



UnitedHealthcare EDGESM

 **UnitedHealthcare**[®]
Healing health care. Together.[®]

UnitedHealthcare is committed to improving the health care system. We believe that begins with providing access to quality care and information to empower your employees to make the best health care decisions. As employees engage in the health care decision-making process, the result is improved quality of care and long-term cost reduction for you.

In addition to saving employers up to 25%* on coverage, UnitedHealthcare EDGE plans provide lower office visit copayments and higher plan coinsurance coverage when employees find care provided by UnitedHealth Premium designation program quality and cost-efficiency designated specialty physicians. These physicians meet nationally accepted standards from medical organizations and governmental agencies such as the Ambulatory Care Quality Alliance, the National Committee for Quality Assurance (NCQA), and the American College of Cardiology, plus expert scientific advisory boards.

And now we offer EDGE with DefinitySM Health Savings Account (HSA) plans, which allow your employees even more control over their health care. Combined with UnitedHealthcare's banking partner - OptumHealth Bank -- we offer an integrated financial experience. Your employees will have the advantage of managing their health as well as their health plan finances together.

How does UnitedHealthcare EDGE work?

EDGE's main feature is an enhanced benefit level for employees who choose to visit quality and cost-efficiency designated specialty physicians. Our member Web site, myuhc.com[®], makes it easy for your employees to find not only these designated specialty physicians, but also to find additional information about making informed decisions about where to seek care.

All EDGE plans offer network hospital inpatient stays at the highest benefit level. This includes services and supplies provided during the stay, plus room and board. In addition, Radiology, Anesthesiology, Pathology, Lab and hospital-based consulting physicians are paid under the facility charge at the highest benefit level. This includes physician services for Anesthesiologists, Emergency Room Physicians, Pathologists, consulting physicians and Radiologists regardless of Premium Designation status.

* 25% cost savings based on a per-member per month premium compared to the current national best selling UnitedHealthcare traditional plan. Actual amount of savings varies by state and plan design.

Basic EDGE features include:

- ▶ Preventive care benefits
- ▶ \$100 urgent care copay
- ▶ Embedded deductibles
- ▶ Family deductible at 3x individual
- ▶ \$500 inpatient per occurrence deductible
- ▶ Calendar or plan year
- ▶ \$250 emergency room copay
- ▶ Lifetime maximum at \$5,000,000
- ▶ Separate pharmacy plan rider
- ▶ Family out-of-pocket maximum at 2x individual

Example of specialist **office visit** fees benefit calculations for an EDGE¹ plan

Cardiologist office visit fees: Bill charges: \$250
 Contracted network rate: \$150
 Usual and customary charges: \$200

UnitedHealth Premium program	Network		Non-Network
	Designated specialist	Non-designated specialist	N/A
Member copay	\$30	\$60	\$150 (member coinsurance applies to non-network benefits) ²
Plan pays	\$120	\$90	\$100 (Plan pays 50% of usual and customary eligible expenses after deductible has been satisfied) ²

Example of specialist **professional fees** benefit calculations for an EDGE¹ plan

Cardiologist professional fees: Bill charges: \$2,250
 Contracted network rate: \$1,350
 Usual and customary charges: \$2,000

UnitedHealth Premium program	Network		Non-Network
	Designated specialist	Non-designated specialist	N/A
Member coinsurance ³	\$0	\$405	\$1,250 ²
Plan pays	\$1,350 (Plan pays 100% of the contracted rate after the \$1,000 network deductible has been satisfied)	\$945 (Plan pays 70% of the contracted rate after the \$1,000 network deductible has been satisfied)	\$1,000 (Plan pays 50% of usual and customary eligible expenses after \$2,000 deductible has been satisfied) ²

¹ Example based on Plan Y3-A (\$1,000/100% plan). Plans are subject to state requirements and may not be available in all states.

² Members are responsible for any difference between non-network usual and customary eligible expenses and the provider's billed charges.

³ Member coinsurance applies. Example assumes that network and non-network deductibles have been satisfied

Don't forget that for primary care services, or in the event that someone chooses not to use the UnitedHealth Premium designated specialists, your employees still have access and discounts through the nationwide UnitedHealthcare network. With 537,000 physicians and other health care professionals, 4,700 hospitals and 60,000 pharmacies contracted with UnitedHealthcare.

Affordable pharmacy benefits through EDGE

- ▶ EDGE plans offer a variety of pharmacy benefits to choose from. Ask your broker today.

