UnitedHealthcare Private Label Administration

DENTAL

VISION

UnitedHealthcare
WHY CHOOSE US?
You have a lot of options. Here’s what makes UnitedHealthcare unique.

LEVERAGE YOUR BRAND
Private label specialty product offerings allow you to leverage your brand recognition and market position.

IMPROVE HEALTH OUTCOMES
Integrate specialty products with medical to educate and engage members to improve health outcomes.

EXPAND YOUR PORTFOLIO
Dental and Vision benefits are a great way to expand your product portfolio to help you provide Pediatric Essential Health Benefits, mandated by the Affordable Care Act.

DIVERSIFY REVENUE STREAMS
An increase in membership means increased revenue and improved client retention.

STRENGTHEN RELATIONSHIPS
Strengthen client and broker relationships through streamlined administration by a single vendor relationship offering a full spectrum of products.

UnitedHealthcare received the highest numerical score in the proprietary J.D. Power 2014 Vision and Dental Plan Satisfaction ReportsSM. Reports based on responses from 3,063 and 2,640 consumers, respectively, and measures opinions of consumers among 4 vision and 7 dental plans. Proprietary study results are based on experiences and perceptions of consumers surveyed October-November 2014. Your experiences may vary. Visit www.jdpower.com

“Highest in Customer Satisfaction with Vision Plans, Two Years in a Row, and Dental Plans”

The report measured vision and dental plan member satisfaction based on four key factors: coverage, cost, communications, customer service, and reimbursements.
WE HAVE WHAT YOU’RE LOOKING FOR

**DENTAL**

**EXPERIENCE**
- In business since 1984; Dental Benefit Providers, Inc. was acquired by UnitedHealth Group in 1998

**STRENGTH IN THE MARKETPLACE**
- 7.1 million members
- $1.2 billion in revenue

**PRODUCT OFFERINGS**
- DHMO: Our lowest cost product, capitated model with fixed copayment schedule
- INO: In network only PPO providing broader network access than DHMO and at lower price point than traditional PPO
- PPO: Flexible coinsurance, deductible, plan maximum, and orthodontic maximum options with national network access and flexibility to go out of network for care
- INDEMNITY: Our highest cost, non-network based product

**VALUE-ADDS**
- Consumer MaxMultiplier: allows members to accrue unused plan maximum dollars to use when needing to cover high cost procedures such as crowns, bridges, or specialty care
- Prenatal Care Benefit: enhanced coverage for cleanings and non-surgical periodontal treatments, waived frequency limits, deductibles, or member copays
- Oral Cancer Screenings: covers the most advanced detection of oral cancer, light contrast technology

**VISION**

**EXPERIENCE**
- In business since 1964; Spectera, Inc. was acquired by UnitedHealth Group in 2001

**STRENGTH IN THE MARKETPLACE**
- 12 million members
- $450 million in revenue

**PRODUCT OFFERINGS**
- Flexible portfolio with varying copayments and benefit frequencies to best fit your population’s needs
- Adult buy-up options with consistent network access for the entire family
- A single solution for families, inclusive of essential health benefits

**BENEFIT FEATURES**
- Your members can save up to 50% off the retail cost of their eyewear
- Attractive discounts on second pairs of eyewear, non-covered lens options & contact lenses
- Online, mail order contact lens services
- Discounts on premium digital hearing aids from Hi HealthInnovations™
- Discounts on laser vision correction procedures through Laser Vision Network of America: 15% off, or 5% below any special offer, and low set prices at LasikPlus
WE PROVIDE ACCESS TO SIGNIFICANT SAVINGS

OUR DENTAL PPO NETWORK
With over 290,000 access points, it’s big.

and it gets bigger every day

2014 STATS:
› 15% network growth
› 37,000 access points added

This is thanks to our targeted network development. We focus our efforts on getting the right providers to join our network: the ones your members want.

Contact us today to find out how well our network meets the needs of your population.

