

# Boost benefits while controlling costs

## Vision with clear benefits

Choice and savings—with flexible options for funding, design, copays and frequency, as well custom benefit solutions.<sup>1</sup>

- Generous frame allowances
- Network of 120,000+ private and retail vision providers, including Costco Optical, Target Optical and Warby Parker<sup>3</sup>
- Polycarbonate lenses for children
- Competitive discounts on
  - Popular contact lens brands
  - LASIK at QualSight® LASIK<sup>2</sup>
  - Non-prescription sunglasses

## Dental worth smiling about

Flexible plans to fit your budget and employee needs.<sup>1</sup>

- Oral cancer screening benefit
- Prenatal dental care benefit
- Orthodontia benefits<sup>4</sup>
- Option to add extra cleanings, white fillings and dental implants
- Growing national network of more than 106,000 dentists<sup>3</sup>
- Reward healthy habits
  - Add plan features that help keep costs down, while rewarding employees who get routine dental care
  - Consumer MaxMultiplier®<sup>5</sup>
  - Preventive MaxMultiplier<sup>6</sup>

## Life and disability worth securing

Help employees and their families cover the out-of-pocket costs of certain unexpected events, as well as get support with impacts on their productivity, health and financial security.<sup>1</sup>

### With life

- Will and trust preparation
- Grief, legal and financial support
- Wealth management
- Travel assistance
- Beneficiary companion

### With disability

- Return-to-work services
- Employee Assistance Program
- Online claim submission through Employee Claims Portal
- Clinical and vocational resources

## Fund it your way

- Employee-paid (voluntary)
- Employer-paid
- Shared funding

Offering voluntary benefits can help keep your costs down while still being able to make extra benefits available to employees at competitive group rates.

## Simplify and save

Add a fully insured health plan to a UnitedHealthcare specialty plan and you'll lower your health plan cost while simplifying benefit administration. Estimate your savings and learn more at [uhc.com/bundleandsave](https://uhc.com/bundleandsave).

## Learn more

Contact your broker for more details

<sup>1</sup> Benefits and programs may not be available in all states or for all group sizes. Plans may vary and components are subject to change. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.

<sup>2</sup> Not all providers participate in all plans.

<sup>3</sup> UnitedHealthcare internal report, January 2022.

<sup>4</sup> Orthodontia coverage is available for companies who have 10 or more employees with a minimum of eight enrolled members.

<sup>5</sup> Consumer MaxMultiplier required participation is 2 or more eligible employees when there are waiting periods; and endodontics, periodontics and oral surgery are Class III (Major). These stipulations do not apply for groups with 10 or more eligible employees.

<sup>6</sup> Preventive MaxMultiplier required participation is 10 or more eligible employees.

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# Dental renewal

## Dental Benefit Summary

Current		
Plan: LIN02 <sup>1</sup> / Type: VPPO		
	Benefit	In/Out
Plan Maximums	Annual In/Out of Network	NA / NA
	Ortho Lifetime	NA / NA
Deductible	Individual/Family	NONE / NONE
Waiting Period	Major Services	NO WAIT
Coinsurance	Preventive	100% / NA
	Minor Restore	NA / NA
	Endo/Perio/Oral <sup>*</sup>	NA / NA
	Major Services	NA / NA
	Orthodontia	NA / NA

Renewal		
Plan: LIN02 <sup>1</sup> / Type: VPPO		
	Benefit	In/Out
Plan Maximums	Annual In/Out of Network	NA / NA
	Ortho Lifetime	NA / NA
Deductible	Individual/Family	NONE / NONE
Waiting Period	Major Services	NO WAIT
Coinsurance	Preventive	100% / NA
	Minor Restore	NA / NA
	Endo/Perio/Oral <sup>*</sup>	NA / NA
	Major Services	NA / NA
	Orthodontia	NA / NA

## Monthly Rates/Premiums

	Enrollment	Rate
Employee	1	\$10.42
Empl + Spouse	0	\$20.83
Empl + Child	0	\$26.51
Empl + Fam	3	\$39.06
Monthly Premium		\$127.60

	Enrollment	Rate
Employee	1	\$10.42
Empl + Spouse	0	\$20.83
Empl + Child	0	\$26.51
Empl + Fam	3	\$39.06
Monthly Premium		\$127.60

Change from current: 0.0%

• Dental plans have a 12 month rate guarantee. The rates displayed in this package will be effective through 12/31/2023. The rate guarantee is subject to change based upon changes to the policy and/or plan structure.

\* Please refer to your benefit summary or certificate of coverage for a more detailed view of the benefit coverage for services within these categories as some plans may have benefits that differ from what we are able to display here.

<sup>1</sup> Ask about our Consumer Max Multiplier! This consumer driven benefit allows members to carry forward a portion of their unused annual dental maximum into an account for future use.

