

Health plans built to go farther

Benefits designed to deliver more value
for your business

Dear <EmployerFirstName>,

Finding health benefits that work better for both your business and employees can make a big difference—in everything from your budget to employee recruiting.

Before you renew your current plan, put it up against an Oxford¹ plan from UnitedHealthcare and see which one comes out on top. With a variety of plans to choose from, an Oxford benefits package can be built around your business, offering:

- **More ways to save**, with a wide choice of plans built to help fit your budget and tools employees can use to compare costs and treatment options
- **A choice of local networks**, with most providing national network access for employees that live or work outside of the Oxford service area
- **A simpler health care experience** for employees, with wellness programs designed to help them get healthier, 24/7 Virtual Visits and tools like myuhc.com[®] and the UnitedHealthcare[®] app that help them access care and details about their benefits anytime
- **Simpler administration** for you, with real-time access to eligibility and billing, onboarding tools, claims and more
- **Specialty benefits** – consider adding our dental, vision and other specialty benefits to your medical plan to help attract and retain high-value employees

For more information on a group health plan built to go farther for your business and employees, connect with us or your broker before you renew.

Sincerely,

<Placeholder Signature >

<UHCFirstName> <UHCLastName>
<UHCTitle>

P.S. Request our complimentary handbook today by calling <1-000-000-0000>, visiting <uhc.com/url> or mailing the enclosed reply card.



Get a closer look at
your options with
this complimentary
handbook

Call <1-000-000-0000>,
visit <uhc.com/url> or
mail the enclosed reply card

<Variable Regional
Message>



<ProspectID>
<EmployerFirstName> <EmployerLastName>
<CompanyName>
<Address_Line_1>
<Address_Line_2>
<City>, <State> <Zip_Code_5> <Zip_Code_4>

¹Oxford 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.

<Regional Footnote>

24/7 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. 24/7 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.

<Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.>

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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

The Oxford service area includes Connecticut, New Jersey and the following counties in New York: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.



Yes, send me a complimentary health plan handbook today



Compare your current plan with an Oxford plan from UnitedHealthcare and see which one goes farther for your business and 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 no-obligation **quote**. I'm interested in: Medical Dental Vision

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

Agency name: _____ Current medical carrier: _____

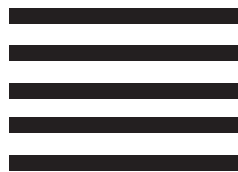
By providing your email address, you are opting to receive email communications from UnitedHealthcare. Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc. Administrative services provided by Oxford Health Plans LLC.

<Prospect ID>
<Contact_First_Name>
<Contact_Last_Name>





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Important information about your employee health plan

Level Funded plans built to go farther

Benefits designed to deliver more value
and affordability for your business

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 with flexibility and lower costs in mind, Oxford Level Funded plans from UnitedHealthcare include the potential for a surplus refund at year-end¹ if plan participant medical claims are lower than expected. Fixed monthly premiums help keep your budget predictable, and safeguards help protect your plan from unexpected high medical claims.

- **Greater cost efficiency**, with a wide selection of group health plans designed for greater value and better cost control
- **A choice of local networks**, with most providing national network access for employees that live or work outside of the Oxford service area
- **A simpler health care experience** for employees, with 24/7 Virtual Visits and tools like myuhc.com[®] and the UnitedHealthcare[®] app that help them access care and details about their benefits anytime
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<UHCFirstName> <UHCLastName>

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Get a closer look at
your options with this
complimentary flier
on Level Funded plans

Call <1-000-000-0000>,
visit <uhc.com/url> or
mail the enclosed reply card

<Variable Regional Message>



<ProspectID>
<EmployerFirstName> <EmployerLastName>
<CompanyName>
<Address_Line_1>
<Address_Line_2>
<City>, <State> <Zip_Code_5> <Zip_Code_4>

¹Please 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 state law.

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Oxford Level Funded: 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.



Yes, send me a complimentary Level Funded plan flier today



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Email to: _____

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

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

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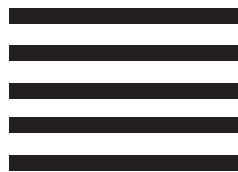
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**Looking for a new way to
manage the cost of employee
health benefits? See inside...**