Discover the true value of integrated benefits

UnitedHealthcare Specialty Benefits

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United Healthcare®

Caring for the whole person

As an employer, you want to support the health of your employees in every way you can. That's why UnitedHealthcare specialty benefit offerings are designed to work seamlessly with our medical plans, giving more people access to more types of care when and where they need it.

The power of integrated benefits

The strong diversity of UnitedHealthcare Specialty Benefits, when paired with medical, offers a holistic approach to member care while helping drive sustainable growth.

Financial wellness for members

We also help members maximize their benefits by supporting them at times they need it most. Our financial products put funds directly in their hands, to be used however they're needed.

Specialty Benefits

Products		Channels	
Dental	**24.8M**	Commercial	**16.7M**
Vision	**25.4M**	Medicare	**11.8M**
Hearing	**33M**	Medicaid	**20.8M**
Financial Protection	**3.1M**	Private label	**3.8M**
Stop loss	**2.7M**		

Serving

53.1M

members[1]

A member-focused approach to dental care

Oral health has the potential to impact general health – for example, members with gum disease are nearly twice as likely to have heart disease.[2] That's why our dental plans focus on preventive, accessible care, with convenient network options such as:

24/7 virtual care

Pop-up dental clinics

Outreach to at-risk members

Expansive network options

Open access PPO network – 124,000 providers[3]

With 124,000 participating providers, employees can more easily find a dentist close to where they live and work.

Exclusive Network Dental Plan[4] – 90,000 access points[3]

The plan can be offered as a dual option with the PPO network plan and offers hundreds of covered services – all at fixed copays with any network dentist.

Putting your employees' health first

- Encourage preventive services with network dentists covered at 100%
- Embedded wellness benefits are tailored to identify those who require specialized support such as managing a health condition, two teledentistry consultations in addition to in-person exams, enhanced benefits and more
- Savings programs reward preventive care and protect the annual maximum
- On **myuhc.com**® and the UnitedHealthcare® app, members have easy, on-the-go access to benefits, letting them:
  - Manage claims
  - Access a digital ID card
  - Estimate dental care costs

$2.61

PMPM savings[5]

+60%

of those managing health conditions have gaps in preventive or periodontal care[6]

33%

returned to the dentist after being contacted[6]

The only vision carrier owned by a health care company

Combining vision and medical benefits integrates care to help achieve better health overall. As with dental, UnitedHealthcare Vision® prioritizes prevention, accessibility and convenience with:

Over 175,000 access points[7]

Virtual eyewear prescription renewal

Maternity and children's eye care programs

The freedom to choose in vision care

Our vision plan isn't associated with a particular eyewear brand, provider group or retail chain, so members have a wide range of options when they need care, glasses or contacts.

In other words, what sets UnitedHealthcare apart is a primary focus on members' health and satisfaction – and your bottom line.

A network that grows with our members

Our large and balanced network is continually evolving to enable greater choice – in private practices, well-known retail providers and specialty online retailers, including:

- 1-800 Contacts, including ExpressExam
- Befitting
- GlassesUSA.com
- LensCrafters®
- Target Optical
- **uhccontacts.com**
- **uhcglasses.com**
- Warby Parker

UnitedHealthcare Vision Network providers offer a 20% discount on additional eyewear, and many offer lens enhancements – some at no additional cost.

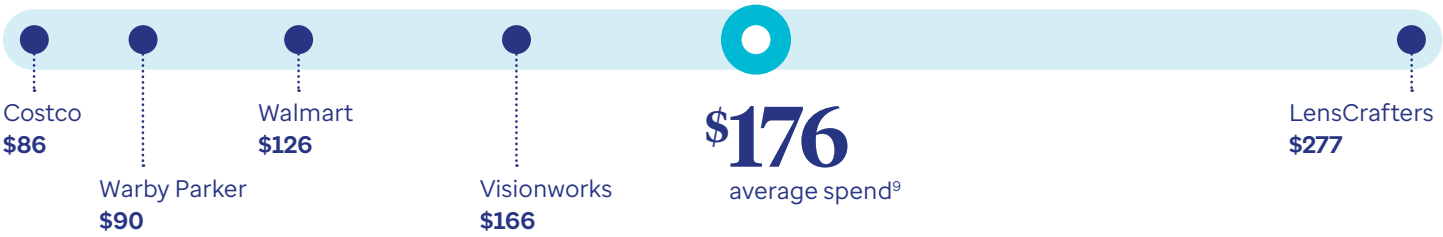
$1.69

PMPM savings[5]

