Why All Savers?

The All Savers Experience

NETWORK OF HEALTH PROVIDERS • INNOVATIVE WELLNESS PROGRAMS • COST CONTROL
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What is All Savers?

All Savers market experience.

All Savers is marketed in 42 states and the Virgin Islands.

Strategic approach.

Working together to help build health ownership step by step...

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<tr>
<th>Building Health Ownership</th>
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“My health benefits help me when I’m sick.”

“My health benefits help me stay healthy and manage my condition.”

“My health benefits are an integral part of managing my health.”

“My health benefits help me make more informed decisions and get the most for my dollars.”

“My health benefits help me stay healthy and manage my condition.”
All Savers Alternate Funding

Small Business Self-Funded Health Plans.

Plans tailored for your small business.

The number-one concern for small business owners is the cost of health care. So, All Savers Alternate Funding traditional plans were built with your small business in mind. They’re intended to help you save money—and help your employees get more out of their plans, too.

Did you know that 60% of our small business employees spend less than $1,500 a year on health care? It’s often for things like ear infections, broken bones or routine checkups. Since those employees often don’t meet their deductibles, they end up covering most of their medical costs out of their own pocket.

A different kind of plan.

All Savers Alternate Funding is a self-funded health plan designed specifically for small businesses.

It includes 3 parts:

1. Your self-funded medical plan, which pays covered medical expenses of your covered employees and their dependents.

2. A third-party administration agreement between you and United HealthCare Services, Inc. for claims processing, billing, customer service and other administrative services.

3. A stop-loss insurance policy by All Savers Insurance Company (except MA, MN and NJ), UnitedHealthcare Insurance Company in MA and MN, and UnitedHealthcare Life Insurance Company in NJ. Stop-loss insurance helps protect the plan from large catastrophic claims by a covered individual, and provides overall protection in the event that all claim payments made under the medical plan exceed a certain dollar limit.

With a self-funded health plan, you may pay lower premium taxes throughout the year and you’ll have the chance to get some money back at the end of the year where allowed by state law.

Keep reading to learn more about what you and your employees will get with an All Savers Alternate Funding plan.

Cost control.

How does alternate funding work?

Traditional insurance is a fixed cost.

With traditional plans, a small business pays a fixed premium to the insurance company, and then the insurance company pays the health care claims as well as the administrative costs, sales commissions and taxes.

If the actual health care claims are higher than expected, the insurance company covers them. But if the claims are lower than expected, the insurance company keeps the difference. This means your company doesn’t get anything back if your employees have lower-than-expected claims.

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1 Small Business Trends, Top 10 Challenges Small Business Owners are Facing Today, 2017.

2 Based on a national sample of UnitedHealthcare small business claims data for fully insured plans, 2017.
All Savers Alternate Funding plans are different.

With All Savers Alternate Funding, if the covered health care claims are lower than expected, your plan shares the savings with money back at the end of the year (where allowed by state law). And if the covered claims are higher than expected, your stop-loss insurance policy covers them.

Here are a few additional benefits of an All Savers Alternate Funding self-funded plan:

- The plan is a “level-funded” plan, so your company will make the same monthly claims funding payment throughout the plan year. You won’t have to pay any more for claims at the end of the plan year, even if you have high claims costs.
- Self-funded medical plans are not subject to most state insurance mandates or state insurance-premium taxes, which can mean lower costs throughout the year. (However, stop-loss coverage is still subject to premium tax.)

Best case: Low claims

<table>
<thead>
<tr>
<th>Budgeted (Maximum Liability)</th>
<th>Actual</th>
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<tbody>
<tr>
<td>Claims</td>
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<tr>
<td>Fixed costs</td>
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Reconciliation fund
Deferred fee*

Claims overrun
 Yugoslav stop-loss insurance

Worst case: High claims

<table>
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*Where allowed by state law. Note, this fee may vary by state.

Your company’s monthly payments include the estimated health care claims plus fixed-cost items (administrative fees and stop-loss insurance premium). This is called your plan’s “maximum liability,” which means you won’t get stuck at the end of the year with any unexpected costs.

Part of your monthly payments will go into an account that pays for your covered employees’ eligible claims. At the end of the year, the monthly claims funding payments will be compared with the actual claims costs. In the best-case scenario, if actual claims costs for the year are less than what was estimated, your plan has a surplus.

After plan reconciliation, a portion of any surplus is sent back to your plan to use the following year, and a portion is kept as a deferred service fee (where allowed by state law).

