



# Health plans designed to give you more

Discover savings, freedom and simplicity with All Savers Alternate Funding



• Cost Control • Innovative Wellness Programs •

**All Savers Experience**

• Network of Health Providers •

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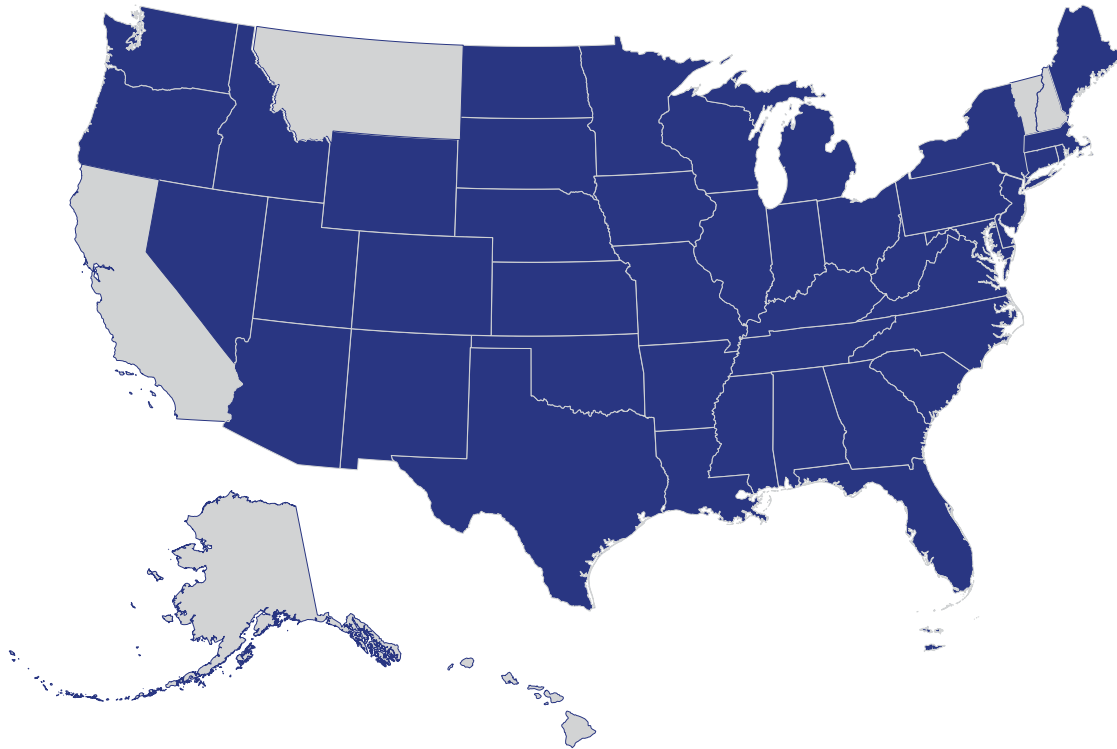
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# What is All Savers®?

## All Savers market experience

All Savers is marketed in  
44 states and the Virgin Islands



## Strategic approach

Working together to help build  
health ownership step by step...



# All Savers Alternate Funding

## Self-funded health plans for businesses with 5–300<sup>1</sup> employees

### Plans tailored for your business

A big concern for business owners is the cost of health care. So, All Savers Alternate Funding plans were built with your business in mind. They're intended to help you save money—and help your employees get more out of their plans, too.

### A different kind of plan

All Savers Alternate Funding is a self-funded health plan designed specifically for businesses with 5–300 employees. It includes 3 parts:

1. Your self-funded medical plan, which pays covered medical expenses of your covered employees and their eligible dependents.
2. A third-party administration agreement between you and United HealthCare Services, Inc. or UnitedHealthcare Services LLC in NY for claims processing, billing, customer service and other administrative services.
3. A stop loss insurance policy by All Savers Insurance Company (except MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY. Stop loss insurance helps the plan limit risk by absorbing losses due to large catastrophic claims by a covered individual, and includes a cap on the overall medical claims payment risk.

With a self-funded health plan, you may pay lower premium taxes throughout the year and you'll potentially have the chance to get a surplus refund<sup>2</sup> back at the end of the year where allowed by state law.

Keep reading to learn more about what you and your employees can get with an All Savers Alternate Funding plan.