EDGE with DefinitySM HSA features include:

- ▶ Preventive care benefits
- ▶ Calendar or plan year
- ▶ Coinsurance for urgent care and emergency room service
- ▶ \$500 inpatient per occurrence deductible
- ▶ Lifetime maximum at \$5,000,000
- ▶ Family deductible at 2x individual
- ▶ Family out-of-pocket maximum at 2x individual
- ▶ Non-embedded deductibles
- ▶ Separate pharmacy plan rider

Example of specialist **office visit** fees benefit calculations for an EDGE with Definity HSA¹ plan

Cardiologist office visit fees: Bill charges: \$250
 Contracted network rate: \$150
 Usual and customary charges: \$200

UnitedHealth Premium program	Network		Non-network
	Designated specialist	Non-designated specialist	N/A
Member coinsurance ⁸	\$15 (10% coinsurance)	\$60 (40% coinsurance)	\$150 (member coinsurance applies to non-network benefits) ²
Plan pays	\$135	\$90	\$100 (Plan pays 50% of eligible expenses after deductible has been satisfied) ²

Example of specialist **professional fees** benefit calculations for an EDGE with Definity HSA¹ plan

Cardiologist professional fees: Bill charges: \$2,250
 Contracted network rate: \$1,350
 Usual and customary charges: \$2,000

UnitedHealth Premium program	Network		Non-network
	Designated specialist	Non-designated specialist	N/A
Member coinsurance ³	\$135 (10% coinsurance)	\$540 (40% coinsurance)	\$1,250 ²
Plan pays	\$1,215 (Plan pays 90% of the contracted rate after the \$1,500 network deductible has been satisfied)	\$810 (Plan pays 60% of the contracted rate after the \$1,000 network deductible has been satisfied)	\$1,000 (Plan pays 50% of usual and customary eligible expenses after \$3,000 deductible has been satisfied) ²

¹ Example based on Plan Y3-J (\$1,500/90% plan). Plans are subject to state requirements and may not be available in all states.

² Members are responsible for any difference between non-network usual and customary eligible expenses and the provider's billed charges.

³ Member coinsurance applies. Example assumes that network and non-network deductibles have been satisfied

Don't forget that for primary care services, or in the event that someone chooses not to use the UnitedHealth Premium designated specialists, your employees still have access and discounts through the nationwide UnitedHealthcare network. With 537,000 physicians and other health care professionals, 4,700 hospitals and 60,000 pharmacies contracted with UnitedHealthcare.

How does the HSA work?

Employees fund their individual Health Savings Accounts (HSAs) with pre-tax dollars. As the employer, you can also contribute to this account. Employees then use their HSA to pay for their health care expenses, including deductible, copayments and coinsurance. Unused HSA funds belong to the employee.

What are the benefits of an HSA?

- ▶ Tax-deductible contributions*
- ▶ Increased rates of employee participation when account is funded
- ▶ An HSA can help employees become more informed consumers and spenders when it comes to health care services. They share more responsibility for how health care dollars are spent:

A 2006 study of 212,000 HSA enrollees whose employers use an integrated model found that a majority of those individuals open the bank account (62%), contribute their own funds (69%) and carry balances over from, year to year (89%). The study also found that 85 percent of eligible low-income individuals (earning less than \$25,000/year) opened an HSA, with 59 percent making their own contributions. The motivation and ability of these consumers to open and fund their accounts is directly related to the employer's decision to fund the account.**

*A benefit to employers only when they choose to contribute to the account.

**Source: UnitedHealth Group DefinitySM Three Year Study of Consumer Driven Health Plans

How does an HSA benefit your employees?

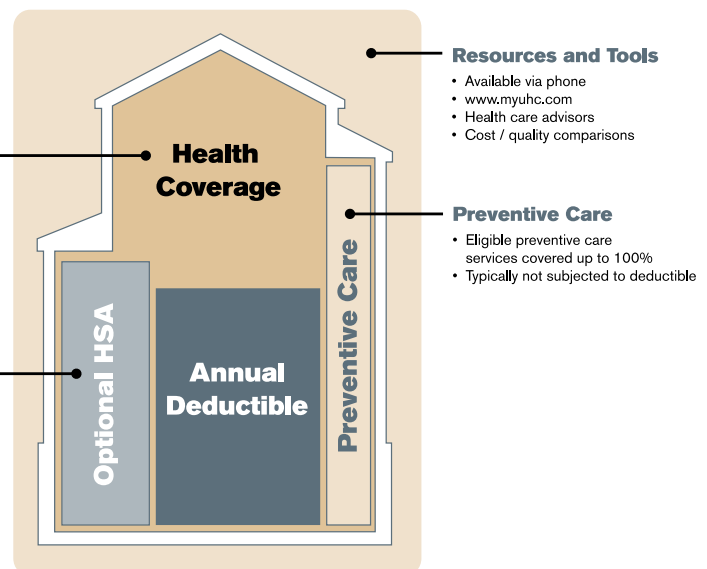
- ▶ Potentially lower premiums
- ▶ Tax-deductible contributions and tax-free withdrawals for eligible expenses
- ▶ Tax free interest earnings and investment options
- ▶ Year-to-year rollover of unused funds to pay for future expenses
- ▶ Ability to take savings and transfer to another plan if employment ends

Health Coverage

- Protects consumers from high costs
- Coinsurance similar to traditional plans
- Out-of-pocket maximums are in place for added peace of mind
- Annual deductible must be satisfied before health coverage begins

Optional HSA

- Option to reimburse from this account
- Consumers receive tax-free earnings while money remains in HSA
- If HSA funds are used for eligible expenses then withdrawals are tax free



What is the UnitedHealth Premium[®] designation program?

