

# Get to know a small business health plan designed to give you more.

With savings, freedom and stability, All Savers Alternate Funding is made for today's environment.



The No. 1 concern facing small business owners—especially in challenging times—is the cost of health coverage, with 69% reporting rising health care costs over the last 4 years.<sup>1</sup> Affordable Care Act (ACA) regulations add even more complexity and cost. It's no wonder that small businesses are looking for more cost-effective, flexible ways to provide quality health benefits to their employees.

All Savers® Alternate Funding health plans are designed to give your small business savings, freedom and stability—with rates based only on your employees. So if their claims are lower than expected, you may get money back at year-end. In fact, over a third of All Savers customers nationwide received a refund in 2019, the average of which was \$8,795.<sup>2</sup>



## Savings

- Rates based only on the claims experience of your employees (not subject to Adjusted Community Rating or impacted by poor health trends outside your business).
- Wellness programs designed to help employees get healthier, which may lower claims costs.
- A potential year-end surplus refund if claims are lower than expected.



## Freedom

- Exemption from most ACA regulations and state mandates.
- Exemption from most state insurance premium taxes.
- A variety of plan designs that can be customized to your business.



## Stability

- Fixed monthly payments, regardless of actual claims, similar to a fully insured plan experience.
- Stop loss protection from unexpected high claims.
- Online tools to simplify plan management.

## Small business owners face big challenges:

# 74%

report that **cost** is a problem in providing employee health care coverage.<sup>1</sup>

# 43%

said **lack of choices** in health plans is their biggest challenge outside of cost.<sup>1</sup>

# Get the benefits of self-funding without the risks.

Many larger businesses choose self-funded health plans for more cost control and their ability to spread claims risk across a large base of employees. All Savers is essentially a self-funded plan, too, but with safeguards built in for small businesses.

Unlike traditional (fully insured) health plans, All Savers consists of a self-funded medical plan plus stop loss insurance to protect your business from unexpected high claims.

## What your All Savers dollar buys:

### Self-funded Medical Plan

- Covered medical expenses of employees and their families
- Fixed monthly payment
- Wellness programs at no additional cost

### Administrative Services

- Claims administration
- Reports
- Employee services
- Network services
- Managed pharmacy services

### Stop Loss Insurance

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

## Find a customized fit for your business.

- Choose from HSA, PPO and EPO plan portfolios:
  - Deductibles ranging from \$500 to \$6,850.
  - Coinsurance options of 50%, 80% or 100%.
- Nationwide network of more than a million physicians and health care professionals and more than 6,500 hospitals.<sup>3</sup>
- Pharmacy benefits with full OptumRx integration.
- Opportunity to bundle UnitedHealthcare Specialty benefits like vision and dental, taking advantage of combined billing and Packaged Savings®.

## Help employees get healthier with wellness programs at no additional cost.

- **UnitedHealthcare Motion®:** Use a wearable device to track steps, reach goals and earn financial rewards (over \$1,000 per year) to offset member out-of-pocket costs—provided at no additional cost and part of your benefit plan. (Motion is not available in DE, MO, NJ, PA or WI.)
- **Rally®:** Complete a health survey, choose missions, join challenges and earn Rally Coins to use for a chance to win rewards.
- **HealthiestYou Virtual Care:** 24/7 unlimited access to doctors who can diagnose, prescribe and treat with no consult fees. \$0 Virtual Care visits add \$0 in claims costs against the employer medical plan.



To learn more or get a quote, contact your broker or UnitedHealthcare representative.



<sup>1</sup> Small-Business Owners' Views on Health Care Coverage and Costs. Commonwealth Fund, Sept. 2019. Available; <https://www.commonwealthfund.org/publications/issue-briefs/2019/sep/small-business-owners-views-health-coverage-costs>.

<sup>2</sup> Based on 2019 UnitedHealthcare All Savers national surplus data.

<sup>3</sup> UnitedHealthcare internal analysis, December 31, 2019.

UnitedHealthcare Motion 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 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.

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.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (except MA, MN, and NJ), UnitedHealthcare Insurance Company in MA and MN, and UnitedHealthcare Life Insurance Company in NJ. 3100 AMS Blvd., Green Bay, WI 54313 (800) 291-2634.