

Benefits that deliver more value

Employees value a full benefits package. You value your employees. UnitedHealthcare specialty plans help enhance your benefits package and help control costs for your business.

Choice, coverage and savings

Flexible plan options let you choose plans that help fit your budget and may help you attract and retain employees. Offer them as employee-paid (voluntary), employer-paid or shared funding.



Dental

- Plans you can customize to fit your budget
- 107,000+ unique network providers¹
- Serving 13+ million members²
- Wellness benefits and programs



Vision

- Plans you can customize
- 110,000+ vision access points¹
- 48 out of 50 of the top retailers³
- Serving 20+ million members²
- Discounts on hearing aids from UnitedHealthcare Hearing at more than 5,500 credentialed hearing provider locations²



Life, disability and supplemental health

- Plans that help provide financial security, may help productivity and support high-deductible health plan (HDHP)/health savings account (HSA) strategies
- Life and supplemental life
- Short-term and long-term disability with absence management services (e.g., Family and Medical Leave)
- Supplemental health plans (Accident, Critical Illness and Hospital Indemnity)
- Serving 2+ million members²



Our specialty plans are designed to recognize the link between overall health and:

- Oral health
- Eye health
- Employee productivity

More savings and support when offered with our health plans

Health plan savings

When our health plan and specialty plans are purchased together, you may receive bundled savings, which helps lower your health plan cost. The more plans you bundle, the more you may save.

Administrative simplicity

You'll work with a single carrier to manage your benefits together.

- One dedicated account team
- One self-service administration website
- One integrated eligibility and claims process



Designed to deliver healthier outcomes and lower health care costs

Our integrated approach helps employees make informed health decisions. Employers who combine our medical benefits with one of our specialty plans may see up to 4% lower health care costs.⁴

Request a quote

Contact your UnitedHealthcare representative or broker today



¹ UnitedHealthcare network analysis, September 2020.

² UnitedHealthcare membership analysis, August 2020.

³ Ranked by Vision Monday, May 2017.

⁴ 2019 Book of Business. Included for employers who purchase a fully insured UnitedHealthcare health plan and 1 or more of the following UnitedHealthcare specialty plans: dental (groups 101+), vision (groups 101+), disability (groups 2+), critical illness protection (groups 51+), accident protection (groups 51+) or hospital indemnity protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible, subject to review of medical care and behavioral management services. For additional details, contact your broker or UnitedHealthcare representative.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.

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.

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. Plans sold in Texas use policy form number DPOL.06.TX or DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06 or DCERT.IND.12.TX. Plans sold in Virginia use policy form number VPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

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. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

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 or 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 or 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.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHCAC-POL-1 (01/12) et al., in Texas on form UHCAC-POL-1-TX (01/12) and in Virginia on UHCAC-POL-1-VA (01/12). The 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, call or write your insurance agent or the 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 on form UHICI-POL-1 et al., in Texas on UHICI-POL-1 and in Virginia on UHICI-POL-1-VA. 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. The 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, call or write your insurance agent or the company. 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 on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. 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. UnitedHealthcare Insurance Company is located in Hartford, CT.

Minimum participation requirements may apply for bundling programs. Please consult your broker or UnitedHealthcare representative for more details.