98%

of members choose a network vision provider[8]

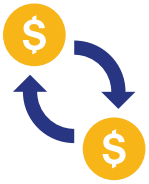
Member out-of-pocket costs can vary radically by retail chain



Financial protection helps guard against the unexpected

With our unified claims management approach, your employees can get support – including the potential for lower costs, simpler experiences and better health outcomes – for all the ways they live their lives.

Plans from one of the fastest growing financial protection companies



UnitedHealthcare Financial Protection plans

Based on more than 20 years of experience, these plans are designed to help cover out-of-pocket costs from unexpected events that can impact an employee's productivity, health and financial security.

- Life insurance
- Disability insurance
- Absence management

UnitedHealthcare Supplemental Health plans

Built to help strengthen your employee benefit packages without adding to your costs, these plans pay employees directly, in a lump sum. Even better, there are no restrictions on how the money is spent.

- Accident Protection
- Critical Illness
- Hospital Indemnity

43K
clients[10]

5.7M
members[10]

64%
3-year subscriber growth[10]

90%
of Supplemental Health claims initiated by benefit assistants[11]

74%
higher supplemental plan utilization on average with Benefit Assist[12]

Added support without added cost, through Benefit Assist

A powerful member resource, Benefit Assist is offered at no additional cost to employers with 250 or more employees that offer Supplemental Health benefits. The Benefit Assist service offers auto-adjudication for many Supplemental Health claims and proactive outreach to members to help initiate others, then pays qualifying claims automatically.

A simpler member experience and a better benefit loss ratio

Auto-adjudication/auto-paid claims

- >95% of Hospital Indemnity admission and confinement claims
- 35%-50% of Accident and Critical Illness claims
- Wellness benefit

A proven solution

- Over 750 employers use Benefit Assist technology

More benefits, same low rate

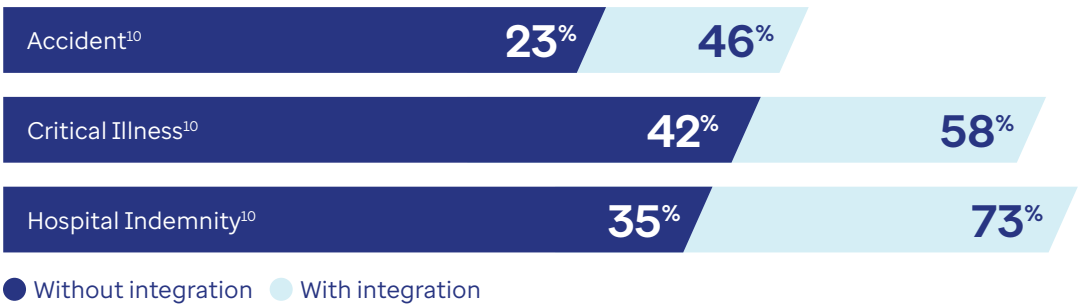
- Two times as many Accident and Hospital Indemnity claims paid
- One and a half times as many people receive their Critical Illness benefit

Our solution pays 238% more claims*

Per 1,000 incident rates	Without claims integration	With claims integration	Increase in claim volume
Accident claims	11	69	527%
Critical Illness claims	4	11	175%
Hospital Indemnity claims	24	62	158%
Wellness benefits	62	217	250%

Change in loss ratio**

Target loss ratio; contingent on commission level



*Only includes premium and claim dollars with this section.
**Accident loss ratio expected to climb with recent auto-adjudication release.