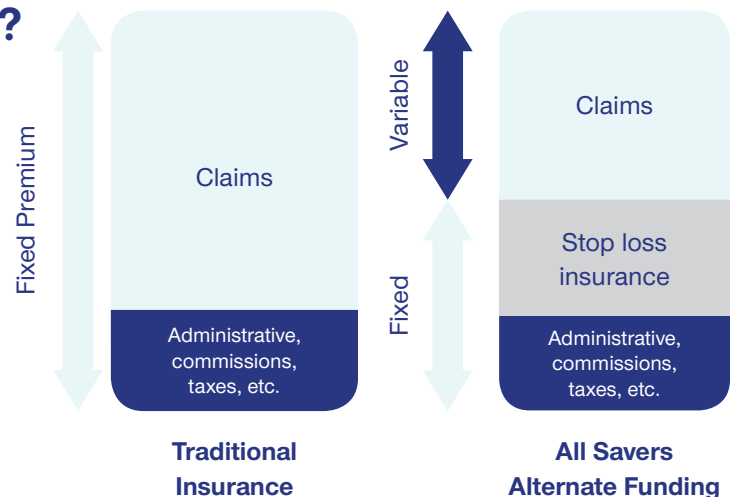
## Cost control

### How does alternate funding work?

#### Traditional insurance is a fixed cost

With traditional plans, the business pays a fixed premium to the insurance company, and then the insurance company pays the medical claims as well as the administrative costs, sales commissions and taxes.

If the actual health care claims are higher than expected, the insurance company covers them. But if the claims are lower than expected, the insurance company keeps the difference. This means your company doesn't get anything back if your employees have lower-than-expected claims.



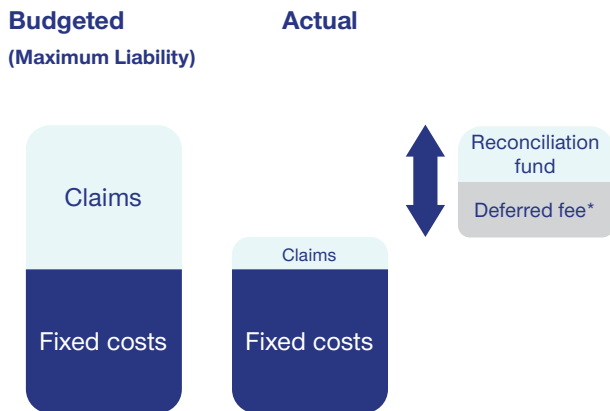
## All Savers Alternate Funding plans are different

With All Savers Alternate Funding, if the covered medical claims are lower than expected, your plan shares the savings with a potential surplus refund at the end of the year (where allowed by state law). And if the covered claims are higher than expected, your stop loss insurance policy covers them.

Here are a couple additional benefits of an All Savers Alternate Funding plan:

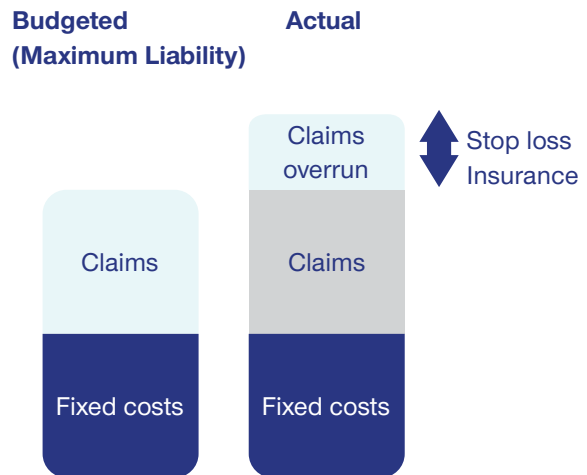
- The plan is a “level-funded” plan, so your company will make the same monthly claims funding payment throughout the plan year. You won’t have to pay any more for claims at the end of the plan year, even if you have high claims costs.
- Self-funded medical plans are not subject to most state insurance mandates or state insurance-premium taxes, which may mean lower costs throughout the year. (However, stop loss coverage is still subject to premium tax.)

### Best case: Low medical claims



\*Where allowed by state law. Note, this fee may vary by state.

