

# Packaged Savings<sup>®</sup>

## Bundle your benefits for savings and simplicity

### For groups of 2-99

#### Buy your medical plan and specialty benefits together and save.

UnitedHealthcare gives you one-stop shopping for quality, comprehensive health care benefits. You can combine our innovative, affordable medical plans with comprehensive specialty benefits - dental, life, disability and vision.

When you bundle your benefits, you can expect proven knowledge and service from a leading specialty carrier plus the simplicity and convenience of just one team to administer your benefits. The savings you realize through Packaged Savings are based upon medical enrollment and the number of active lines of specialty coverage you have with UnitedHealthcare. The more you bundle, the more you save.

When your group purchases medical and:	Receive the following potential savings calculated per employee per month:
Dental	\$3.00
Vision	\$2.00
Life <sup>1</sup>	\$1.00
Short-term disability <sup>2</sup>	\$1.00
Life <sup>1</sup> and short-term disability <sup>2</sup>	\$2.00
Life <sup>1</sup> and long-term disability <sup>2</sup>	\$2.00
Dental and vision	\$5.00
Dental and life <sup>1</sup>	\$4.00
Vision and life <sup>1</sup>	\$3.00
Dental, vision and life <sup>1</sup>	\$6.00
Dental, vision, life <sup>1</sup> and short-term disability <sup>2</sup>	\$7.00

<sup>1</sup>Any combination of life products (i.e., basic life, dependent life and supplemental life) counts as one product for the purpose of the program.

<sup>2</sup>Any combination of disability products (i.e. short-term disability, long-term disability) counts as one product for the purposes of the program.

Long-term disability must be bundled in conjunction with life coverage to qualify for the program and be eligible for credit.

Per-employee per-month savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.

#### Packaged Savings means:

- Bundled UnitedHealthcare medical and specialty benefits for administrative credit
- Savings based on medical enrollment and the number of eligible employer paid or contributory specialty coverages chosen
- One account team from UnitedHealthcare to serve all of your benefits needs
- Streamlined administration
- State-of-the-art online employer tools

**For new medical and eligible specialty groups, medical groups adding new eligible specialty coverage, or eligible stand-alone specialty groups adding medical coverage.**

Credits are available as long as eligible benefits remain in-force. Credits will be withdrawn when any medical or specialty coverages terminate. Program is subject to change at any time.

## Program terms and conditions

1. The Packaged Savings program is available to all new or existing medical and specialty business with 2 - 99 eligible employees with a case effective date of 1/1/08 or later, or to existing medical policies adding new specialty lines of coverage.
2. The applied savings is available for as long as eligible medical and specialty benefits remain in-force. Credits will be withdrawn when any medical or specialty coverages terminate. Program is subject to change at any time.
3. Per-employee per-month (PEPM) savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.
4. Voluntary specialty benefit plans do not qualify for the Packaged Savings program.
5. Employer-paid plans require an employer contribution level of 50 percent or greater. Participation in qualifying vision plans must be 75 percent or greater of eligible medical employees for Packaged Savings to be activated. Participation in qualifying dental plans must be 75 percent or greater of 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. 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. Customers with fully insured medical benefits must also purchase fully insured specialty benefits to qualify.
10. Customers who add UnitedHealthcare medical products to existing dental, vision, life and/or disability lines of coverage qualify for Packaged Savings (a.k.a Reverse Packaged Savings).
11. 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.
12. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time.
13. The policies referred to 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 coverage, please contact your UnitedHealthcare representative.
14. The following business is currently excluded from the Packaged Savings program: business underwritten or administered by Oxford Health Plans, Sierra Health Services Inc. and LIVE! platform dental and life (unless sold with LIVE! platform medical coverage).
15. The Specialty Benefit Solutions (SBS) product is not an eligible coverage for the UnitedHealthcare Packaged Savings program.
16. Not all specialty benefits are available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for specialty product availability.
17. Packaged Savings may not be available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for program availability.



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

UnitedHealthcare Vision<sup>SM</sup> benefits and administrative services provided by or through Spectera, Inc., UnitedHealthcare Insurance Company, or their affiliates.

UnitedHealthcare Life and Disability products are provided by or through Unimerica Insurance Company, UnitedHealthcare Insurance Company or their affiliates.

UnitedHealthcare Dental<sup>®</sup> coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.



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**Simpler processes,  
smarter solutions,  
better results for you.**

For more information on the Packaged Savings program from UnitedHealthcare, please contact your UnitedHealthcare representative.