The UnitedHealth Premium designation program lets members compare physician performance against national quality and cost-efficiency measures – quickly, easily and reliably.

The UnitedHealth Premium designation program uses a star system, where doctors and cardiac facilities are designated on two levels. Only physician who first meet quality standards are then assessed on efficiency of care, based on peer comparison and third party evaluations.

- ★ **Quality:** These doctors meet quality standards based on evidence-based care criteria. When evaluating quality of care, we review a physician's performance against criteria based on nationally accepted standards from medical organizations and governmental agencies such as the Ambulatory Care Quality Alliance, the National Committee for Quality Assurance (NCQA), and the American College of Cardiology, plus expert scientific advisory boards.
- ★★ **Quality and Cost Efficiency:** These doctors meet quality and efficiency criteria. Efficiency measurement also factors in the number of procedures that need to be repeated as well as resulting complications

When members use UnitedHealth Premium designated specialists who have both quality and cost-efficiency status, or two stars, they benefit from lower copayments and higher coinsurance through the UnitedHealthcare EDGE plans.

UnitedHealth Premium quality and efficiency designated doctors have lower complication rates and perform fewer procedures that need to be redone.*

*UnitedHealthcare claims analysis, November 2005

Getting the most out of your UnitedHealthcare EDGE plan

EDGE plans mean small businesses can afford to offer comprehensive, affordable health care benefits. UnitedHealthcare also provides a variety of tools and resources to your employees to ensure that they are maximizing those benefits.

And, since most members will visit a specialty physician infrequently, we offer a variety of tools to assist you in keeping the UnitedHealth Premium designation program top of mind. Since members will need to use a UnitedHealth Premium specialist to receive the most out of their benefits, we want to help ensure your employees avoid greater out-of-pocket costs.

myuhc.com®

myuhc.com includes the online physician directory for UnitedHealth Premium designated physicians in more than 90 markets. It also explains the value of our quality and cost-efficiency measures, plus each specialist's location and accessibility. For members who have additional questions, or who simply prefer to use the phone, our NurseLineSM or Care24[®] assistance lines are open 24 hours to assist with provider selection, treatment and follow-up decisions.

To encourage informed decisions and a healthy lifestyle, we also provide a wide range of member tools, including:

- ▶ Benefit details
- ▶ Health assessment and personalize report
- ▶ Health improvement tools
- ▶ Online programs
- ▶ Resources libraries
- ▶ Health discount program
- ▶ Personal health record
- ▶ Personal health information
- ▶ Health statements
- ▶ Healthy Mind, Healthy Body newsletter
- ▶ Treatment cost estimators

Printed materials

We provide additional employee education campaigns specific to UnitedHealth Premium using online tools, e-mails and printed materials. These consumer marketing strategies are tailored to meet your specific employee population needs.

- ▶ UnitedHealthcare EDGE enrollment and welcome brochures
- ▶ UnitedHealthcare EDGE ID card sleeve
- ▶ UnitedHealth Premium designation materials

Additional resources

- ▶ NurseLine
- ▶ Care CoordinationSM
- ▶ Disease management programs

Employer eServices[®] suite of tools and resources

Our Employer eServices suite of online tools and resources simplifies your job in many ways. With the Communications Resource Center you can provide employees information on UnitedHealthcare programs like UnitedHealth Premium, plus other health topics in ready-to-use print and electronic formats. To get started logon to employereservices.com and click the Communication Resource Center link.



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.

UnitedHealthcare EDGESM plans are only available in states that have implemented the 2007 Certificate of Coverage and have the UnitedHealth Premium[®] designation program.

The UnitedHealth Premium[®] designation program is an information resource to help our members choose a physician. It may be used as one of many factors members consider when choosing the physicians from whom they receive care. As with any performance assessment program, physician evaluations have a risk of error. Please see myuhc.com[®] for detailed program information and methodologies.

The Care24[®] program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. Program components may not be available in all states or for all groups. Care24 is a registered trademark of UnitedHealth Group, Inc., used by permission. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving UnitedHealthcare services directly or indirectly (e.g. employer or health plan). Care24 may not be available in all states or for all group sizes. Components subject to change.

The NurseLineSM service can not diagnose problems or recommend specific treatment. The information provided through the NurseLine service is not a substitute for your doctor's care.

UnitedHealth Allies is a program that offers discounts on health products/services to UnitedHealthcare members. It is not an insurance product but is offered to existing members 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. UnitedHealthcare does not endorse or guarantee health products/services available through UnitedHealth Allies. This program may not be available in all states or for all groups. Components subject to change.

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. Components subject to change.



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