In the worst-case scenario, the actual claims would be higher than expected. But because your plan would have already paid the maximum liability, you won’t pay more for covered claims at the end of the plan year.

Your plan is protected by the stop-loss insurance that is already built into your monthly payments.

Of course, each year could be somewhere in between. In any case, many small businesses could save with an All Savers Alternate Funding plan.
Variety of plan designs.

Alternate Funding chassis.

**Traditional, split copay and HSA plans.**
- Deductible range: $500 to $6,850.
- Coinsurance options: 50%, 80% or 100%.
- Network Only (EPO) Options.
- Embedded/Non-Embedded Deductibles.
- PCP Gated EPO plans with specialist referral required (Not available in all markets).
- Advantage Prescription Drug List (PDL).
- Essential PDL—unique benefit designs (Not available in all markets).

**Tiered Benefit Plans.**
- Specialist tiering (Not available in all markets).
- Advanced—deductible range $1,000 - $5,000, 50% coinsurance.
- PROformance—deductible range $1,000 - $5,000, 80% coinsurance. $0 Kid PCP copay, $10-$15 PCP copay for adults.

Flex Focus Plans.
- Deductible range $1,000 - $3,000, 80% coinsurance.
- $0 copayment for the first 3 Primary Care Physician (PCP)/Specialists combined visits.
- $0 copayment for the first 2 Urgent Care visits.

Innovative wellness programs.
UnitedHealthcare Motion not available in DE, MO, NJ, PA or WI.
- UnitedHealthcare Motion® (Motion Activity).
- Rally®.
- HealthiestYou ($0 cost Virtual Care).
- Real Appeal®.

National networks.
- Choice Plus (PPO).
- Choice (EPO).
- Core (IL, IN, MI and TX only, and varies by county).
- Navigate EPO (Not available in all markets).
- Charter EPO (Not available in all markets).

Anywhere, anytime answers about prescription drugs.
With OptumRx®, employees can connect with timely, relevant and personalized support delivered in the way that is most convenient for them.

**OptumRx makes it easy to obtain prescriptions, get drug cost estimates and find ways to save on your medications.**

PreCheck MyScript
Real-time plan costs and benefit information
Dx2Rx
Streamlined the Prior Authorization process
Refill and Save
Opioid Management
Point of Sale Discounts

Packaged Savings® Program.

**Save when you bundle your benefits with the Packaged Savings program.**
- Bundle our medical plans with eligible specialty products—dental, life and vision.
- The more you bundle, the more you can save.
- Per-employee per-month savings is given as a monthly administrative credit based on the number of enrolled All Savers medical subscribers.
- Packaged Savings credits remain in place as long as the eligible coverages remain in force for 5-99 eligible employees.
- Dental, Vision or Life must be sold with Medical.
Innovative wellness programs.

All Savers Alternate Funding offers wellness options.

This plan is built to help you and your employees be well and save money.

As part of your benefit plan, and at no additional cost, we provide you and your employees with ways to help manage your care and get healthier. We want to make it easier for you to actively engage in your health.

**UnitedHealthcare Motion®.**

- Register and receive a $55 registration credit that can be used toward purchase of an activity tracker or saved for quarterly reimbursements.
- Wear an activity tracker and get rewarded for meeting walking goals.
- Develop healthy habits while earning financial rewards.
- Enrolled employees and spouses can each earn over $1,000 per year.
- Quarterly reimbursement for expenses applied to the out-of-pocket limit calendar year spend.
- 50% calendar year rollover of unreimbursed rewards for those on a non-HSA plan.

UnitedHealthcare Motion not available in DE, MO, NJ, PA or WI.

To learn more, visit unitedhealthcaremotion.com.

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**Virtual care from your mobile device.**

- 24/7 unlimited access to doctors who can diagnose, prescribe and treat with no consult fees.
- Prescription drug pricing comparison tool.
- Provider search tool.
- View your deductible in real time.

To learn more, visit healthiestyou.com.

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**Take the health survey and get your Rally Age.**

**Pick your Missions to help you toward your health goals.**

**Get step-by-step support encouraging greater levels of engagement.**

**Earn rewards for making healthier choices.**

**Track individual results.**

To learn more, visit rallyhealth.com.
UnitedHealthcare networks and resources.

Largest proprietary national network\(^3\) = better access and more savings.

Rally Connect\(^*\).

Provider search and cost transparency.

All Savers members utilize Rally Connect to find a doctor, clinic or find care for a specific condition. Find Care & Costs is used to estimate costs and much more.

