The Bridge2Health difference

Integrated Disability and Family Medical Leave

Helping you achieve better employee health and a healthier bottom line.
A proven way to shorten disability claims.

Benefits designed to strengthen your business.

The UnitedHealthcare disability management program is part of our Bridge2Health integrated approach to employee benefits. It’s based on early intervention and the ability to provide medical, disability and behavioral case management, coordinated by a single case manager. The program is designed to:

- Improve your employees’ health and well-being
- Better manage your medical and disability claim costs
- Return disabled employees to work more quickly
- Increase your employees’ access to needed services

Integrated disability and medical case management is automatically offered at no additional cost to companies with two to 2,999 employees that have both UnitedHealthcare medical and disability coverage. Administration of Family Medical Leave Absences (FMLA) can also be integrated with disability and UnitedHealthcare medical for companies that have 100 or more employees.

Bridge2Health.

We empower our members by providing information, resources and support so they can make better decisions that may lead to better outcomes.

A model designed to improve employee health.

Bridge2Health provides information to help reduce the risk of disability and support to help those with disabilities regain their optimal health:

- Targeted outreach – Health and wellness programs help reduce medical and disability risk—before an absence even occurs
- Employee support – If employees must miss work due to a disability, experienced case managers help them get support to ensure a safe recovery
- Access to resources – Case managers direct care and help members access an array of health and financial services
- Commitment to privacy – We maintain the highest degree of confidentiality

Better results.

Data shows that our approach helps reduce the duration of disability claims by more than 13%.

1 Bridge2Health.
Disability and FMLA management for prevention and support.

Everyone benefits from the health and wellness tips that Bridge2Health provides to plan members at no extra cost. But when you integrate UnitedHealthcare medical and disability coverage and FMLA administration, you truly maximize the power of Bridge2Health.

- **Disability and FMLA management** includes experienced claims management and an emphasis on a safe and timely return to work
- **Medical management** includes analyzing data and models to identify conditions that could lead to disability and then providing referrals to appropriate clinical programs
- **Behavioral management** includes assessing each member’s needs and providing referrals and resources for mental health issues; collaborating with disability claims specialists; and consulting with providers to ensure the treatment plan is effective and the rationale for mental health disability is sound

A better way to manage family medical leave.

UnitedHealthcare provides a streamlined, cost-effective solution for tracking family medical leave that integrates with both our disability and medical case management. Our services are designed to work together to achieve the best possible outcome for your employees and for your bottom line.

- **Help people utilize the health care benefits available** – When a worker is out on family medical leave or on disability claim, our case managers will help them access the medical care and information they may need to help them deal with their condition
- **Comprehensive approach** – UnitedHealthcare provides a comprehensive approach to managing disability-related absences and returning your employees to work. From a single, streamlined absence-reporting process, to leave administration, claim administration, and disability and medical case management, we are here to help you achieve your goals of managing the health and productivity of your workforce
eSync: Synchronizing health care management for optimal wellness.

The power behind Bridge2Health is our proprietary eSync PlatformSM. Because eSync maintains medical and disability data on the same platform, our medical case managers can continuously monitor the data to get a fuller picture of each member’s health status and level of functionality. With eSync, we can:

- **Identify** opportunities for members to improve their health by continuously monitoring our vast store of medical and disability data
- **Determine** which members are at risk for chronic conditions that should be targeted for proactive outreach
- **Provide** support and information that can help members better understand their conditions and help reduce their risk of becoming disabled
- **Help** your employees enjoy better health overall, which can lead to lower costs and greater productivity for your company
2010 integration study¹: the value of integrated medical and disability management.

UnitedHealthcare sampled disability claims from a pool of more than 80,000 covered members. We compared UnitedHealthcare disability-only claims to UnitedHealthcare medical/disability claims to see if there was a difference in return-to-work outcomes. After controlling for various other factors, including age, diagnosis and occupation, results showed that members receiving both medical and disability coverage were more engaged in their health care decisions and returned to work more than 13% sooner than those who did not receive integrated care.¹

Bridge2Health return on investment.