### Worst case: High medical claims



Your company’s monthly payments include the estimated health care claims plus fixed-cost items (administrative fees and stop loss insurance premium). This is called your plan’s “maximum liability,” which means you won’t get stuck at the end of the year with any unexpected costs.

Part of your monthly payments will go into an account that pays for your covered employees’ eligible medical claims. At the end of the year, the monthly claims funding payments will be compared with the actual claims costs. In the best-case scenario, if actual claims costs for the year are less than what was estimated, your plan has a surplus.

After plan reconciliation, a portion of any surplus is sent back to your plan to use the following year, and a portion is kept as a deferred service fee (where allowed by state law).

In the worst-case scenario, the actual medical claims would be higher than expected. But because your plan would have already paid the maximum liability, you won’t pay more for covered claims at the end of the plan year.

Stop loss insurance helps the plan limit risk by absorbing losses due to high catastrophic claims, and is already built into your monthly payments.

Of course, each year could be somewhere in between. In any case, many businesses may save with an All Savers Alternate Funding plan.

# Variety of plan designs

## Alternate Funding chassis

### Traditional, split copay and HSA plan designs

- \$0 primary care physician (PCP) network copays for kids (EPO/PPO)
- Deductible range: \$500 to \$6,350
- Coinsurance options: 80% or 100%
- Network only (EPO) options
- Embedded/non-embedded deductibles
- Individual stop loss limits: \$15K–\$50K (varies by state and group size)
- PCP gated EPO plans with specialist referral required (not available in all markets)
- Advantage prescription drug list (PDL)
- Essential PDL—unique benefit designs (Not available in all markets)
- 30- to 90-day retail or mail order pharmacy supplies
- Real Appeal® available with all benefit plans
- 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

### Tiered Benefit plans

- Specialist tiering (not available in all markets)  
Advanced—deductible range \$1,000 - \$5,000, 50% coinsurance
- Premier PROformance—deductible range \$1,000–\$5,000, 80% coinsurance. \$0 PCP copay for kids, \$10–\$15 PCP copay for adults

### Flex Focus plans

- Deductible range \$1,000–\$3,000, 80% coinsurance
- \$0 copay for the first 3 PCP/specialists combined visits
- \$0 copayment for the first 2 urgent care visits

### Innovative wellness programs

- UnitedHealthcare Motion® (motion activity)\*
- Rally®
- HealthiestYou™ (virtual care)

### National networks

- Choice Plus (PPO)
- Choice (EPO)
- Core Essential (IL, IN, KS, MI, MN, MO, TN and TX only, and varies by county)
- Core (IL, IN, MI, MN, MO, TN and TX only, and varies by county)
- UnitedHealthcare Navigate® EPO (not available in all markets)
- UnitedHealthcare Charter® EPO (not available in all markets)

## Anywhere, anytime answers about prescription drugs

With OptumRx®, employees can connect with timely, personalized support delivered in the way that is most convenient for them.



### OptumRx makes it easy to obtain prescriptions, get drug cost estimates and find ways to save on your medications

#### PreCheck MyScript®

Real-time plan costs and benefit information

#### Dx2Rx

Streamlines the Prior Authorization process

#### Refill and Save

#### Opioid Management

#### Point of Sale Discounts

## Packaged Savings and uBundle programs

Save when you bundle your benefits with the Packaged Savings or uBundle programs.

- Bundle our medical plans with eligible specialty products—dental, vision and life
- The more you bundle, the more you may save
- Per plan participant per-month savings is given as a monthly administrative credit based on the number of enrolled All Savers medical subscribers
- Packaged Savings credits remain in place as long as the eligible coverages remain in force for 5–50 eligible employees
- uBundle credits remain in place as long as the eligible coverages remain in force for 51–300 eligible employees
- Dental, vision or life must be sold with medical

\*UnitedHealthcare Motion not available in DE, KS, MO, NJ, PA or WI.

# Innovative wellness programs

## All Savers Alternate Funding offers wellness options

As part of your benefit plan, and at no additional cost, we provide you and your employees with ways to help manage your care and get healthier. We want to make it easier for you to actively engage in your health.