# Vision renewal

## Vision Benefit Summary

Current		
Plan: S1043 Type: VOLUNTARY		
	Services & Materials	Amount
In-Network Copay	Exam	\$15
	Materials	\$30
Frequencies	Exam	1 x per 12 mos
	Lenses	1 x per 12 mos
	Frames	1 x per 24 mos
Out-of-Network Reimbursement	Exam	Up to \$40
	Single Lenses	Up to \$40
	Bifocal Lenses	Up to \$60
	Trifocal Lenses	Up to \$80
	Lenticular Lenses	Up to \$80
	Frames	Up to \$45

Renewal		
Plan: S1043 Type: VOLUNTARY		
	Services & Materials	Amount
In-Network Copay	Exam	\$15
	Materials	\$30
Frequencies	Exam	1 x per 12 mos
	Lenses	1 x per 12 mos
	Frames	1 x per 24 mos
Out-of-Network Reimbursement	Exam	Up to \$40
	Single Lenses	Up to \$40
	Bifocal Lenses	Up to \$60
	Trifocal Lenses	Up to \$80
	Lenticular Lenses	Up to \$80
	Frames	Up to \$45

## Monthly Rates/Premiums

	Enrollment	Rate
Employee	1	\$5.49
Empl + Spouse	0	\$10.43
Empl + Child	1	\$12.19
Empl + Fam	4	\$17.18
Monthly Premium		\$86.40

	Enrollment	Rate
Employee	1	\$5.49
Empl + Spouse	0	\$10.43
Empl + Child	1	\$12.19
Empl + Fam	4	\$17.18
Monthly Premium		\$86.40

Change from current: 0.0%

• Vision plans have a 24 month rate guarantee from contract issuance. The rates displayed within this package will be effective through 12/31/2024. The rate guarantee is subject to change based upon changes to the policy and/or plan structure.



# Consider our Medical Plans.

Designed to **Meet Your Needs.**

Now's the time to get the conversation started. A well-designed health plan, combined with the largest single proprietary network of doctors and hospitals in the nation, can be an integral part of your benefits strategy to help manage costs now and in the future. **UnitedHealthcare offers a wide range of choices in plans, benefit designs and funding options.** And every plan contains a range of wellness, decision support, behavioral health, care management and complex condition management options. **Ask your broker or UnitedHealthcare representative to work with you to design and position your health plan for success.**

## Delivering on what you value most.

**98%** We have the broadest national network available, reaching 98% of the United States population<sup>1</sup> in all 50 states, and includes 751,000 physicians.

**95%** reported member satisfaction rating.<sup>2</sup>

**93%** Customer Service requests resolved on the very first call.<sup>3</sup>

**99%** claims paid accurately.<sup>4</sup>

At UnitedHealthcare, we connect you to resources and options when it comes to your health care coverage:

- ▶ **Flexible Plans**
- ▶ **Personalized Service**
- ▶ **Innovative Tools**



**Contact your UnitedHealthcare  
Representative or your broker today.**

<sup>1</sup> UnitedHealth Network Access internal analysis, January 1, 2012.

<sup>2</sup> United Experience Survey, 2012.

<sup>3</sup> UnitedHealthcare service data, December 2010.

<sup>4</sup> American Medical Association, 2013 National Health Insurer Report Card.

# Glossary

**Annual Plan Maximum** – The maximum dollar amount that a Dental plan will pay toward the cost of care within a specific period, usually a calendar year.

**Certification of Coverage** – A written document provided to members that sets forth the terms of the health plan. It explains among other things coverage, member cost share obligations, appeal rights, and important enrollment information.

**Coinsurance (in/out)** – The portion of covered costs that UnitedHealthcare will pay after the deductible is met.

**Contribution Level** – Defines the level of contribution made by the employer toward the premium for the plan. The three possible values are : Non-contributory (coverage is paid for by the employer), Contributory (coverage is partially paid for by the employer) , and Voluntary (employee pays the entire premium).

**Copay** – The fixed dollar amount the member must pay directly to a provider at the time they receive certain services.

**Deductible** – The amount of covered expenses that the insured (member) must pay before the insurance starts paying covered expenses, excluding copays, coinsurance, and non-covered expenses.

**Definition of Disability** – Description of the level of disability that is covered under the Short Term or Long Term Disability plan. “Total” provides benefits when you are unable to work at all. “Residual” and “Partial” provide benefits when you can still work part-time.

**Elimination Period** – also known as the waiting period, defines the amount of time that must pass before the member is eligible to collect benefits.

**Flexible Spending Account (FSA)** – The Flexible Spending Account portion of Section 125 allows employee contributions to a dedicated savings account be made on a pre-tax basis.

**Frequencies** – The period of time that must elapse before services or materials are covered by the Vision plan.

**Guaranteed Issue** – The amount of life insurance available to the member without having to provide Evidence of Insurability (EOI).

**Out-of-network** – Employees and their covered dependents receiving non-network services may have additional financial responsibility beyond any applicable plan deductible, coinsurance amount, and co-payment. This additional financial responsibility will not apply to any out-of-pocket maximum.

**Pre-Ex Condition Limitation** – The number of months prior to and months after coverage is effective that must pass before disability from a pre-existing condition will be covered.

**Rate** – The amount of money per enrollment classification paid to a carrier for coverage. Rates are usually charged on a monthly basis.

**Renewal Date** – The date a contract becomes in force.

**Subscriber** –The person responsible for payment of premiums or whose employment is the basis of eligibility for membership in a plan.