



Fully insured plans

When fully insured employers choose UnitedHealthcare, 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 costs.



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 Help ensure claims are processed accurately and efficiently while identifying potential payment errors and opportunities for savings	≈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 Combine dedicated resources with data-driven insights to help employers understand the effectiveness of their plan and identify opportunities to better support or activate employees	107M+ health-related choices across 11M+ members are analyzed by UnitedHealthcare annually to help pinpoint opportunities to improve employee health activation⁵
 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

More value for employees from the start

UnitedHealthcare fully insured 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



Always-available, personalized support and navigation assistance

via Avery®, a virtual assistant, and UnitedHealthcare Advocates



Access to virtual primary care, urgent care and specialists

selected for their ability to provide efficient, effective care in virtual settings and for specific conditions



Wellness programs

that support or even provide rewards for adopting healthier habits



Pharmacy solutions

for faster access to the right treatment through coordinated benefit management



\$0 cost for certain vital medications

such as insulin and epinephrine



Behavioral health solutions

for support across all levels of care for adults, youth and caregivers



Clinical programs

for coordinated support for complex conditions and specialized care needs



Family and women's health* solutions

to support family planning, maternity and neonatal needs



A full range of hearing health services

and custom-programmed hearing aids available through UnitedHealthcare Hearing



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



Transition-of-coverage navigation service

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

As health care costs continue to rise, employers need more than coverage alone. They need a health plan that is actively working behind the scenes to help manage cost trend, improve employee experiences and maximize the value of every health care dollar spent. Key to that is ensuring employees are engaging with the programs and services they have access to from Day 1.

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 >

United
Healthcare®

*"Women's health" is a broader term used to describe conditions, services or supportive programs and resources, not to describe those supported. UnitedHealthcare provides supportive resources for all eligible individuals, regardless of gender identity.

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 UnitedHealth 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 UnitedHealthcare National Accounts employers - 2024.

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.

Avery is an AI virtual assistant that uses generative artificial intelligence to provide general information and educational assistance. Avery's responses may be incomplete or inaccurate and should not be relied upon as error-free. Avery is provided for informational purposes only and does not constitute medical advice, professional advice, a benefit determination, a guarantee of coverage, a referral, or an authorization for health care services. Avery is not a substitute for the advice or judgment of your health care provider or other qualified professionals. Coverage and benefits are subject to the terms, conditions, limitations, and exclusions of your applicable health plan.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services

is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

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.

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.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

Virtual Specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.