



# Health plans designed to give you more

Working together with the Minnesota Chamber of Commerce, UnitedHealthcare is offering your small business access to big-business employee health benefits. With UnitedHealthcare Level Funded health plans, your small business could save on medical premiums while gaining more flexibility, freedom and stability. Plus, chamber members can receive a 2% rate decrement on Level Funded health plans.



## A variety of plan designs

- HSA, PPO and EPO plan portfolios designed to help meet the needs of your plan participants and their families:
  - \$0 primary care physician (PCP) network copays for kids (EPO/PPO)
  - Deductibles that range from \$500–\$6,350
  - Coinsurance options of 80% or 100%
  - Embedded and non-embedded deductibles
- National pharmacy benefit manager with full Optum Rx® integration
- Opportunity to save and bundle UnitedHealthcare specialty benefits, taking advantage of combined billing with the Packaged Savings® program for groups with 5–50
- Real Appeal® online weight-loss program available to eligible participants as part of their benefit plan
- Savings with hearing benefit offering device discounts
- Survivorship Benefit included with all medical plans—continued coverage available for dependents when a plan participant passes away



## Interactive wellness programs

- **UnitedHealthcare Motion®** – Use a motion device to track steps, reach fitness goals and earn financial rewards (over \$1,000 per year) to help offset plan participant out-of-pocket costs with deposits into their health savings account (HSA)—provided at no additional cost and part of your benefit plan
- **HealthiestYou™ Virtual Care** – Connect with doctors 24/7, shop and price prescriptions, and much more
- **Expert Medical Services** – A second-opinion service committed to helping employees make informed medical decisions
- **24/7 Virtual Visits** – Connect with a provider for help with nonemergency care—anytime, anywhere, right from their mobile device\* or computer
- **Rally®** – Complete a Health Survey, choose Missions, join Challenges and earn Rally Coins to use for a chance to win rewards



## Cost control

- Potential surplus refund\*\* eligibility when medical and pharmacy claims costs are lower than expected
- Level funding:
  - Fixed monthly claims funding payment throughout the plan year
  - Not subject to adjusted community rating
- Network and clinical programs focusing on appropriateness and cost efficiency
- Automatic stop loss reimbursement in cases where medical claims are higher than expected
- Eligibility for exemption from many Affordable Care Act (ACA) regulations and state mandates
- Eligibility for exemption from many state insurance premium taxes
- 15% average savings for plan sponsors with UnitedHealthcare Level Funded plans vs. fully insured plans<sup>1</sup>
- Over 58% of Minnesota groups received a surplus refund in 2021, with an average refund of \$8,940.03<sup>2</sup>

\*Data rates may apply.

\*\*Please consult a tax and/or legal advisor to determine if by receiving this surplus refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.





## UnitedHealthcare networks and resources

- Nationwide network including 1.2M+ physicians and health care professionals and over 6,900 hospitals and other care facilities
- Provider search and cost transparency tools on [myuhc.com](https://myuhc.com)<sup>®</sup> that allow plan participants to choose the care at the most competitive price



## Dedicated service

- Dedicated participant services:
  - First contact resolution
  - Claim navigation
- Committed wellness team, offering expertise and personalized assistance navigating through the wellness offerings
- Plan sponsor welcome webinar; a live overview to help understand and get the most out of the Level Funded plan



## Robust tools

- Claims and network utilization reporting
- 24/7 website access:
  - Plan participant website to view claims and coverage, find network providers and print ID cards
  - Plan sponsor website to manage plan participant information and enrollment
- Access to Mineral™ to help reduce the administrative burden of managing HR and compliance issues

The Minnesota Chamber is the largest broad-based business organization in the state, representing more than 6,300 businesses of all types and sizes—and more than half a million employees—throughout Minnesota. The Chamber was recognized recently as the nation’s number 1 chamber for working tirelessly for its members; providing 1-on-1 business services such as ChamberHealth, opportunities to grow their networks and knowledge base, and cultivating an economic environment where businesses stay and grow in our state. For more information or to become a member, visit [mnchamber.com](https://mnchamber.com) or email [mail@mnchamber.com](mailto:mail@mnchamber.com).

## Questions?

Contact your UnitedHealthcare representative or email [mnchamberhealth@uhc.com](mailto:mnchamberhealth@uhc.com) for additional details about available programs and benefits

United  
Healthcare



ChamberHealth

<sup>1</sup> Q2 2021 UnitedHealthcare internal analysis between UnitedHealthcare Insurance Company and Level Funded medical plans with Minnesota groups of 5–50 eligible employees. Savings are not guaranteed.

<sup>2</sup> UnitedHealthcare internal analysis, Jan. 1, 2021, through Dec. 31, 2021, between UnitedHealthcare Insurance Company and Level Funded medical plans with groups of 5–50 eligible employees. Savings not guaranteed. Please consult a tax and/or legal advisor to determine if, by receiving this surplus refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.

UnitedHealthcare network counts based on internal analysis, Q2 2022.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

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HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits 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. Check your benefit plan to determine if these services are available.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high-deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Minimum participation requirements may apply. Packaged Savings program is not available for all group sizes. Please consult your UnitedHealthcare representative for more details.

Members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing average cost data, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

UnitedHealthcare Motion is a voluntary program. The information provided 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 and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult 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. Subject to HSA eligibility, as applicable.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor’s care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

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.

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