



Level funded plans

When employers with level funded health plans choose UnitedHealthcare as their administrator, they gain embedded capabilities designed to help make every health care dollar work harder.

By reducing waste, negotiating network rates, supporting payment accuracy, managing care utilization and delivering data-driven insights and innovation, UnitedHealthcare is uniquely positioned to help employers better understand and manage their cost of care.



United
Healthcare®

The built-in value of working with UnitedHealthcare

What we do	Value added
 Reducing waste Identify opportunities to reduce waste and administrative complexity by streamlining processes, removing certain prior authorization requirements and increasing transparency	≈98% of the time, UnitedHealthcare does not require a prior authorization review¹
 Clinical contracting Negotiate with health systems, pharmaceutical companies and provider groups for competitive rates on behalf of UnitedHealthcare members and employer clients while supporting broad access to care	1.8M+ physicians and health care professionals, and 5.6K+ hospitals, included in the proprietary UnitedHealthcare national network²
 Utilization management Identify members who may benefit from timely outreach and support, helping ensure access to appropriate, medically necessary, cost-effective care	↓11% lower total cost of care delivered by UnitedHealthcare compared to national benchmarks, according to a third-party study³
 Claims management and protection Help ensure accurate, efficient claims processing by identifying and resolving potential payment errors, and provide plan sponsors with protection from high-cost claims via built-in stop loss insurance and a potential surplus share* if claims come in lower than expected	≈98% of claims submitted to UnitedHealthcare are approved for eligible members, when submitted in a timely manner with complete information, and after duplicate claims are removed⁴
 Expertise and insights Help employers understand which plan design makes the most sense for their workforce and budget needs, and deliver monthly reports that can help plan sponsors track health care spending and identify opportunities to optimize their plan and help participants make better health care choices	19% average savings when businesses with 2–50 employees switched from a traditional ACA-compliant fully insured plan to a UnitedHealthcare Level Funded plan⁵
 Continuous innovation Invest in innovation to help solve health care's greatest challenges – using advanced technology, including AI, and strategic collaborations to help make health care simpler, more affordable and more personalized	\$9B+ annually invested by UnitedHealth Group in technology and innovation⁶

*Please consult a tax and/or legal advisor to determine if, by receiving this potential surplus share, there are any restrictions or obligations. Potential surplus share available only where allowed by state law. Actual savings may vary.

More value for employees from the start

UnitedHealthcare Level Funded health plans also include access to a range of resources and programs designed to help employees navigate care, engage with their benefits and manage their health. Helping employees understand and use these resources may enhance the value they see in their benefits while supporting more informed health care decisions.



A guided digital experience

via the **UnitedHealthcare® app** and **myuhc.com®** that brings together benefits, costs and personalized support to help members make smarter decisions, stay engaged and get more from their coverage



Pharmacy solutions

designed to support faster access to appropriate therapy by managing costs and comparing options across benefits



UnitedHealthcare Rewards wellness program

that lets employees and covered family members earn incentives for completing eligible activities



\$0 cost for certain vital medications

such as insulin and epinephrine



Ability for employees to purchase additional health, wellness and lifestyle offerings

via UHC Store, a member-exclusive digital shop on the UnitedHealthcare app and myuhc.com



Clinical programs

that provide end-to-end support for complex conditions to help manage costs, quality and outcomes for cancer and transplant care



A full range of hearing health services

and custom-programmed hearing aids available through UnitedHealthcare Hearing



Transition-of-coverage navigation service

through GetCovered to help support individuals who may be losing their employer-sponsored health coverage*

Up to
160%

lower health care costs are associated with higher employee Health Activation Index® (HAI®) scores⁷



Learn how UnitedHealthcare is working for more affordable care >

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*Not available for small businesses.

¹ This number was calculated by comparing the number of prior authorization requests to the number of claims submitted for members enrolled in UnitedHealthcare Employer and Individual plans from January 1, 2025 to December 31, 2025. This number does not include all prior authorization requests or claims for: (1) members enrolled in plans issued or administered by non-integrated entities; (2) prescription drugs (not under the medical benefit); (3) transitions to post-acute care; or (4) prior authorization requests submitted to capitated-delegated providers, behavioral health delegates, physical health delegates and dental delegates.

² UnitedHealthcare Network Access, ending Q3 2026.

³ Milliman Analysis of Total Cost of Care Benchmarks, March 2026. Based on UnitedHealthcare allowed medical claims and enrollment data using 2022 service dates compared to Merative® MarketScan® industry benchmarks across 50 U.S. regions, adjusted for difference in health status, demographics, geographic mix and excess large claims. Actual results may vary. Full white paper available: <https://www.milliman.com/en/insight/total-cost-care-benchmarks-ppo-health-claim-costs>.

⁴ The claim approval rate is based on claims submitted for members enrolled in UnitedHealthcare commercial, Medicare Advantage, Medicaid and Exchange plans between Jan. 1, 2024, and Dec. 31, 2024. This number does not include all claims for: (1) members enrolled in plans issued or administered by non-integrated entities; (2) prescription drugs (not under the medical benefit) or (3) members delegated to capitated-delegated providers, behavioral health delegates, physical health delegates and dental delegates. More information found at uhc.com/PAmadeclear.

⁵ Average savings for UnitedHealthcare Fully Insured groups nationwide migrated to UnitedHealthcare Level Funded, Jan. 1, 2025–Dec. 31, 2025. Savings are not guaranteed.

⁶ Dollars invested by UnitedHealth Group as of Q3 2025.

⁷ Lower adjusted costs, correlated with higher HAI scores. Geographic and risk adjusted study, 2025 UnitedHealthcare commercial book of business.

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.

UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program nor service, is not insurance, and is not a substitute for health plan benefits nor professional medical advice, diagnosis, or treatment. UnitedHealthcare does not endorse nor guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services, or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these

offerings. Purchasing any offerings may have tax implications. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from the UHC Store, subscriptions' Health Savings Account (HSA)/Flexible Spending Account (FSA) eligibility, and to determine if a subscription provides medical care that may impact HSA eligibility. Components subject to change. UHC Store is not available in all states or for all members. Some products are not available in all states.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Vital Medication Program: Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

Level Funded: Person must reside within the United States. An employee residing in Hawaii is not an Eligible Person. May not be available in all states.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.