



Coverage solutions for the entire workforce

Considering all of your employees' health care needs has never been more important. UnitedHealthcare FlexWork addresses the needs of intermittent part-time employees (non-benefits-eligible) and permanent full-time lower-wage employees (benefits-eligible). There's even a Minimum Value Plan (MVP) for intermittent full-time contractors.

Plans to fit each unique situation

Bronze Minimum Value Plan – Broad major medical coverage, highest cost, ACA-compliance for full-time contractor populations

Sub-Bronze Minimum Essential Coverage Plan – Limited coverage, designed for affordability and the non-benefits-eligible part-time and cost-conscious full-time populations

Preventive Minimum Essential Coverage Plan – Very limited coverage, lowest cost, designed for non-benefits-eligible populations seeking basic coverage



Additional coverages and services to choose from:

- Financial protection – accident, critical illness, enhanced hospital indemnity, fixed indemnity
- Dental
- Vision
- Limited pharmacy benefit
- Specialized benefits administration to address complex eligibility rules for higher-turnover populations
- Additional programs – \$0 copay telehealth, discount programs and more

Growing in size and demand

36%

growth in the intermittent workforce in the past 5 years¹

90%

of organizations anticipate relying on intermittent workers more in the future¹

A wide variety of advantages with FlexWork limited medical plans

- Group premium equivalent rates designed for affordability
- Increased savings from first-dollar coverage
- Extensive choice through a large network
- Convenience of pre-tax, payroll-deducted coverage
- Retention of ACA subsidy eligibility (if subsidy-eligible)

Benefit from a better experience

Discover the advantages of FlexWork through UnitedHealthcare, a company with extensive medical, specialty and pharmacy plan experience.



Value

- Enhances recruitment, retention and productivity efforts
- Expands your benefits package
- Provides a more affordable alternative to ACA individual marketplace plans



Flexibility

- Provides medical funding choices
- Allows for configurable design options
- Offers an optional specialized benefits administration platform



Access

- Delivers the trust of working with one of the nation's largest health carriers
- Enables access in all 50 states
- Provides an opportunity to consolidate carriers and simplify administration

Learn more

Contact your UnitedHealthcare representative for more information or email us at flexworkinquiries@uhc.com

¹ Deloitte ConnectMe 2018 study.

Note: FlexWork is a group benefits program for employers with more than 3,000 U.S. employees.

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