

# Ten Reasons to Choose UnitedHealthcare

## 1 Total Affordability Management<sup>SM</sup>

Total Affordability Management combines consumer engagement with data-based network performance measures to help spread the use of evidence-based medicine. We're systematically driving cost and quality improvements with increased patient safety.

## 2 Industry leading consumer-driven products

We're helping to transform the health care system with innovative consumer-driven health plans. We've found that when employees have access to the right information, tools and support, good things happen. They become eager and able to get more involved in their health care decisions. The results are healthier employees and a healthier bottom line for your business.

## 3 UnitedHealth Premium<sup>®</sup> program

The UnitedHealth Premium program evaluates network physicians, cardiac facilities and hospitals to identify those who consistently apply broadly accepted quality and efficiency criteria. We share this information with members on [myuhc.com](http://myuhc.com)<sup>®</sup> so they can make informed decisions about where to find evidence-based care for themselves and their families. Because getting the right care the first time is better for the patient and costs less.

## 4 Online tools to help people make informed health care decisions

[myuhc.com](http://myuhc.com) delivers a genuinely engaging, interactive health management experience. Members can research health information, check claims status, find network physicians and more. The Personal Health Record helps them organize their medical history, health conditions and medications.

## 5 Wellness programs to help keep employees healthy

UnitedHealth Wellness<sup>SM</sup> programs help members take charge of their health and well-being. Our Online Health Assessment pinpoints health status and recommended areas for improvement. Members can select programs for weight loss, better nutrition, smoking cessation and improved fitness. Based on clinical lifestyle modification research, our programs help members understand and educate themselves, then support and reward positive change. UnitedHealth Wellness is included in all plans.

**UnitedHealthcare<sup>®</sup>**  
Healing health care. Together.<sup>SM</sup>

## 6 Nationwide network access

We offer a broad network of high quality, cost-effective physicians and health care professionals. With over 520,000 physicians and health care professionals, 4,700 hospitals and 60,000 pharmacies, it's easy to find a network physician or hospital nearby.

## 7 Benefit plan design solutions that fit your unique needs

We have the latest solutions in affordable benefit design, including Definity<sup>SM</sup> Health Savings Accounts and Definity<sup>SM</sup> Health Reimbursement Accounts paired with high-deductible plans. Our full range of proven products serve businesses between 2 to 5,000 employees, whether single site or multiple sites, with dedicated resources for large customers (5,000+ employees) in a single site.

## 8 A full complement of specialty products

Vision, dental, life, disability and behavioral health plans should work together with the medical portion of your complete benefits plan. So why buy them separately? Get these products and more, all from one carrier – for seamless coverage and smooth administration.

## 9 Outstanding customer service

Whether online or by phone, we provide information to members when and how they want it. A voice-activated, self-service phone system allows members to get automated information quickly and easily, or speak immediately with a knowledgeable representative.

## 10 Efficient and accurate online administration

Employer eServices<sup>®</sup> lets your benefit administrator manage your benefits with Web-based technology that supports online enrollment, real-time eligibility and billing. Employer eServices lets you focus more on business and less on day-to-day administrative tasks.

For a complete description of the UnitedHealth Premium designation program, including details on the methodology used, geographic availability, and program limitations, please see [myuhc.com](http://myuhc.com).

UnitedHealth Wellness is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by United HealthCare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Some UnitedHealth Wellness programs and services may not be available in all states or for all group sizes.

Spectera administers vision benefits and administrative services provided by or through Spectera, Inc., United HealthCare Insurance Company, or their affiliates. UnitedHealthcare Dental<sup>®</sup> plans are provided by or through United HealthCare Insurance Company or its affiliates. Unimerica Life and Disability products are provided by or through Unimerica Insurance Company, United HealthCare Insurance Company or their affiliates.

The Definity Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through Exante Bank. "Definity HSA" refers generally to the Definity<sup>SM</sup> HSA product, which includes a HDHP, although at times "Definity HSA" may refer only and specifically to the Definity Health Savings Account, and not to the associated HDHP. Services supplied by Exante Bank, Inc. are not available in Hawaii, Alaska or the U.S. Virgin Islands. UnitedHealthcare's Definity Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

Insurance coverage provided by or through United HealthCare Insurance Company or its affiliates. Administrative services provided by United HealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

### Lower Medical Trend

Our average net medical trend was almost two percent lower than the 2005 industry average.

*(Hewitt Health Initiative)*

### Consumer-Driven Health Solutions

Adjusted costs per consumer-driven health member decreased 3 to 5 percent, while increasing 8 to 10 percent for PPO members between 2003-2005.

*(UnitedHealthcare study)*

### Consistent Results

UnitedHealthcare and its affiliated companies stand alone in the industry for consistently reducing medical trend while adding membership.

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