



Benefits built with simplicity, savings and wellness in mind

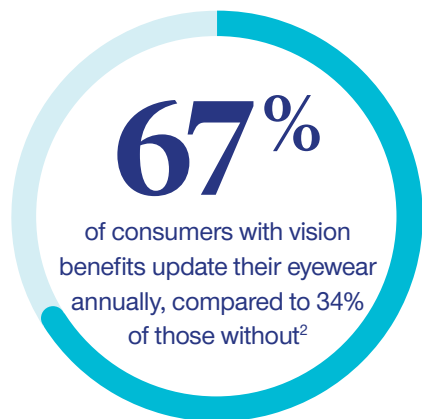
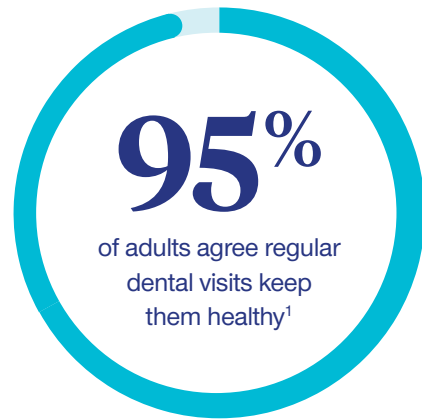
Specialty plans from UnitedHealthcare offer your employees a competitive benefits package, while helping to control costs for your business

United
Healthcare

Specialty plans deliver added benefits

Including specialty plans in your benefits package may help you attract and retain employees. Here's a look at the options—so you can choose the plans that fit your budget and help meet your employees' needs.

Supporting wellness and productivity



Dental

Our dental plans include a growing network of providers and are designed to support better oral—and overall—health.

Dental plan options include:

- PPO
- In-network only (INO)
- Select Managed Care/DHMO
- Value

Dental features⁴

- Oral cancer screenings
- Prenatal dental care benefit
- Orthodontia benefits
- Option to add extra cleanings, white fillings and dental implants

Rewards for healthier habits designed to help improve health and reduce costs:

- Consumer MaxMultiplier[®]
- Preventive MaxMultiplier
- Step-up Preventive

30+
years of dental experience

13M+
dental members⁵

107K+
network of unique dental providers⁵



Vision

Our vision plans have a large, balanced network and focus on the connection between eye health and overall health.

Vision plan options include:

- Exam paid and eyewear allowance
- Exam paid/materials buy-up
- Exam only
- Two contact lens allowance

Vision features⁴

- Frame allowances
- Standard scratch-resistant coating
- Polycarbonate lenses for children
- Additional maternity and pediatric vision benefits
- Optional covered-in-full lens options

Competitive discounts to help maximize value on:

- Popular contact lens brands
- Laser vision correction by QualSight[®] LASIK
- Hearing aids from UnitedHealthcare Hearing
- Additional pairs of glasses

60+
years of vision experience

20M+
vision members⁵

111K+
private and retail vision providers,⁶ including Costco Optical[®], Target Optical[®] and Warby Parker⁷



Life and disability

These plans can help employees with extra financial support—which may help reduce absenteeism and improve productivity.

Life and disability plan options include:

- Life with Accidental Death and Dismemberment
- Short-term Disability with Family and Medical Leave Administration
- Long-term Disability

Life and disability features⁴

Life includes help for:

- Will and trust preparation
- Grief, legal and financial needs
- Identity theft support and social media shutdown through our Beneficiary Companion program
- Travel assistance

Disability has specialists for:

- Return-to-work services
- Workplace modification
- Member Assistance Program
- Personal claim support

20+
years of life, disability and supplemental health plan experience



Supplemental health

(available to groups 51+)

These plans—often paired with high deductible health plans—may provide extra financial support for unexpected expenses.

Supplemental plans include:

- Accident Protection
- Critical Illness Protection
- Hospital Indemnity Protection

Supplemental plan features⁴

- Guaranteed issue
- Rate guarantees
- Optional wellness riders
- Health savings account-compatible
- Portability and more

Plus, personalized claims support⁸

1.7M+
disability and supplemental plan members⁵



Fund it your way

- Employee-paid (voluntary)
- Employer-paid
- Shared funding

More savings and support when offered with our health plans

See health plan savings

When you purchase our health and specialty plans together, you get bundled savings—which may help lower your health plan cost. The more plans you bundle, the more you may save.

Enjoy administrative simplicity

Work with a single carrier to manage all of your benefits together with:

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

Inspire healthier

We use integrated health and specialty plan data to help identify employees with chronic health conditions and provide them with support and resources that may help them take control of their health.⁹

Learn more

Contact your UnitedHealthcare representative to get a quote or visit [uhc.com](https://www.uhc.com) to learn about UnitedHealthcare's plan portfolio

United Healthcare

¹ Health Policy Institute of the American Dental Association "Oral Health and Well-Being in the United States" 2015. Accessed Nov. 2020.

² National Association of Vision Care Plans (NAVCP), navcp.org. Accessed Nov. 2020.

³ Thriving in the New Work-Life World. MetLife's 17th Annual U.S. Employee Benefit Trends Study. 2019.

⁴ Plans and features may vary. Please review plan documents to view a plan's specific coverage and cost details or consult your broker or UnitedHealthcare representative.

⁵ UnitedHealthcare internal analysis, December 2019.

⁶ Network location count as of October 2019.

⁷ Not all providers participate in all plans. Check with your provider before using your benefits.

⁸ Claim Advocacy may be subject to group size requirements. Consult your broker or UnitedHealthcare representative.

⁹ Data integration is included for employers who purchase a fully insured UnitedHealthcare health plan and one or more of the following UnitedHealthcare specialty plans: dental (groups 101+), vision (groups 101+), disability (groups 2+), critical illness protection (groups 51+), accident protection (groups 51+), hospital indemnity protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for data integration, subject to review of medical care and behavioral management services. For additional details, contact your broker or UnitedHealthcare representative.

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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 broker or 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 or DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06 or 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.

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.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHIC-POL-1 et al., in Texas on UHIC-POL-1 and in Virginia on UHIC-POL-1-VA. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. 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. This product provides LIMITED BENEFITS.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHCAC-POL-1 (01/12) et al., in Texas on form UHCAC-POL-1-TX (01/12) and in Virginia on UHCAC-POL-1-VA (01/12). 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.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has 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. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

Minimum participation requirements may apply for bundled savings. Please consult your broker or UnitedHealthcare representative for more details.