OUR VISION NETWORK
At 50% retail, 50% private practice, it’s balanced.

freedom of choice

› 58,421 access points
› 100 retail brands including Walmart, Visionworks, America’s Best, Costco, Cohen’s, For Eyes, Shopko

We are not owned by a foreign corporation, doctor group, retail chain company, or frame manufacturer. Our model is designed to deliver the best member net value by helping to lower out-of-pocket costs while allowing freedom of choice.
WE IDENTIFY & HELP AT-RISK MEMBERS

CLINICAL INTEGRATION

DENTAL

Does oral health really impact overall health?

• Those with DIABETES are more likely to have gum disease. Untreated, gum disease can make it difficult for people with diabetes to stabilize their sugar levels. Individuals with who treat their gum disease can see a positive impact on their blood sugar levels.²,³
• PREGNANT women who maintain good oral health see a positive impact on their health and their baby’s health.²,⁴
• Gum disease leads to increased inflammation, which can worsen the complications of KIDNEY DISEASE. Treating gum disease reduces inflammation, which can reduce the risk of kidney failure.⁵

As a provider of both medical and dental benefits, we take an integrated approach to health care, empowering our members to make choices that may lead to better health and well-being, thereby reducing overall medical spend.

VISION

Can an eye exam really identify chronic conditions?

The eyes are the only place on the body to offer a non-invasive view of the blood vessels. That means a comprehensive exam reveals information about a patient’s overall health, as well as their vision.

15% of members with diabetes, 15% of members with multiple sclerosis, and 12% of members with rheumatoid arthritis were initially identified through a comprehensive eye exam.⁹

By making these connections, our clinical integration program promotes better eye health and overall health:

• More proactive – Early identification of diabetes, hypertension, high cholesterol, vascular disease and many others
• More cost-effective – Members are encouraged to seek appropriate care to help them better manage their condition
• More data-driven – Our data-sharing program helps identify opportunities for members to improve their health

OUR PROPRIETARY STUDY RESULTS:

Individuals with chronic conditions including heart, lung and kidney disease, diabetes and asthma who regularly received dental care had medical claims that averaged $1,500 less per year than those who did not.¹

The difference was even greater for individuals who were not receiving the recommended care for their medical condition but who did get regular dental care — at almost $2,300 per year.¹

We monitor 23 chronic conditions, including four that may affect up to 28% of your employees: diabetes, hypertension, high cholesterol and vascular disease.⁸

Our reminder phone calls have been shown to improve exam adherence to 50% versus 3% for postcard programs.⁷

Diabetes management programs that reduce blood glucose levels can save $1,200 to $1,872 per patient per year.⁸
PRIVATE LABEL MEANS…

Flexibility, choice, service expertise, streamlined implementation and administration, all backed by performance guarantees, with cross functional support across our enterprise.

YOUR roles & responsibilities

› Marketing/Sales of products to new groups
› Quote receipt & delivery
› Case Installation of new groups (apps & enrollment forms)
› Member Enrollment & Eligibility maintenance with groups
› Billing to & collection of premium from groups & individuals
› Commission payment to brokers & sales staff
› Agent/Agency agreement distribution for broker appointment
› Renewals of existing groups & individuals

OUR roles & responsibilities

› Pricing & financial analysis
› Customized Website development & hosting
› Claims processing
› Member Services & elevated issues resolution
› Provider Network development, maintenance & credentialing
› Appeal & Grievance processing & resolution
› Contract Issuance (Group Policy & Certificate of Coverage)
› Broker Appointment processing & verification
› Data File Integration for Disease Management Initiatives

Clients retain brand identity and we provide the end to end member experience:
› Web Portal
› Call Center
› Member Correspondence
› ID Cards
› Explanation of Benefits
› Check Stock

Aligning with UnitedHealthcare helps you:

LEVERAGE YOUR BRAND
IMPROVE HEALTH OUTCOMES
EXPAND YOUR PORTFOLIO
DIVERSIFY REVENUE STREAMS
STRENGTHEN RELATIONSHIPS
1. Based on an internal retrospective study of clients continuously enrolled for 24 months or more with medical and dental. Actual savings will depend upon illness burden and final compliance/adoptive of programs.


4. UnitedHealthcare “Patient by Condition” report for past 12 months, based on 4 million members.


6. UnitedHealthcare Specialty Benefits internal study based on a sample of 10,000 members in each group, 2009, supplemented with current Specialty Benefits dental program data.
