

Packaged Savings

For groups up to 50 eligible employees (group size may vary by state) who purchase Level Funded medical plans and UnitedHealthcare Fully Insured specialty products.



The more you bundle, the more you could save

When you choose the Level Funded medical plan and also select an eligible UnitedHealthcare Fully Insured specialty plan, you may qualify for the Packaged Savings® program. Under the Packaged Savings program, you receive administrative credits based on the number of lives enrolled in the Level Funded medical plan and the UnitedHealthcare specialty plans you choose. The chart below shows potential savings.

When your company purchases medical coverage and:	You enjoy the following potential savings (calculated per employee per month):
Dental	\$3
Vision	\$2
Life ¹	\$1
Short-term disability ^{2,3}	\$1
Life ² and short-term disability ^{2,3}	\$2
Life ² and long-term disability ^{2,3}	\$2
Dental and vision	\$5
Dental and life ¹	\$4
Vision and life ¹	\$3
Dental, vision and life ¹	\$6
Dental, vision, life ¹ and short-term disability ^{2,3}	\$7

See next page for product combination details and program terms and conditions.



Program terms and conditions

1. This Packaged Savings program is available solely to groups with up to 50 eligible employees who have selected Level Funded and who purchase eligible UnitedHealthcare Fully Insured specialty products. Group size may vary by state. For more information, contact your UnitedHealthcare representative.
2. Per employee per month savings is given as a monthly credit based on the number of enrolled Level Funded Plan medical subscribers
3. Employer-paid plans require an employer contribution level of 50% of the employee premium or greater
4. Voluntary specialty benefit plans and Level Funded Dental and Vision plans do not qualify for the Packaged Savings program
5. Employee enrollment in qualifying dental and vision plans must be 75% or greater of total eligible medical employees for Packaged Savings to be activated
6. Life insurance plans qualifying for Packaged Savings must completely replace existing life plans or be added to customers with no prior coverage; adding an additional life policy to an existing life benefit does not qualify for Packaged Savings
7. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000. Customers who have existing basic and supplemental life with another carrier must place both the basic and supplemental life with UnitedHealthcare to qualify for Packaged Savings.
8. Any combination of life products counts as one product for the purpose of the program. Any combination of disability products counts as one product for the purpose of the program. Long-term disability does not qualify alone; it must be packaged with life or short-term disability.
9. UnitedHealthcare specialty benefits can be added off-cycle from the existing medical or specialty benefit effective date and will become eligible for Packaged Savings as long as medical coverage remains in force and products meet eligibility requirements
10. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time
11. Not all specialty benefits are available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for specialty product availability.



In brief

- Savings potential when you purchase a Level Funded plan as well as one or more UnitedHealthcare specialty benefit plans
- The convenience of working with one UnitedHealthcare account team to service all your benefit needs
- Savings credits are based on your medical enrollment and the number of eligible employer-paid or contributory specialty benefit plans you offer your employees
- Per employee, per month savings are given as a monthly credit. The credit is calculated based on the number of enrolled Level Funded medical subscribers.



Some things to remember

- Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000
- Credits are available at the amounts outlined on the previous page for Level Funded medical groups who elect eligible UnitedHealthcare Fully Insured specialty coverage. For contributory and employer-paid specialty coverages, credits apply as long as the eligible medical and specialty coverage remain in force.
- Long-term disability must be combined with life or short-term disability coverage to qualify for the program and be eligible for credit⁴

Questions?

Contact your Broker or UnitedHealthcare representative for more information



NOT FOR USE IN NEW YORK.

¹ Any combination of life products counts as one product for the purpose of the program. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000.

² Any combination of disability products counts as one product for the purpose of the program.

³ Customers will receive a single bill for the UnitedHealthcare Level Funded plan and the UnitedHealthcare Dental, Vision and Life plans. Disability products will be billed separately.

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.

Person must reside within the United States. An employee residing in Hawaii is not an Eligible Person.

Packaged Savings is not available with Level Funded Dental and Vision plans.

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, VPOL.13.TX or VPOL.18.TX and associated COC form number VCOC.INT.06.TX, VCOC.CER.13.TX or VCOC.18.TX. Plans sold in Virginia use policy form number VPOL.06.VA, VPOL.13.VA or VPOL.18.VA and associated COC form number VCOC.INT.06.VA, VCOC.CER.13.VA or VCOC.18.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. 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 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, DPOL.12.TX, DPOL.12.TX (Rev. 9/16) and DPOL.18.TX and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX, DCERT.IND.12.TX and DCOC.18.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA, policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA or policy form number DPOL.18.VA with associated COC form number DCOC.18.VA.

Minimum participation requirements may apply. Packaged Savings program is not available for all group sizes. Please consult your UnitedHealthcare representative for more details.

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.