



New customization options for groups 51+

Available for new and renewing business effective Jan. 1, 2027

UnitedHealthcare is expanding modified plan designs for 51+ **Level Funded** groups¹—giving plan sponsors more choice, more control, and more ways to personalize benefits for their workforce.

Benefit customization

Plan sponsors have the ability to tailor key benefit components to support their plan design strategy, including:

- Deductible, copayment, coinsurance and visit limit options
- Pharmacy copayment configurations
- Adjustable potential surplus share percentages
- Rate component variability

These options allow for greater configuration within established plan guidelines.



Benefit buy-up² options

Optional benefit buy-ups may be added to support a wider range of plan participant needs.

Infertility³

Provides access to fertility-related services, prescription medications and clinical programs, including:

- Fertility preservation
- Preimplantation genetic testing
- Option for a **\$30,000 maximum benefit** or **unlimited benefit**
- Access to the **Fertility Solutions clinical program**

Obesity – weight loss surgery, without weight loss drug coverage

Coverage for morbid obesity treatment procedures, including:

- Biliopancreatic bypass with duodenal switch
- Laparoscopic adjustable gastric banding
- Sleeve gastrectomy

Obesity – weight loss surgery, with weight loss drug coverage

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- Biliopancreatic bypass with duodenal switch
- Laparoscopic adjustable gastric banding
- Sleeve gastrectomy
- Prescribed FDA approved weight loss medications

UnitedHealthcare Rewards⁴

UHC Rewards offers incentives to plan participants and eligible spouses for completing program activities. Participants may choose from a variety of activities based on individual preferences.

Rewards Core (embedded)

- **\$300 annual incentive per plan participant**
- Includes a **\$25 registration credit**
- Included in all Level Funded states (excluding CA)⁵

Rewards Premium (buy-up option)

- **\$1,000 annual incentive per plan participant**
- Includes a **\$65 registration credit**
- Available to all groups (excluding WI)⁵

These customization options give plan sponsors more choice in configuring their Level Funded 51+ plans and selecting benefit features that meet organizational and participant needs.



Questions?

Contact your broker or UnitedHealthcare representative for more information.

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¹Benefit customization and buy-ups are not available to 51-99 groups in California.

²Surest Level Funded plans out of scope until 1/1/28.

³Excluding IL, MA, NY, and RI where infertility is embedded.

⁴UHC Rewards program remains unchanged for 2-50 group sizes. 51+ group sizes will have UHC Rewards Core program with the option to buy up to the UHC Rewards Premium program. Existing 51+ group sizes will continue on the current UHC Rewards program with the option to make a change at renewal.

⁵CA Groups 5-100 and WI groups within the Metropolitan Milwaukee Association of Commerce offers Rewards Premium.

Person must reside within the United States. An employee residing in Hawaii is not an Eligible Person. May not be 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 1-855-256-8669 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.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.