### UnitedHealthcare Motion®

- Register and receive a \$55 registration credit that can be used toward purchase of an activity tracker or saved for quarterly reimbursements
- Wear an activity tracker and get rewarded for meeting certain daily walking goals
- Develop healthy habits while earning financial rewards
- Enrolled employees and spouses may each earn over \$1,000 per year, deposited into a Health Savings Account (HSA) to be used for qualified medical expenses
- Quarterly reimbursement for expenses applied to the out-of-pocket limit calendar year spend
- 50% calendar year rollover of unreimbursed rewards for those on a non-HSA plan



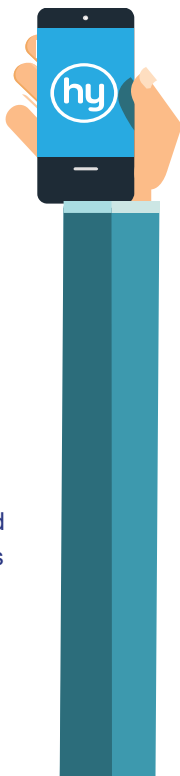
UnitedHealthcare Motion not available in DE, KS, MO, NJ, PA or WI.

To learn more, visit [unitedhealthcaremotion.com](http://unitedhealthcaremotion.com)



- Virtual care from your mobile device\*
- 24/7 unlimited access to doctors who can diagnose, prescribe\*\* and treat with no consult fees
- Prescription drug pricing comparison tool
- Provider search tool
- View your deductible in real time
- Expert Medical Services provides you and your non-covered dependents second opinion service and answers to medical questions with virtual visits

To learn more, visit [healthiestyou.com](http://healthiestyou.com)



Take the health survey and get your Rally Age



Pick your Missions to help you toward your health goals



Earn rewards for making healthier choices through virtual coins

Get step-by-step support encouraging greater levels of engagement

Track individual results

To learn more, visit [rallyhealth.com](http://rallyhealth.com)

\*Data rates may apply.

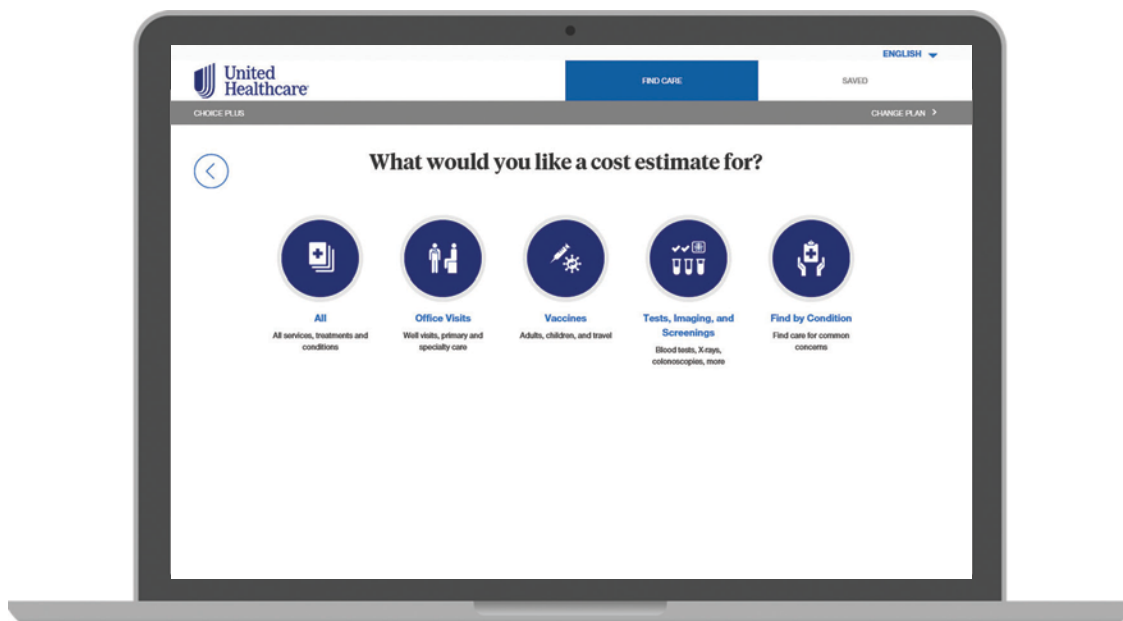
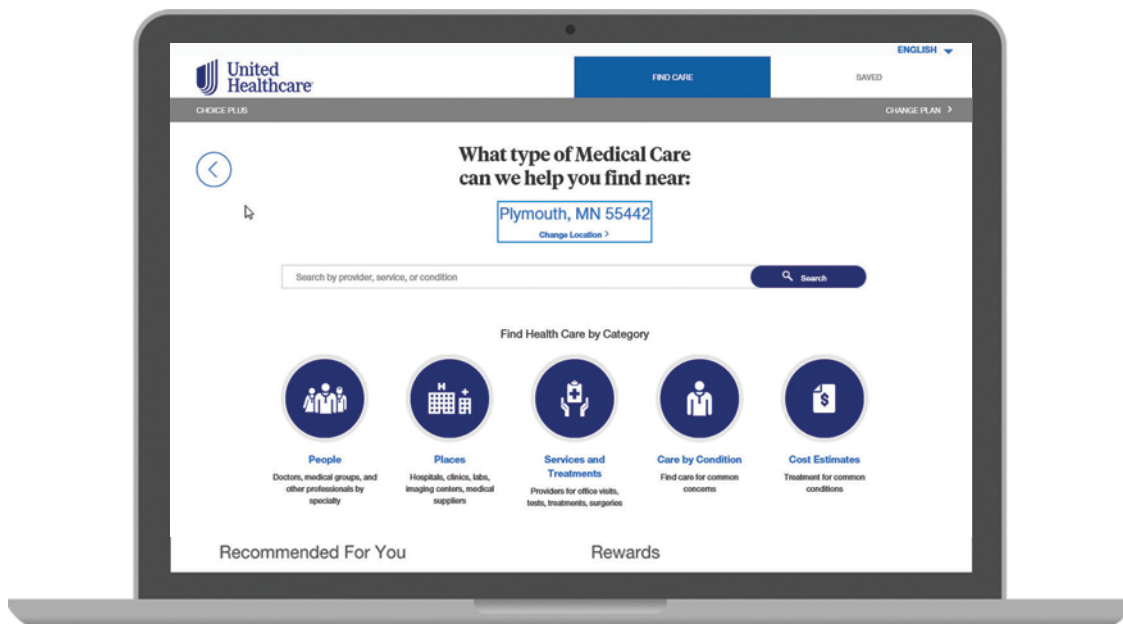
\*\*Certain prescriptions may not be available, and other restrictions may apply.

