

See beyond the census. Understand the risk.

Get a deeper understanding of population health and risk drivers with **express underwriting insights**.¹

Powered by advanced analytics, express underwriting insights combines demographic, medical and pharmacy data to provide a clearer view of workforce risk, population health trends and level funded plan fit.

- 1 Census at a glance
- 2 Gender distribution
- 3 Demographic risk compared to the national average
- 4 Group risk snapshot

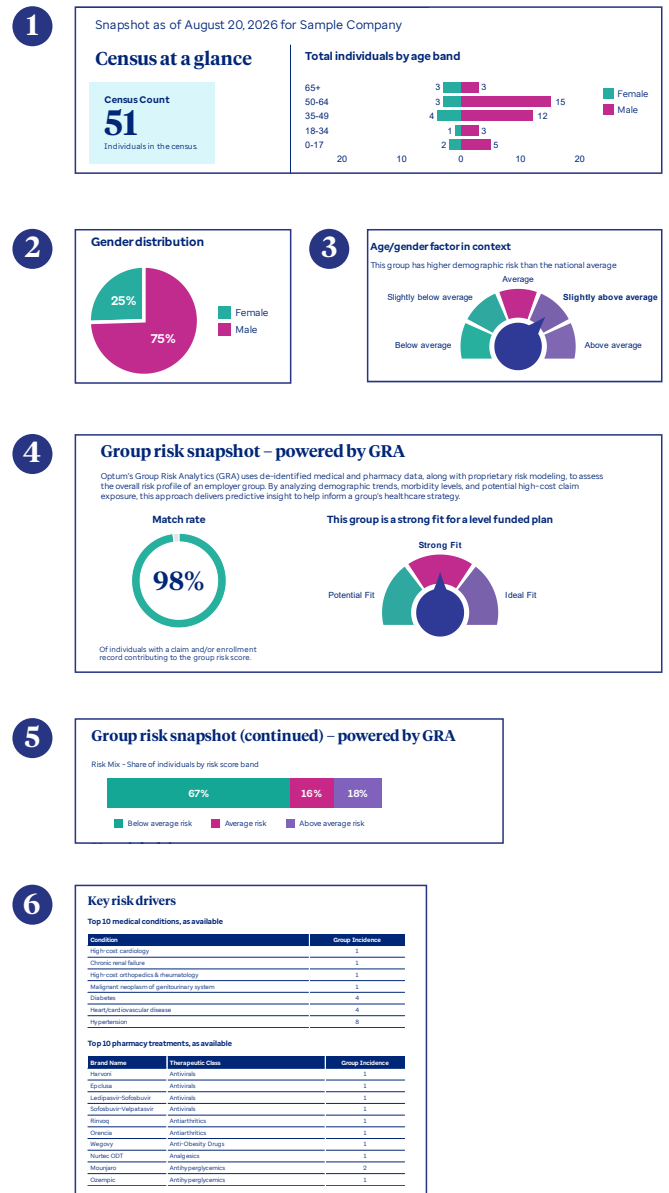
Larger census sizes allow express underwriting insights to provide expanded reporting on risk distribution, condition prevalence and pharmacy utilization trends, delivering a deeper understanding of overall group health and potential cost drivers.

Express underwriting insights for groups with 11-50 employees will include:

- 5 Risk mix details
 - a. Share of individuals by risk score band
- 6 Key risk drivers²
 - a. Top 10 medical conditions
 - b. Top 10 pharmacy treatments

Express underwriting insights will be available in SAMx ONE and Benefitter when member level census underwriting is used for small group quoting. The top 10 medical conditions and pharmacy treatments reflect the history of the census submitted during quoting. These results are for informational purposes only and do not determine or imply coverage under a level funded plan.

By giving brokers greater visibility into the factors that influence underwriting decisions, these insights support more informed conversations with clients, helping brokers better identify when a group may be a strong fit for a level funded solution and how UnitedHealthcare is assessing overall risk.



NOT FOR CONSUMER USE.

¹ Not available in Texas.

² Pharmacy treatment list represents pharmacy treatments utilized by plan participants and is not an indication of coverage on a level funded plan.

The snapshot sample of group data, risk analysis and key risk drivers of medical conditions and drugs are for illustration purposes only. Results will vary based on client-specific demographics.

All trademarks are the property of their respective owners.

Person must reside within the United States. An employee residing in Hawaii is not an Eligible Person. May not be available in all states.

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.

B2B EI266595100.0 9/26 © 2026 United HealthCare Services, Inc. All Rights Reserved. 26-6595101

