2026 CA 1-100 UnitedHealthcare Fully Insured

Choice Simplified = One Package (mix/match any or all plans across any available network) Online Portal = www.uhceservices.com

Underwriting Highlights

1. **Participation:**
   25% participation for groups of 5+ enrolled or more
   60% participation for groups 1-4 enrolled employees
2. **Staff Model Wrap PROMO 01/01/26-12/31/26:** 2 staff model carriers permitted –**need 5 enrolled with UHC with 25% participation between UHC & 2 staff model carrier(s). No CA minimum required. 51% CA eligibles required.**
   - *Note: May not write alongside CalChoice or Covered California*
3. **Employer contribution:** At least 50% of EE premium or a minimum of $100 dollars of EE premium
4. **Groups with 3 or more enrolled employees** can submit participation certification form in lieu of DE9-C
5. **Start-Up groups:** require 2-weeks of payroll; group needs to be in business 6 weeks prior to effective date; all other guidelines apply
6. **OOS guidelines:** UHC can write groups *without* 51% eligible employees in CA. Situs state is based on majority of enrolling employees. Multi-Site Guidelines apply (no more than 25% of the group can be in Vermont)
7. **SAMx Group submissions** 1-2 "eligible" employees require electronic payment (EFT); binder check is not an option. *Also applies to groups of 3+ eligible with only 1 enrolling employee!*
8. **Owner-Only groups:** C & S-corps and LLC groups permitted* *(non-spouse related)* - with at least two owners (non-spouses) and have at least one enrolling owner actively working the minimum required hours

   NOTE: UHC will no longer write or renew groups that have only the Owner enrolling while their common-law employee(s) are waiving coverage. These groups will be required to have at least one eligible enrolled common law employee (w2) (non-spouse)

9. **Effective dates –** Groups with UnitedHealthcare Navigate, Core, Select Plus, Select Plus Direct, Select Plus HSA and Traditional: Renewal date will automatically default to the first of the month.

Renewal Highlights

1. **Risk management :** Effective 8/1/23, only small groups with less than 3 enrolled employees (micro groups) will be subject to recertification. Groups of 3 or more enrolled employees will be excluded from the automated selection process and only subject to recertification on a case-by-case bases

Product Highlights

Virtual Office Visits – included in all plans; with AmWell, Doctors on Demand, and TelaDoc visits. $0 member cost share. Cost share applies to *HDHP members.*

Pharmacy Info:
- **Broad Network For All Plans -** includes all UHC contracted pharmacies
- **Specialty Medication Cost Share (SMCS) –** specialty Rx cost share tiers; designated Optum Specialty Pharmacy
- **Vital Medications program** – No cost to members *(Insulin, Glucagon, Albuterol, Epinephrine, etc.)*

Chiro/Acu - included in all HMO & PPO plans *(excluding HMO state-package)*
EAP – PPO enrollees only; 3 free counseling sessions per incident, per year

Prior authorization requirement: UHC reduced PA requirements starting Sept. 2023

Wellness / Rewards

UHC Rewards Program – Enrolled EE & Spouses can earn up to:
- Core up to $300 max (All PPO & HMO plans)
- Premium up to $1,000 max (All PPO HSA plans, Bronze 5500 & Bronze 7500)
- Electronic visa gift card; reward $ can be used for any expenses not just medical

One Pass Select- subscription based fitness network of gyms and studios. 4 packages to choose from.
Enrolled EE, Spouse, & Dependents 18+ are eligible to participate

Quit For Life – Smoking cessation program to help members quit smoking for good. Free online courses, quit coaching support, online support and mobile app.

Quarterly Rate Action

- **2026 Q1**
  - NorCal: PPO 4.5%, HMO 6.0%
  - SoCal: PPO 4.5%, HMO 4.3%

Last updated: 11.5.25

Networks

Select Plus = Full PPO national network
Core = Narrow PPO national network (excluding Idaho ee's)

Signature = Full HMO
Alliance = High Performance Narrow HMO
Fresno, Kern, Kings, LA, Madera, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo and Ventura Counties
Harmony = Simplified Narrow HMO
Los Angeles, Orange, Riverside, San Bernardino, and San Diego Counties *(based on zip code availability, some partial counties!)*

Specialty

Package Savings 2-100 – bundle medical, dental, vision, life, LTD
(Excludes Voluntary plans).