Benefit Ally — a fully integrated medical and Supplemental Health solution

UnitedHealthcare Benefit Ally® combines Supplemental Health benefits with medical benefits, and covered employees automatically receive a Supplemental Health benefits check when a qualifying event or diagnosis is identified (via medical claims):

- Accidents
- Critical illness
- Hospital stays

Expanding coverage, satisfied members

With a solid satisfaction rating, Benefit Ally is growing its support, helping more members in more places receive their benefits.

- Sold in 46 markets[13]
- Purchased by more than 300 active clients[13]
- Used by over 80,000 members[13]
- Simple plan designs[13]
- 100% auto-adjudication[13]

68

Net Promoter Score®*[13]

*Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.

Reducing self-funded risk through stop loss solutions for 100 or more enrolled lives

UnitedHealthcare Stop Loss is an integrated solution for our UNET and Surest ASO and UMR clients, offering flexible coverage while helping lower the risk that comes with self-funded medical plans.

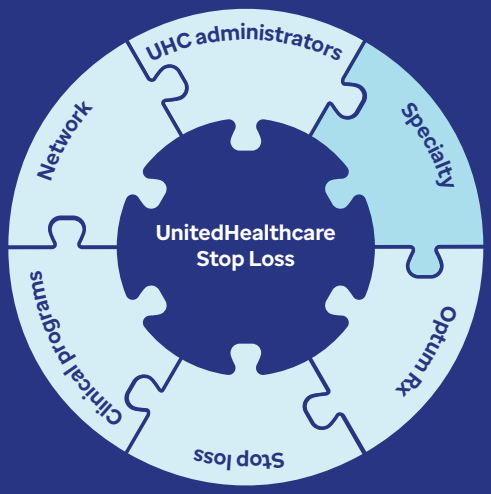
Our full line of product types and endorsements includes:

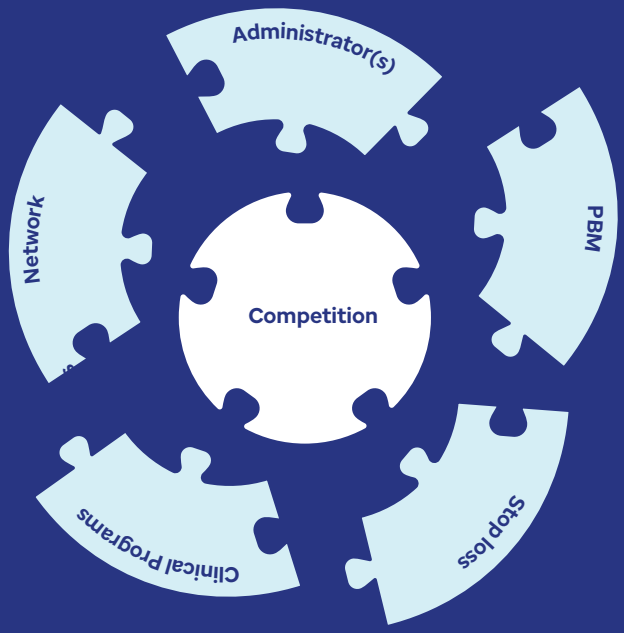
- Optional experience refund endorsement
- Specific stop loss deductible from $50,000 to $1 million
- No specific annual or lifetime maximums
- Flexible rate "lock in" periods (90 days is standard)
- Accelerated reimbursement – prior to auditing
- $1.5 billion book of business[14]

Stop loss clients may also see a gradual decrease in expected claims when bundling with:

- Packaged specialty benefits (e.g., fully insured UnitedHealthcare Vision, Dental or Disability)
- Optum Rx® clinical programs and specialty pharmacy

UnitedHealthcare Stop Loss – more effective risk management, better cost control





A more seamless stop loss benefit

UnitedHealthcare is the only provider that can offer this seamless stop loss experience for self-funded plans by leveraging its array of products and services:

- Benefits administration
- Network, pharmacy, clinical and advocacy programs
- Specialty products
- End-to-end support from a dedicated account management team
- Customization of some benefit plans to meet specific employer needs
- Integrated, detailed reporting

Exceptional value through integration

We are committed to helping employers, providers and members navigate a fragmented health system. By packaging specialty plans with a medical plan, you may be able to achieve:

Better health outcomes

Lower costs

A simpler experience

Greater satisfaction

$4–$7

PMPM medical savings when integrating specialty and medical[15]

4%

higher Health Activation Index® (HAI®) scores than book of business[16]

To save a bundle, it's good to bundle

With our uBundle® and Packaged Savings® programs, we may be able to help you lower your medical plan premiums when bundling with specialty plans. We also offer performance guarantees around member engagement and medical claim cost.

