Discover more savings, flexibility and stability with UnitedHealthcare Level Funded

Finding health benefits that work better for both your budget and employees can make a big difference—in everything from your bottom line and productivity levels to employee retention and recruiting. An alternative to a traditional fully insured plan, a UnitedHealthcare Level Funded health plan is designed to give Arizona businesses a different way to balance cost savings with benefits employees want.

More savings

- Rates based only on your plan participants (groups 2–50 not subject to adjusted community rating)
- Potential year-end surplus refund for your health plan if plan participant medical claims are lower than expected[1]
- Deeper medical coverage savings when you offer UnitedHealthcare specialty benefits like dental and vision alongside a UnitedHealthcare Level Funded plan

More flexibility

- Exemption from many Affordable Care Act regulations and state premium taxes
- Variety of plan designs to choose from including HSA, PPO and EPO options
- Choice of networks, from the nation's largest proprietary network[2] to local options

More stability

- Fixed monthly rate, similar to a fully insured plan experience
- Stop loss protection from unexpected high medical claims
- Online tools to help streamline plan management and up-to-date reporting on group claims, network usage and more

Potential year-end surplus refund

Level Funded health plans are based only on the medical claims of your plan participants. So if they're lower than expected, your plan shares the savings with a potential surplus refund at the end of your plan year.

Over 58% of Arizona Level Funded plan sponsors received a surplus refund in 2021, the average of which was

$113 per plan participant[1]

continued

United Healthcare

More for your plan participants

From built-in virtual care and wellness programs included at no cost to $0 copays for kids' primary care visits, Level Funded health plans are designed for better health, lower costs and a simpler experience for everyone.

HealthiestYou™ virtual care

Get virtual care from a mobile device* —available to all family members in the household, even those without Level Funded coverage.

- General medical, back and neck and dermatology care
- Behavioral care and counseling via one of the nation's largest behavioral health networks
- Expert medical advice (second opinion)

Rally®

Engage employees in a digital health experience designed to help them complete healthy behaviors. Participants complete a Health Survey to help measure health and choose personalized Missions to help them reach their health goals.

UnitedHealthcare Motion®

Participants track walking, swimming, cycling, elliptical use and more and may earn up to $1,000 in financial rewards per year to help offset out-of-pocket costs. (Motion is available with all Level Funded plans, not just HSA plans.)

$0 copays for kids

Available with copay-based and Premier PROformance plans, this benefit may help lower families' out-of-pocket costs with $0 copays for primary care visits for unmarried dependents under age 19.

On-the-go access

Using **myuhc.com®** or the UnitedHealthcare® app, plan participants can find nearby care options within their network, see claim details, view progress toward deductibles and more.

Ask for a quote

Contact your broker or UnitedHealthcare representative for more details

United Healthcare

*Data rates may apply.

[1] Among the 58% of UnitedHealthcare Level Funded plan sponsors in Arizona who received a refund in 2021, the average refund was $113 per plan participant. UnitedHealthcare internal reconciliation analysis, Jan. 1, 2021 through Dec. 31, 2021. Please consult a tax and/or legal advisor to determine if, by receiving this refund, there are any restrictions or obligations. Surplus refund available only where allowed by state law.

[2] UnitedHealthcare internal analysis, Dec. 31, 2021.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. Minimum participation requirements may apply for bundling programs.

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 of 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.

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.

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 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.

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.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.

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