



The more you bundle, the more you may save

Lower your medical costs by adding dental and vision plans through the ACEC Ancillary Bundling Program



As a fully insured customer and member firm of the American Council of Engineering Companies (ACEC), you may save up to 2.5% on medical premiums when bundling your UnitedHealthcare medical plan with UnitedHealthcare dental and vision plans. Bundling also helps simplify the administrative experience and provides your employees with a more competitive benefits package.

Save with one, save more with two

1% savings with dental only

1% savings with vision only

or

2.5% savings with both dental and vision

More reasons to bundle

When our medical, dental and vision plans are purchased together, you get a simpler, service-focused experience, with:

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

An example of up to \$18,000 in bundling savings

Group size: 75 employees

Estimated medical premium (per employee per month):

\$800 per month (\$720,000 annual total)

| | |
|---------------------------------|----------|
| Dental: 1% savings | \$7,200 |
| Vision: 1% savings | \$7,200 |
| Dental and Vision: 2.5% savings | \$18,000 |

For illustrative purposes. Your savings will differ depending on your group size, plans chosen and premiums. Contact your sales representative for more information.

ACEC Bundling Program rules and participation requirements



Medical: Must be a UnitedHealthcare fully insured medical plan; requires a minimum participation of 50% of eligible employees.



Dental: Must be a fully insured dental plan (contributory or voluntary); requires 50% minimum participation of UnitedHealthcare medical enrollment to receive medical cost savings of 1%.



Vision: Must be a fully insured vision plan (contributory or voluntary); requires 50% minimum participation of UnitedHealthcare medical enrollment to receive medical cost savings of 1%.

Contact your broker or UnitedHealthcare representative to learn more

United
Healthcare

ACEC
LIFE/HEALTH TRUST

More ways to save

On top of bundling savings, ACEC members are eligible for additional savings with UnitedHealthcare ancillary plan rates.

Dental savings

13%

Vision savings

5%

Life savings

40%

Short-term disability savings

13%

Long-term disability savings

13%

ACEC savings are applied to UnitedHealthcare new business ancillary rates.

PLANS ARE NOT AVAILABLE TO MEMBER EMPLOYERS IN ALL STATES.

ACEC Life/Health Trust provides aggregate life and health benefit plans to ACEC members.

Insurance coverage provided by or through UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of Illinois or their affiliates.

The American Council of Engineering Companies (ACEC), the ACEC Life/Health Insurance Trust and UnitedHealthcare Insurance Company are three separate legal operating entities and, as such, the organizations are governed and function independently. UnitedHealthcare's services are provided with the authorization of the ACEC Life/Health Trust. Questions related to health benefits offered through the Life/Health Trust should be directed to 1-800-573-0415. Must be UnitedHealthcare insurance license products; and HMO products do not apply. ACEC membership qualification is determined by the association.

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 UnitedHealthcare sales representative.

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. 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.

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.

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