Specialty integration – proof is greater than promises

uBundle – fully insured medical savings
(100–3,000 eligible employees)

Product	Savings
Dental	2.00%
Vision	0.50%
Life + Supplemental Life	0.50%
STD + LTD	0.25%–0.50%
CIPP, APP, HIPP*	0.50%
Total potential savings on medical plan premiums	**3.75%–4.00%**

UMR (including Surest) Packaged Savings
(100–5,000 eligible employees)

Product	First-year credit (PEPM)
Dental	$2.00
Vision	$1.00
Life + Supplemental Life	$1.00
STD + LTD	$0.50
CIPP, APP, HIPP*	$1.00
Supplemental Health combo plan	$0.50
Total potential savings on medical admin fee	**$6.00**

We do it, guarantee it and show the value of it.

*Must buy at least 2 of 3.

Learn more

Let's talk about how UnitedHealthcare specialty solutions may help improve health outcomes, member experience and your costs

United Healthcare®

Not for use in New York.

[1] UnitedHealthcare internal report (accessed January 2023).

[2] Mathews MJ, Mathews EH, Mathews GE. Oral health and coronary heart disease. BMC Oral Health. 2016;16(1):122. Published online Nov. 15, 2016. doi: 10.1186/s12903-016-0316-7.

[3] Network numbers as of December 2024.

[4] Currently serving members in AL, AZ, CA, CO, CT, DC, FL, GA, IL, IN, KY, MD, MI, MN, MO, NC, NJ, NY, NV, OH, OR, PA, SC, TN, TX, UT, VA, WA.

[5] 2019 book-of-business performance for clients that integrated UnitedHealthcare Dental, Vision and Short-Term Disability with UnitedHealthcare Medical.

[6] Integrated program results 12 months of reach out through May 2024 with claims received through November 2024.

[7] Network snapshot report (internal report), January 2023.

[8] UnitedHealthcare utilization report, 2024

[9] UnitedHealthcare Vision commercial members' average non-covered out-of-pocket expense for a complete pair of eyeglasses (frames, lenses and optional upgrades) at network locations, Jan. 1–Dec. 1, 2022.

[10] UnitedHealthcare book of business, 2023 calendar year.

[11] UnitedHealthcare Supplemental Health book of business, Jan. 1, 2024–Dec 13, 2024.

[12] UnitedHealthcare Supplemental Health full year 2022 results, based on claims paid.

[13] UnitedHealthcare Key Account Fully Insured Book of Business, 2020–2022, care-survey. Accessed February 2022.

[14] UHC Consolidated Stop Loss reporting (internal report). January 2025.

[15] Internal analysis of 2017–2019 book-of-business performance for clients with integrated UnitedHealthcare Specialty and UnitedHealthcare Medical; based on elected Specialty products.

[16] UnitedHealthcare Center for Advanced Analytics – Review of the impact of Specialty Integration on our Key and National Account Book of Business, 2018.

These policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact the company.

Minimum participation requirements may apply for uBundle and Packaged Savings. Benefits and programs are not available in all states or for all group sizes. Components subject to change. Please consult your UnitedHealthcare representative for more details.

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.

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UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. This policy DOES NOT include coverage of pediatric dental services as required under federal law. Coverage of pediatric dental services is available for purchase in the State of Colorado, and can be purchased as a stand-alone plan, or as a covered benefit in another health plan. Please contact your insurance carrier, agent, or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage, or an Exchange-qualified stand-alone dental plan that includes pediatric dental coverage.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

UnitedHealthcare Benefit Ally® offers Accident Protection, Critical Illness and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered "minimum essential coverage" under the Affordable Care Act and therefore none of the products satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

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