PEPM Credits off enrolled medical employees
- *Dental $3; Vision $2; Life $1 or Life&LTD $2*

Quick Facts:
Vision: *Voluntary = 2 eligible, only 1 to enroll!*
Dental: *Voluntary = 2 eligible, min 2 enrolling*
Vision & Dental: *Contributory = Min 50% part. of total eligible*
Dental Ortho plans: *5 eligible with 3 enrolling*
Dental Dual option PPO/PPO: *10 enrolling*
Dental Dual option HMO/PPO: *5 eligible with 3 enrolling*

2026 CA 5-100 UnitedHealthcare Level Funded

UNDERWRITING HIGHLIGHTS

Participation: 25% of all eligible must participate

ERISA eligible and compliant groups only

Employer contribution: At least 50% of EE premium

Group size: 5 enrolled -100 eligible

Maximum plans available: 15

PEPM: Default $55 (negotiable)

OOS guidelines: Plurality rules applies – Greatest number of enrollees must live or work in the state where company is physically located.

Kaiser wrap guidelines: 25% of all eligible must participate with UHC

HRA: Permitted, UHC does not monitor HRA wrapping (*UHC does not administer*)

Individual Stop Loss: Minimum $75K up to $100K

Aggregate Stop Loss: 125% of expected claims

12/60 Stop Loss:

- No lasering
- No carry over deficit
- Stop Loss policy is incurred vs paid claims

Surplus:

- Possible surplus refund when actual claims cost are less than maximum claims liability.
- Group must be active month 18 to be eligible.
- Reconciliation occurs month 19.
- 50% surplus refunded credit on invoice month 20th or 21st

Monthly reports: Excess Loss Summary, Rx Utilization, Provider Utilization, Claim Activity report and much more.

Hawaii employees: UHC no longer writes HI employees on Level Funded groups

NETWORK OPTIONS

Choice Plus (PPO) / Choice (EPO) = Full networks
Select Plus (PPO) / Select (EPO) = Full networks
Core (PPO) / Core Essential (EPO) = Narrow networks
NOTE: Prescription Drug List = Advantage 4-Tier PDL

surest
A UnitedHealthcare Company

No deductibles; No Coinsurance = **Copays Only**
Average savings of **54%** for Employees, **15%** for Employers.
Surest Level Funded Plans can be paired with UHC Level Funded plans

Contact your local UHC Account Executive for plan details

ADDITIONAL VALUE ADDS

HealthiestYou Virtual Services (only for UHC Level Funded, not Surest):

General Medicine - 24/7 Doctor Visits

- Non-HSA member cost share $0
- HSA member cost share $54 *(HSA member cost share applies until plan deductible is satisfied)*

Mental Health

- Non-HSA member cost share $0
- HSA member cost share:
  1- Therapist $95
  2- Psychiatrist (with RX capabilities)
    - 1st visit $235
    - Subsequent visits $105

Dermatology

- Non-HSA member cost share $0
- HSA member cost share $85

Expert Medical Services offering second opinion expert medical advice**; no additional cost**

myStrength Complete offers a digital mental wellness program**; no additional cost**

*Other virtual visit provider groups available to level funded members through myuhc.com include, Amwell, Doctors on Demand, and Teladoc Health.

UHC Premium Rewards: Participants track daily activities designed to help them move more and take healthy actions, with the potential of getting rewarded up to $1,000.

Real Appeal: Virtual weight management program with personalized support.

Package Savings: Bundle medical, dental, vision, life, LTD group can receive administrative credits per enrolled medical employee.

uBundle: Up to 4% off medical by adding specialty 5-100

Last updated: 11.5.25