



Save on medical premiums when you add specialty plans

With uBundle, you can help lower your medical plan premiums

As a fully insured customer with uBundle®, you can **save up to 3.5%** by bundling your UnitedHealthcare medical plan with UnitedHealthcare dental, vision and financial protection plans. Plus, eligible customers may save long term with Packaged Savings®.

Maximize your savings

Offer 1 or more of the following plans for more savings:

Specialty plan	Savings
Dental	1.5%
Vision	0.5%
Life – basic and supplemental life	0.5%
Disability – short-term and long-term disability	0.25%-0.5%
Supplemental health plans – accident, critical illness, hospital indemnity	0.5%
Total potential savings on medical plan premiums	3.5%

Save up to

3.5%

on medical plan premiums

The power of a united strategy

By bundling UnitedHealthcare plans, you also get a simpler, service-focused experience, with:

- One dedicated account team
- One integrated implementation process (eligibility, claims, billing)
- One self-service website

An example of over \$25,200 in uBundle savings

A 75-employee group has an estimated medical premium of \$800.00 per employee per month (\$720,000.00 per year).

Specialty plan	Bundled savings
Dental (1.5%)	\$10,800
Vision (0.5%)	\$3,600
Basic and supplemental life (0.5%)	\$3,600
Short-term and long-term disability (0.5%)	\$3,600
Supplemental health plans (0.5%)	\$3,600
Potential total annual medical premium savings	\$25,200*

uBundle for group size 51-100 is not available in the following states:

- California
- Colorado
- Hawaii
- New York
- Rhode Island
- Vermont

See long-term savings with Packaged Savings

Customers with 2-99 total eligible employees may qualify for Packaged Savings administrative credits, which they can receive by bundling plans. Credits are earned based on enrolled medical employees and eligible specialty plans offered. Contact your broker or UnitedHealthcare representative for details.

*For illustrative purposes. Your savings will differ depending on your group size, plans chosen and premiums.

uBundle rules and participation requirements

Medical

Must be a UnitedHealthcare fully insured medical plan; requires a minimum participation of 50% of eligible employees

Dental

Must be a fully insured dental plan (contributory or voluntary); requires 50% minimum participation of UnitedHealthcare medical enrollment to receive medical premium savings of 1.5%

Vision

Must be a fully insured vision plan (contributory or voluntary); requires 50% minimum participation of UnitedHealthcare medical enrollment to receive medical premium savings of 0.5%

Basic life and supplemental life

The following must apply to receive medical premium savings of 0.5%:

- **Basic life** must be employer paid
- **Basic life** must have a minimum benefit of \$25,000
- **Supplemental life** requires 20% minimum participation of UnitedHealthcare medical enrollment

Short-term disability and long-term disability

There are 3 ways to qualify for medical premium savings:

- **Option 1** – Both plans must be employer paid and fully insured to receive medical premium savings of 0.5%
- **Option 2** – Both plans must be fully insured; 1 plan must be voluntary and 1 must be employer paid. Requires 25% minimum participation of UnitedHealthcare medical enrollment to receive medical premium savings of 0.5%.
- **Option 3** – Both plans must be fully insured and voluntary; requires 25% minimum participation of UnitedHealthcare medical enrollment to receive medical premium savings of 0.25%

Supplemental health plans

Accident, critical illness, and/or hospital indemnity – there are 2 ways to qualify for premium savings of 0.5%:

- **Option 1** – 1 or more plans must be employer paid
- **Option 2** – 2 or more plans must be voluntary; requires a minimum combined 20% participation of UnitedHealthcare medical enrollment

Learn more

Contact your broker or UnitedHealthcare representative to bundle and save

United
Healthcare®

UnitedHealthcare Fully Insured medical plan: Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

NOT FOR USE IN TEXAS.

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. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

THIS IS A LIMITED BENEFIT POLICY.

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which includes limitations and exclusions. 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 the company.

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. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

INSERT THIS IS A LIMITED BENEFIT POLICY.

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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.

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UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. 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. 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.

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UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. 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.

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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.

Packaged Savings® and uBundle® programs are not available in all states or for all group sizes. Minimum participation requirements may apply. Please consult your UnitedHealthcare representative for more details.

This policy does not meet the definition of minimum essential coverage and therefore should not be used as a substitute for major medical health insurance.

UnitedHealthcare Supplemental Health Plan products are provided by UnitedHealthcare Insurance Company. Supplemental Health products are provided on policy forms UHCAC-POL-1 (01/12) et al., UHI-ACC-POL (2018) et al., UHICI-POL-1 et al., UHI-CIPP-POL et al., and UHIHIP-POL et al., in Texas on forms UHCAC-POL-1-TX (01/12) et al., UHI-ACC-POL-TX (2018) et al., UHI-APP-POL-TX et al., UHICI-POL-1 et al., UHI-CIPP-POL-TX et al., and UHIHIP-POL-TX et al., and in Virginia on forms UHCAC-POL-1-VA (01/12) et al., UHI-ACC-POL-VA (2018) et al., UHI-APP-POL-VA et al., UHICI-POL-1-VA et al., UHI-CIPP-POL-VA et al., and UHIHIP-POL-VA et al. 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.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.