



Health plans designed to give you more

Discover savings, flexibility and stability with our 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

- Plan costs based only on the medical and pharmacy claims experience of your plan participants (groups 2-50 not subject to adjusted community rating)
- \$0 copay UnitedHealthcare Vital Medication Program for certain prescriptions, like insulin and epinephrine
- A potential year-end surplus refund if medical and pharmacy claims are lower than expected¹



Flexibility

- Choice of wellness programs and telemedicine at no additional cost
- Exemption from many state premium taxes



Stability

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

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 midsize plan sponsors.

Level funded plans have 3 parts

Self-funded medical plan

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

Administrative services

- Claims administration
- Plan participant services
- Reports

Stop loss insurance

- Claims protection, including large catastrophic by a single plan participant and overall
- Individual and aggregate coverage

Find a customized fit

- Health savings account (HSA), Preferred Provider Organization (PPO) and Exclusive Provider Organization (EPO) portfolios available
- Nationwide network of over 1.7 million doctors and health care professionals and more than 5,000 hospitals²
- Opportunity to bundle UnitedHealthcare specialty benefits like vision and dental, taking advantage of combined billing and savings

Help plan participants get healthier

- **UnitedHealthcare Rewards** is an incentive program where plan participants can earn rewards for reaching program goals and completing activities built for a variety of interests, such as walking, biking, tracking sleep and more
- **24/7 Virtual Visits** allow plan participants to connect with a provider for nonemergency care – anytime, anywhere – from a mobile device* or computer
- **Real Appeal**[®] provides online coaching, a Success Kit and more, and is designed to help participants lose weight and keep it off through small steps that lead to lasting change

Ask for a quote

Contact your broker or UnitedHealthcare representative

**United
Healthcare**[®]

*Data rates may apply.

¹ Please consult a tax and/or legal advisor to determine if, by receiving this surplus refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.

² UnitedHealthcare internal analysis, Dec. 31, 2024.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

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.

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.

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 healthcare 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 provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. 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 loss 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.

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.