

SIMPLICITY, SAVINGS AND WELLNESS.

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

Keep costs down and productivity up by offering your employees more choices and more ways to stay well.

Our specialty plans will help enhance your benefits package and control costs while helping your employees maintain their health and financial wellness.

Our plans help boost choice, coverage and savings.

Choose the plan options that fit your budget and help you attract and retain good employees.

Stay competitive and productive.

67%

of employers offer dental and even more offer vision and financial protection.^{1,2,3}

52%

of consumers understand the link between oral health and overall health.⁴

66%

of employers believe financial stress reduces employee productivity.⁵

Dental

A growing network of quality providers. Plus, a focus on better oral health and overall health.

Dental plans include:

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

Dental Features⁶

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

Rewards for healthy habits to improve health and help reduce costs:

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

30+ years

of dental experience.

11+ million

dental members.⁷

104,000+ network

of unique dental providers.⁷

Vision

A large, balanced network. Plus, a focus on the connection between eye health and overall health.

Vision plans include:

- Comprehensive.
- Exam paid / materials buy-up.
- Exam only.
- Dual allowance.

Vision Features⁶

- Frame allowances.
- Standard scratch-resistant coating.
- Polycarbonate lenses for children.
- Optional covered-in-full contact lens.

Competitive discounts to help maximize value on:

- Popular contact lens brands.
- LASIK at Laser Vision Network of America[®]
- Hearing aids from hi HealthInnovations.[®]
- Non-prescription sunglasses.

50+ years

of vision experience.

19+ million

vision members.⁷

85,000+ network

of private and retail vision providers.⁷
Includes Costco Optical,[®] Target Optical[®] and Warby Parker.[®]



Life and Disability

Plans to help financial security. Plus, a focus on reducing absenteeism and improving productivity.

Life and Disability plans include:

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

Life and Disability Features⁶

Life includes help for:

- Will & Trust preparation.
- Grief, legal and financial needs.
- Wealth management.
- Travel assistance.

Disability has specialists for:

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

Supplemental Health (available to groups 51+)

Support for health plans, especially HDHPs. Plus, a focus on improving financial security and productivity.

Supplemental plans include:

- Accident Protection.
- Critical Illness Protection.
- Hospital Indemnity Protection.

Supplemental Plan Features⁶

- Guaranteed issue.
- Rate guarantees.
- Optional wellness riders.
- HSA-compatible
- Portability and more.

Plus, personalized claims support.



Fund it your way.

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

Consider voluntary.

Offering voluntary can help keep your costs down while still being able to offer your employees extra benefits at competitive group rates.

Vision: requires only 1 employee.

Dental: requires only 2 employees.

Disability: requires only 10 employees and 25% participation.



Get the power of health plan integration.

With our health plans, we can help deliver more savings, simplicity and integrated care.

Learn more on back.

20+ years

of life, disability and supplemental plan experience.

1.5+ million

disability and supplemental plan members.⁷



More savings and support when offered with our health plans.

See health plan savings.

When our health plan and specialty plans are purchased together, you can receive bundled savings, which helps lower your health plan cost. The more plans you bundle, the more you can save.

Enjoy administrative simplicity.

Work with a single carrier to manage your benefits together.

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

Inspire healthier with Bridge2Health®¹⁰

We're able to integrate health and specialty plan data for a better picture of employee health.

We use this data to help identify and empower employees with support and resources so they can make informed health care decisions and take control of their health.



Get a quote today.



Contact your UnitedHealthcare representative to get a quote or confirm your eligibility.



Visit uhc.com to learn about UnitedHealthcare's plan portfolio.

¹ 2017 Aflac Workforces Report Employer Overview.

² National Association of Vision Care Plans (NAVCP) 2016 report.

³ Securian Benefits Survey July 2017.

⁴ National Association of Dental Plans. "Consumer Survey: Dental Health & Benefits." Prepared by Percy & Company, October 2015.

⁵ Work Redefined: A New Age of Benefits. MetLife's 15th Annual U.S. Employee Benefit Trends Study. 2017.

⁶ 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.

⁷ UnitedHealthcare internal analysis, May 2018.

⁸ Not all providers participate in all plans. Check with your provider before using your benefits.

⁹ Claim Advocacy may be subject to group size requirements. Consult your broker or UnitedHealthcare representative.

¹⁰ Bridge2Health 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 Bridge2Health, 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. 9/18) 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.

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.

The hi HealthInnovations® hearing program 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.

