



Health plans designed to give you more

Discover savings, flexibility and stability with level funded health plans



One of the biggest challenges facing business owners is the cost of employee health coverage. Managing costs is important — but so is offering a health plan your plan participants actually like. Level funded health plans from UnitedHealthcare are designed to give you a different way to balance the cost savings you're looking for with benefits plan participants want.



Savings

- Average potential savings of 19% compared to a fully insured plan¹
- A potential year-end surplus refund if medical and pharmacy claims are lower than expected²
- Opportunity to bundle UnitedHealthcare Specialty benefits like vision and dental, taking advantage of combined billing and Packaged Savings[®]
- Exemption from many Affordable Care Act (ACA) regulations and state insurance premium taxes



Flexibility

HSA, PPO and EPO plan designs to choose from with:

- Network options that provide access to Geisinger hospitals, healthplexes, clinics and providers³ — and to 1.7 million providers nationwide⁴
- \$0 primary care physician (PCP) network copays for kids (EPO/PPO)⁵
- 24/7 Virtual Visits connect participants with a provider for nonemergency care needs using a mobile device* or computer
- Access to a broad pharmacy network that includes major chains, mass merchants and supermarkets



Stability

- Fixed monthly payments, similar to a fully insured plan experience
- Built-in stop loss protection from unexpected high medical claims
- Online tools to simplify plan management

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Get the benefits of self-funding

Many larger plan sponsors choose self-funded health plans for more cost control and their ability to spread claims risk across a large base of plan participants. Level funded plans are essentially self-funded plans, too, but with safeguards built in for small and mid-size plan sponsors.

What's included

Self-funded medical plan

- Coverage for medical expenses of plan participants
- Fixed monthly rate
- Wellness programs

Administrative services

- Claims administration
- Reports
- Plan participant services

Stop loss insurance

- Limits your exposure to medical claims risk
- Individual and aggregate coverage

Help plan participants get healthier

- **UnitedHealthcare Rewards** – An incentive program where plan participants can earn dollars for reaching program goals and completing activities built for a variety of interests such as walking, biking, tracking sleep and more
- **Real Appeal®** – With online coaching, a Success Kit and more, this program is designed to help participants lose weight and keep it off
- **HealthiestYou™ virtual care** – Provides the ability to connect with doctors 24/7, price prescriptions and more
- **Expert Medical Services** – A second-opinion service that helps plan participants make informed medical decisions

Ask for a quote

Contact your broker or UnitedHealthcare representative

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*Data rates may apply.

¹ Average savings for UnitedHealthcare Fully Insured groups migrated to UnitedHealthcare Level Funded, Jan. 1, 2022–Dec. 31, 2023. Savings are not guaranteed.

² 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. Surplus refund available only where allowed by law.

³ As of April 1, 2023, Geisinger hospitals, healthplexes, clinics and providers are participating with UnitedHealthcare commercial networks only and are available through employer sponsored health coverage.

⁴ UnitedHealthcare internal analysis of national network count, Q4 2023.

⁵ \$0 kids copay benefit is available for enrollees in copay-based medical plans with unmarried dependents under the age of 19. See the Certificate of Coverage for the full definition of a dependent child.

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 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.

A health system is a group of healthcare organizations (e.g., physician practices, hospitals, skilled nursing facilities) that are jointly owned or managed.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program 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, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with 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 1-866-230-2505 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. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost 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. Results, if any, may vary. 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.

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.

Minimum participation requirements may apply for bundling programs. Packaged Savings program is not available for all group sizes, and benefits and programs may not be available in all states. Components subject to change.

UnitedHealthcare Level Funded: Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

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