\(^3\) UnitedHealthcare internal analysis, June 2019.
Robust tools.

Online services.

Member website.
Get more from your health benefits with myallsaversconnect.com.

- Plan documents.
- Organize your claims.
- Accumulator balances.
- Get the facts.
- Link to Wellness Resources (where available).
- Provider lookup.
- Answers to frequently asked questions.
- Pharmacy.

Employer website.
Take control of your groups’ health benefits with myallsaversconnect.com.

- Roster management or manage employee benefits.
- Request health plan ID cards or if your members misplace their ID cards, verify their mailing address on file and order replacements.
- Request plan documents by mail.
- View billing statement.
- View billing information—payment amounts and posting dates.
- Find plan documents online.
- Employer reporting—monthly employer claims and utilization report.
Superior service.

Customer Care Advocates.

Our team of advocates is committed to providing guidance and support with every customer interaction by actively listening, responding with urgency and owning the final outcome.

Service excellence model.

Our teams of committed Customer Care Advocates are empowered to own organizational processes resulting in timely resolution of customer inquiries. We build trust through our first contact resolution and compassion service model by walking in the shoes of our customer. We value the voice of our customers and place their best interests at the heart of everything we do.

Specialized support.

Our Customer Care Advocates provide exceptional support to manage your health care needs. We have access to dedicated technical experts from each business unit to effectively manage all facets of plan administration.

We provide guided website education for our customers to assist you with the navigation of your health care. Our goal is to help our customers become informed and engaged with their health care functionality with claims processes, benefits, wellness programs, online tools and locating a provider. We assist with closing the gaps in health care understanding by providing helpful and detailed information regarding benefit options.

Customized solutions.

Our customized solutions help our members live healthier lives by utilizing our health and wellness programs. We encourage cost-effective decisions by educating our customers regarding health savings account (HSA) options in addition to our wellness program:

- UnitedHealthcare Motion
- HealthiestYou
- Real Appeal
- Best Doctors®
- Rally

Hours of Operation:
7:30 a.m.–8:00 p.m. CST
Health plan options for small business owners.

All Savers consumer-driven health plans are designed to meet the challenge of rising health care costs by offering flexibility and options with an Alternate Funding plan. All Savers provides access to the vast UnitedHealthcare network and the OptumRx network of pharmacies.

Cost control.
- Surplus refund eligibility when claims costs are lower than expected.
- Level funding:
  - Fixed monthly claims funding payment throughout the plan year.
  - Not subject to adjusted community rating.
- Network and clinical programs focusing on appropriateness and cost-effectiveness.
- Automatic stop-loss reimbursement in cases where claims are higher than expected.

Variety of plan designs.
- HSA, PPO and EPO plan portfolios to meet your employees’ needs:
  - Deductibles that range from $500 to $6,850.
  - Coinsurance options of 50%, 80% or 100%.
  - Embedded and non-embedded deductibles.
- National pharmacy benefit manager with full OptumRx integration.
- Opportunity to bundle UnitedHealthcare Specialty benefits, taking advantage of combined billing and Packaged Savings.

Innovative wellness programs.
- UnitedHealthcare Motion: Use a motion device to track steps, reach goals and earn financial rewards (over $1,000 per year) to offset member out-of-pocket costs—provided at no additional cost and part of your benefit plan. (Motion is not available in DE, MO, NJ, PA or WI.)
- HealthiestYou Virtual Care: Connect with doctors 24/7, with no copay, shop and price prescriptions, and much more.
- Best Doctors: A second opinion service committed to helping members make the right medical decision with confidence.

UnitedHealthcare networks and resources.
- Nationwide network of quality health care providers, including more than 1.2 million physicians and care professionals, and 6,500 hospitals and other care facilities.*
- Rally Connect provider search and cost transparency tool allows members to choose the care at the most competitive price.
- Support from UnitedHealthcare resources.

Robust tools.
- Detailed claims utilization reporting to help manage an employer’s benefit plan.
- 24/7 website access:
  - Member website with access to benefit and claims information.
  - Employer website with the ability to manage member information and enrollment.
  - Provider website with member benefit verification.

Superior service.
- Dedicated member services:
  - First contact resolution.
  - Claim navigation.
- Committed Motion team:
  - Offering expertise and personalized assistance navigating through the UnitedHealthcare Motion program.
- Employer Welcome Webinar:
  - A live overview to help understand and get the most out of an All Savers Alternate Funding plan.

*UnitedHealthcare Networks. Data and Analytics, “Look beyond discounts to see more value from your provider network,” April 12, 2018.