What do you value in a health plan?

To get the most from a health plan, consider which features give you and your employees the most value.

How to Use This Guide

You want to offer benefits that attract employees and keep them healthy. UnitedHealthcare provides a variety of health plans that help you achieve your goals while educating and engaging employees in making wise health care choices to help control costs.

1. Using the list below, think about what you value most in a health plan. How important are the following features and benefits to you when selecting a health plan?

1. A national network of physicians and providers
2. A narrow network that provides access and quality care but helps save money
3. Tiered network plans that offer higher benefits when employees choose providers based on quality and cost-effectiveness
4. Plans that use a primary care physician to help members better manage their health care costs
5. The ability for employees to see any physician or facility in the network without a referral
6. A lower-cost plan that gives employees the ability to choose their benefit coverages
7. A plan that can save you money if you have a better claims experience
8. Online tools and services that help employees make more-informed health care decisions
9. Wellness programs and incentives that encourage employees to live healthier lifestyles
10. Robust tools that streamline benefits administration, such as online eligibility, enrollment, billing and reporting tools
11. Plans that cover employees in multiple states
12. Dental, Vision, Life, Disability and other specialty products to support "whole" member health

2. Review the health insurance products listed on the chart on the following pages and begin to identify the plans that may be appropriate for you and your employees.

3. Review the statistics on the back page to help refine your thinking and better understand the impact of some plan designs and features.

UnitedHealthcare

Insights Drive Simplicity and Affordability

We use insights from our extensive experience to continually drive simplicity, efficiency and value for your business.

Value-Based Payments: $50 Billion

Wellness Programs: An average of 68% of employers view wellness as critical or important to their business.

Tiered vs. Non-Tiered: Tiered products, on average, are priced 10% to 16% lower than non-tiered and HMO products.

Simple, Efficient Administration: We process over 80 billion transactions annually, with 99.7% accuracy and 90% within 10 days.

American Medical Association (AMA) rated UnitedHealthcare No. 1 in claims processing accuracy two years in a row.

The American Medical Association (AMA) rated UnitedHealthcare No. 1 in claims processing accuracy two years in a row.

Tiered network plans that offer higher benefits when employees choose providers based on quality and cost-effectiveness.

Accurate Claims Processing: The American Medical Association (AMA) rated UnitedHealthcare No. 1 in claims processing accuracy two years in a row.

Accurate Claims Processing: The American Medical Association (AMA) rated UnitedHealthcare No. 1 in claims processing accuracy two years in a row.

Cost Savings: Hierarchical risk-based payment models may save 20–40% more for the same treatment.*

Accurate Claims Processing: The American Medical Association (AMA) rated UnitedHealthcare No. 1 in claims processing accuracy two years in a row.

Cost Savings: Hierarchical risk-based payment models may save 20–40% more for the same treatment.*

Network Providers: Health Net of Arizona predicts costs will be 10% to 20% lower with narrow networks than under more traditional plans.1


Tiered network plans that offer higher benefits when employees choose providers based on quality and cost-effectiveness.

Cost Savings: Hierarchical risk-based payment models may save 20–40% more for the same treatment.*

Tiered network plans that offer higher benefits when employees choose providers based on quality and cost-effectiveness.

Cost Savings: Hierarchical risk-based payment models may save 20–40% more for the same treatment.*


UnitedHealthcare offers a wide variety of plan options that allow you to tailor your benefits to your business needs.

## Products

<table>
<thead>
<tr>
<th>Network</th>
<th>Out-of-Network Coverage</th>
<th>Account-Based Plans</th>
<th>Gatekeeper</th>
<th>PCP Designation</th>
<th>Referral Requirement</th>
<th>Visits to UnitedHealthcare Premium® Designated Providers at Base Co-pay Rate</th>
<th>$0 Kid Co-Pay</th>
<th>100% Preventive Coverage</th>
<th>Relative Premium</th>
<th>Metallic Tier</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>$$$-$$$$</td>
<td>$$-$$$</td>
</tr>
</tbody>
</table>

## UnitedHealthcare Multi-Choice® Plan Offering

### Network

- **Choice Plus with Tiering**
- **EPO**
- **Choice Plus with HRA/HSA**
- **All Savers ASO**
- **All Savers ASO (Wellness)**

### Metallic Tier

- **Online Tools and Mobile Apps**
- **Decision Support, Case Management, Disease & Complex Condition Management**
- **Integrated Financial Account**
- **Wellness Programs**
- **Pharmacy**
- **Dental, Vision, Life, Disability**
- **Benefit Administration**
- **UnitedBenefit Services**

### Key

- **Best**
- **Better**
- **More**
- **Good**
- **Not Available**
- **Included**

---

**TEXAS**

**Increasing Level of Member Engagement**