In today’s business environment, a healthy, productive workforce is vital for your success. A small number of employees can have a big impact your direct and indirect health care costs:

- **10% of disability claims** account for more than 50% of total medical and disability costs³
- **Health-related productivity costs** of presenteeism and absenteeism are 200%–300% greater than medical and pharmacy costs alone⁴

Shortening disability durations can significantly reduce your direct business costs. And lowering the indirect costs of absenteeism go well beyond reducing the need for wage replacement and benefit payments. Additional benefits include increased productivity, greater efficiencies, optimal staffing, improved morale and higher profitability.

<table>
<thead>
<tr>
<th>Sample Disability Management Customer Profiles</th>
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<tr>
<td><strong>Group Size</strong> (total # of employees)</td>
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<td>Disability management: 13% reduction in the duration of disability claims¹</td>
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<tr>
<td>Disability Benefit Savings*</td>
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<td>Productivity Savings**</td>
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<td>Total Savings</td>
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*Calculated based upon average claim incidence and claim durations published in JHA's 2008 US Group Disability Rate and Risk Management Survey. The example is calculated for employees making an average $60,000 salary with a 66.67% STD benefit.

**The Integrated Benefits Institute has created, in partnership with Sean Nicholson of Cornell University, Lost Productivity Calculators. An absence multiplier monetizes the lost productivity associated with lost work days as follows: Claimant lost productivity = claimant lost work days X avg. daily salary and benefits X multiplier. The following multipliers were used in the above sample calculations: A – 1.15, B – 1.05, C – 1.01, D – .99.
When your employees make better health decisions, everyone benefits.

Most disability claims are the same health conditions that drive health care costs. Therefore, we specifically target those conditions with programs and services to identify and engage your at-risk employees before they incur a disability.

Identifying a medical condition early and getting that person the medical education and support he or she needs could be the difference between a few days of missed work and a prolonged period of disability – directly impacting your bottom line. If employees must miss work, we make sure they have the resources and support to help them get back to work as soon as safely possible.

Whatever your employees’ health needs are – whether they’re in good health, at risk or recovering from an illness or disability – Bridge2Health provides support to help them achieve greater health and wellness.
Disability management case study: Sam*

The condition.

- Sam, a construction worker, had trouble working because of a combination of medical conditions: diabetes and hepatitis C
- Sam was not taking any medications for diabetes or hepatitis C

Bridge2Health in action.

- Sam’s disability claim specialist referred him to a medical case manager, who discussed each of his medical conditions with him
- The case manager helped Sam enroll in a UnitedHealthcare disease management program. She also helped him create a list of questions to ask his doctor to help him understand his conditions and what he could do to help himself

Bridge2Health success.

- As a result of Sam taking an active role in his health, his doctor was able to schedule tests and put him on the correct medications
- The tools and support through Bridge2Health helped Sam learn about his medical conditions and how to effectively manage them
- Sam was able to make better lifestyle choices and learned how to better manage his health issues
- Sam returned to work ahead of schedule and is now leading an active, healthy and productive lifestyle

*Sam is a fictitious individual used to illustrate UnitedHealthcare programs and services.
A better strategy for better health.

Bridge2Health is designed to benefit your business by actively engaging your employees in their own health and wellness.

- **Better information** – We educate our members so they can better understand their personal health issues
- **Better decisions** – With better information, members and providers can make better choices for chronic and everyday care
- **Better health** – The result is better employee health, which can lead to a more productive workforce – and stronger profits for your company

Questions?

To learn more, contact your broker, consultant or UnitedHealthcare representative, or scan the QR code below.

www.uhc.com/bridge2health

1 A 2010 UnitedHealthcare retrospective cohort study of disability claim duration, excluding normal pregnancies, matched on the basis of disabling condition, age, job intensity and participation/non-participation in the Disability Management program.

2 Bridge2Health is automatically included for employers who have purchased both fully insured UnitedHealthcare medical and UnitedHealthcare disability coverage. Employers who purchase UnitedHealthcare ASO medical may be eligible for Bridge2Health, subject to review of medical care and behavioral management services; contact your representative if further review is required.