# UnitedHealthcare networks and resources

Largest proprietary national network\* = more access and more potential cost savings

## Provider search and cost transparency

All Savers members use Rally Connect to find a doctor, clinic or find care for a specific condition. Find Care & Costs is used to estimate costs and much more.



\*UnitedHealthcare internal analysis, June 30, 2019.










# Robust tools

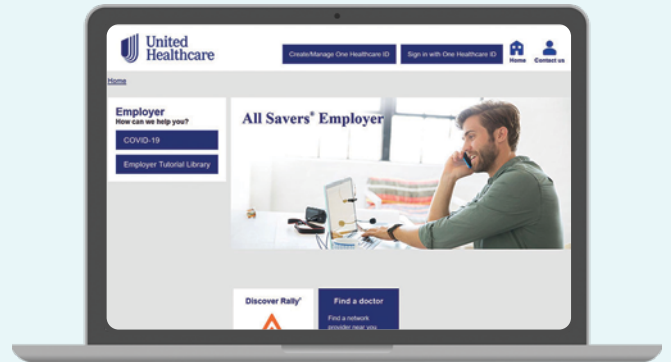
## Online services

Take control of your health benefits with [myallsaversconnect.com](https://myallsaversconnect.com)










### Member website

-  Plan documents
-  Organize your claims
-  Accumulator balances
-  Link to wellness resources (where available)
-  Provider lookup
-  Answers to frequently asked questions
-  Pharmacy



### Plan sponsor website

-  Roster management or manage plan participant benefits
-  Request health plan ID cards—or if your members misplace their ID cards, verify their mailing address on file and order replacements
-  Request plan documents by mail
-  View billing statement
-  View billing information—payment amounts and posting dates
-  Find plan documents online
-  Plan sponsor reporting—monthly plan sponsor claims and utilization report

# Dedicated service

## Customer Care Advocates

Our team of advocates is committed to providing guidance and support with every customer interaction by actively listening, responding with urgency and owning the final outcome.

