



# Save on medical premiums when you add specialty plans

## With uBundle<sup>®</sup>, you can help lower your medical plan premiums

As a fully insured customer, you can **save up to 4%** on first-year medical premiums by bundling your UnitedHealthcare medical plan with UnitedHealthcare dental, vision and financial protection plans. Plus, eligible customers may save long term with Packaged Savings<sup>®</sup>.

### Bundle more, save more

Offer 1 or more of the following plans for more savings. The savings will apply for the first 12 months that eligible plans remain in force.

Specialty plan	Savings
Dental	2%
Vision	0.5%
Life—Basic and supplemental life	0.5%
Disability—Short-term and long-term disability	0.25% to 0.5%
Supplemental health plans—Accident, critical illness, hospital indemnity and/or supplemental health combo package	0.5%
<b>Total potential savings on medical plan premiums</b>	<b>4%</b>

Save up to  
**4%**  
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 \$28,000 in uBundle savings

Group size—75 employees

Estimated medical premium (per employee per month)—\$800 per month (\$720,000 total)

Specialty plan	Bundled savings
Dental (2%)	\$14,400
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
<b>Potential total annual medical premium savings</b>	<b>\$28,800*</b>

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

- New York
- Rhode Island
- Hawaii
- 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 2%

**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

**Supplemental Health Combo package**—there are 2 ways to qualify for premium savings of 0.5%:

- **Option 1**—The Supplemental Health Combo package is employer paid
- **Option 2**—The Supplemental Health Combo package is voluntary; requiring a minimum combined 20% participation of UnitedHealthcare medical enrollment

Learn more

Contact your broker or UnitedHealthcare representative to bundle and save

United  
Healthcare

Health insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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

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 or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.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.

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.

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. Please consult a tax advisor. 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.

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.

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.

Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Components subject to change.

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