreCheck MyScript®

This technology enables doctors to view precise prescription costs in real time and potentially obtain prior authorization before leaving the exam room due to its direct integration into a physician's existing electronic medical record platform. This may encourage the selection of lower-cost drug alternatives, such as generics, or by changing the pharmacy selected to fill the prescription. With PreCheck MyScript, doctors and staff can:

- Check in real time prescription coverage and price for UnitedHealthcare members with prescription coverage through OptumRx.
- Get information on lower-cost prescription alternatives, if available, helping members save an average of \$80 per prescription.⁵
- See which medications currently require a prior authorization, or are non-covered or non-preferred.
- Request real-time prior authorization. Through the platform, over 30% of prior authorizations are initiated electronically or avoided all together.⁵



UnitedHealthcare Healthy Pregnancy AppSM

The UnitedHealthcare Healthy Pregnancy app delivers important resources for expectant mothers, including the ability to:

- Connect with a registered nurse 24/7.
- Track weight and milestones through pregnancy.
- Set reminders to take vitamins.
- Stay informed about doctors' appointments.



Employers can offer the UnitedHealthcare Healthy Pregnancy app to their employees at no additional cost as part of their benefit plan.

**** Savings applicable for program participants who attended at least 26 sessions.

Personal health support

This proactive care management program is designed to enhance engagement, improve health and drive down costs. By identifying potential health risks and determining the areas to help close gaps in care, we can support plan participants in making more informed health choices before they can affect future health status or costs. We use multiple channels to help proactively identify and engage eligible plan participants based on the needs of the whole person. Features include:

- Advanced outreach and timely interventions based on more than 100 conditions, helping identify the most relevant programs and the people most likely to engage.
- Digital solutions that offer personalized communications and enable people to make appointments, set & track goals, chat with a nurse and more.
- Greater savings compared to traditional models, helping reduce costs by 20% or more per employee per month.* * * * *



* * * * * Medical cost savings—compares base configuration of Personal Health Savings 2.0 to current product. Average savings across UnitedHealthcare book of business. Actual results will vary.



For more information, contact your broker or UnitedHealthcare representative.

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¹ D. Squires and C. Anderson, U.S. Health Care from a Global Perspective: Spending, Use of Services, Prices, and Health in 13 Countries, The Commonwealth Fund, October 2015.

² Medicine & Science in Sports & Exercise, <https://doi.org/10.1249/MSS.0b013e3181dc2e54>

³ UnitedHealthcare internal analysis of 2018 program participants

⁴ Real Appeal analysis of claims data, 2018, https://realappeal.com/documents/Real-Appeal-Cost-Savings-White-Paper_20180112.pdf

⁵ Third party analysis of OptumRx claims data. July 2017 – November 2018 based on 2.6 million members, >110,000 providers, and 13.3 million transactions using PreCheck MyScript.

Virtual Visits is not an insurance product, health care provider or a health plan. Virtual Visits is an internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the member and physician. 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. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. No controlled substances may be prescribed. Other prescriptions may be available where clinically appropriate and permitted by law, and can be transmitted to the pharmacy of the member's choice. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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. Members should consult an appropriate health care professional to determine what may be right for them. Receiving an activity tracker may have tax implications. Members should consult an appropriate tax professional to determine if they have any tax obligations from receiving a device under this program. If a member is unable to meet a standard related to health factor to receive a reward under this program, they might qualify for an opportunity to receive the reward by different means. The renewal guarantee does not include any potential known or unknown federal and state taxes and assessments from Patient Protection and Affordable Care Act (PPACA). The incremental cost of a PPACA expenses, as well as any other taxes or assessments will be added to this rate cap. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30% of the cost of self-only coverage of the lowest cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel. Real Appeal is a voluntary weight loss program that is offered to eligible participants 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 will 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

The UnitedHealthcare Healthy Pregnancy application is only available to eligible members of certain employer-sponsored plans. Application registration is required.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

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