### Service excellence model

Our teams of committed Customer Care Advocates are empowered to own organizational processes resulting in timely resolution of customer inquiries. We build trust through our first-contact resolution and compassion service model by walking in the shoes of our customer. We value the voice of our customers.

### Specialized support

Our Customer Care Advocates provide support to manage your health care needs. We have access to dedicated technical experts from each business unit to effectively manage all facets of plan administration.

We provide guided website education for our customers to assist you with the navigation of your health care. Our goal is to help our customers become informed and engaged with their health care functionality with claims processes, benefits, wellness programs, online tools and locating a provider. We assist with closing the gaps in health care understanding by providing helpful and detailed information regarding benefit options.



### Customized solutions

Our customized solutions help our members live healthier lives by utilizing our health and wellness programs. We encourage cost-effective decisions by educating our customers regarding HSA options in addition to our wellness programs:

- UnitedHealthcare Motion
- HealthiestYou™
- Expert Medical Services
- Rally

### Hours of operation:

7:30 a.m.–8:00 p.m. CT

# Health plan options for business owners

All Savers consumer-driven health plans are designed to meet the challenge of rising health care costs by offering flexibility and options with an Alternate Funding plan. All Savers provides access to the largest proprietary national UnitedHealthcare network and the OptumRx network of pharmacies.



## Cost control

- Potential surplus refund<sup>2</sup> eligibility when medical 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



## Variety of plan designs

- HSA, PPO and EPO plan portfolios to meet the needs of your employees and their families:
  - \$0 primary care physician (PCP) network copays for kids (EPO/PPO)
  - Deductibles that range from \$500 to \$6,350
  - Coinsurance options of 80% or 100%
  - Embedded and non-embedded deductibles
- National pharmacy benefit manager with full OptumRx integration
- Opportunity to save and bundle UnitedHealthcare Specialty benefits, taking advantage of combined billing with the Packaged Savings program for groups with 5–50, and the uBundle program for groups with 51–300. Eligibility requirements may vary by state.
- 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



## Innovative wellness programs

- UnitedHealthcare Motion: Use a motion device to track steps, reach goals and earn financial rewards (over \$1,000 per year) to help offset plan participant qualified medical out-of-pocket costs—provided at no additional cost and part of your benefit plan. (Motion is not available in DE, KS, MO, NJ, PA or WI.)
- Prepaid debit card option: Plan participants with an HSA have the option of receiving their rewards on a prepaid debit card. They are prompted during Motion registration to choose their preferred type of deposit. The debit card can be used for expenses other than health care.\*\*
- 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
- Rally: User-friendly digital experience. Complete a health survey, choose missions, join challenges and earn Rally Coins to use for a chance to win rewards

\*UnitedHealthcare internal analysis, December 31, 2020.

\*\* Receiving a reward card may have tax implications. You should consult an appropriate tax professional to determine whether you have any tax obligations from receiving this card under the program.



## UnitedHealthcare networks and resources

- Nationwide network of quality health care providers, including more than 1,191,670 physicians and care professionals, and 6,079 hospitals and other care facilities\*
- Rally Connect provider search and cost transparency tool allows employees to choose the care at the most competitive price
- Support from UnitedHealthcare resources
- Mayo Clinic available except on UnitedHealthcare Navigate® and UnitedHealthcare Charter® plans



## Robust tools

- Detailed claims utilization reporting to help manage your benefit plan
- 24/7 website access:
  - Plan participant website with access to benefit and claims information, along with the ability to order and print health plan ID cards
  - Plan sponsor website with the ability to manage plan participant information and enrollment
  - Provider website with plan participant benefit verification



## Dedicated service

- Dedicated plan 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 an All Savers Alternate Funding plan

# United Healthcare

\*Groups of 5–300 eligible employees. Group size may vary by state.

<sup>2</sup>Please consult a tax and/or legal advisor to determine if by receiving this surplus refund, there are any restrictions or obligations, or whether the surplus refund is taxable.

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, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.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 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. 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. 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, and Unimerica Life Insurance Company is located in Milwaukee, WI.

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.

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.

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.

Real Appeal is provided to eligible members at no additional cost as part of your health plan benefits. Real Appeal is a voluntary weight loss program that is offered to eligible participants 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. 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. Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change. Please consult your All Savers representative for more details.

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.

All UnitedHealthcare members can access a cost estimate online. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website 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.

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 MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

All trademarks are the property of their respective owners.