



Health Insurance Benefits Opportunity

September 22, 2023

LeadingAge[®]
Indiana

United
Healthcare[®]

Today's discussion

Agenda



What Coverages are Available?

How Do you Obtain a Quote?

What information is needed for a quote?



United Healthcare's Local Presence



UHG in Indiana

4,000+ employees

walking in the shoes of our members and customers

1M Hoosiers, we are honored to serve across each day



Care Delivery

250+ physicians working to change lives one story at a time

Supporting our Community

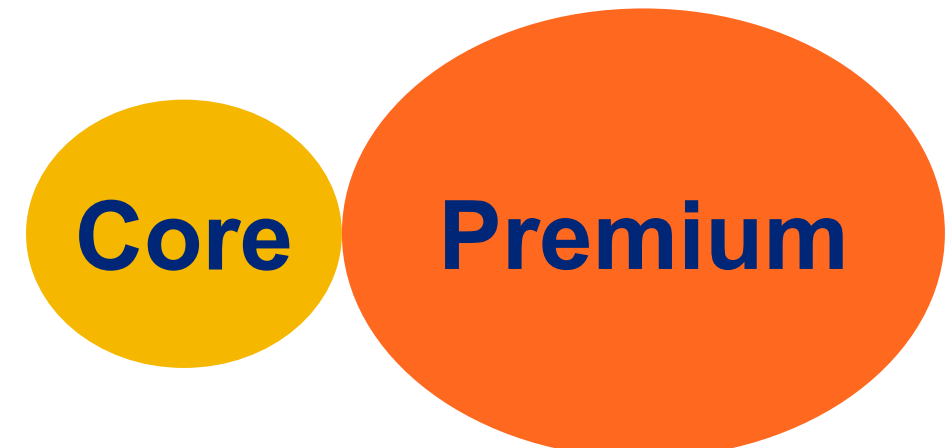
Over \$2.5M in charitable donations and grants to address health disparities



ENTER TO WIN \$5,000
FOR YOUR INDIANA HIGH SCHOOL

SPONSORED BY
UnitedHealthcare

UHC Rewards payout structure



Action		Description	Dollars earned	
	Connect a tracker in the UnitedHealthcare app	Automatically track activities	\$25	\$65
	Daily fitness – goal 1	Track 15+ active minutes or 5K+ steps per day	\$0.25	\$0.75
	Daily fitness – goal 2	Track 30+ active minutes or 10K+ steps per day	\$0.50	\$1.25
	Fitness challenge – weekly goal	Complete daily fitness goal 2 five out of seven days (Sunday to Saturday)	\$2.50	\$5
	Sleep tracking	Track sleep for at least 14 days	\$5	\$10
	Sleep challenge – weekly goal	Track 7 hours of sleep for five out seven days (Sunday to Saturday)	\$2.50	\$5
	Complete health survey	Complete additional parts of the health survey	\$15	\$25
	Get a biometric screening	Complete annual bloodwork and measurements	\$50	\$75
	Go paperless	Switch to paperless communications	\$2.50	\$5
Maximum annual incentive			\$300	\$1,000



Better together: Save a “bundle” on medical premiums

Fully insured customers can increase medical plan premium savings **up to 4%** the first year by offering UnitedHealthcare specialty plans alongside their UnitedHealthcare health plan.¹



An **example** of \$192,000 in savings.²

Group size: 500 employees

Estimated annual medical premium:
\$800 PEPM (\$4.8M total)

Annual medical cost savings by adding:

✓Dental	- \$96,000	✓Short-term and long-term disability	- \$24,000
✓Vision	- \$24,000	✓Supplemental health plans	- \$24,000
✓Life plus supplemental life	- \$24,000		

Not available in HI, MT, RI, VT. *For new business effective Jan. 1, 2019 or later.

¹Subject to uBundle rules, coverage and participation requirements. The savings will apply as long as eligible plans remain in force. uBundle and certain specialty plans may not be available in all states or for all group sizes. Components subject to change. Ask your UnitedHealthcare representative for more details. ²For illustrative purposes. Savings will differ depending on group size, plans chosen and premiums.





UHC Quoting with Leading Age



Where to send RFPs:

You can keep your current insurance broker / agent

Your current broker / agent more than likely already works with UHC and can obtain a Leading Age Proposal

Focus is on groups:

Currently or Newly Affiliated with Leading Age

Over 51+ ATNE (Average Total Number of Employees)

Fully insured UnitedHealthcare Products

Not currently with UnitedHealthcare

Census in Excel must include the following:

(DOB, Gender, Home Zip, Coverage Type (EE Only, EE/Spouse, EE/Children, Family) or Waived Coverage, and Plan Election if more than 1 plan offered)

Employer Contribution Rate

Current and Requested Commission Rate

SIC Code

Effective Date

Carrier History

Current Benefit Summaries

Large Claims for most recent 12 months and the prior 12 month period for a total of 24 months.

Monthly Claims for most recent 24 Months. Should be broken out by month, with enrollment, for both Medical and Rx.

Current and Renewal rates on carrier paper

If currently self-funded, we need Cobra or fully insured equivalent rates.

If claims are not available a member-level census is required

Member-Level Census Format:

Dependent should be listed beneath the employee, not above or in adjacent columns.

First and last name, Gender, DOB, and home zip code is required for everyone.

Only dependents enrolled in Medical coverage should be listed, dependent info in not used for ancillary products.

A Relationship column should identify Employee, Spouse, or Child.



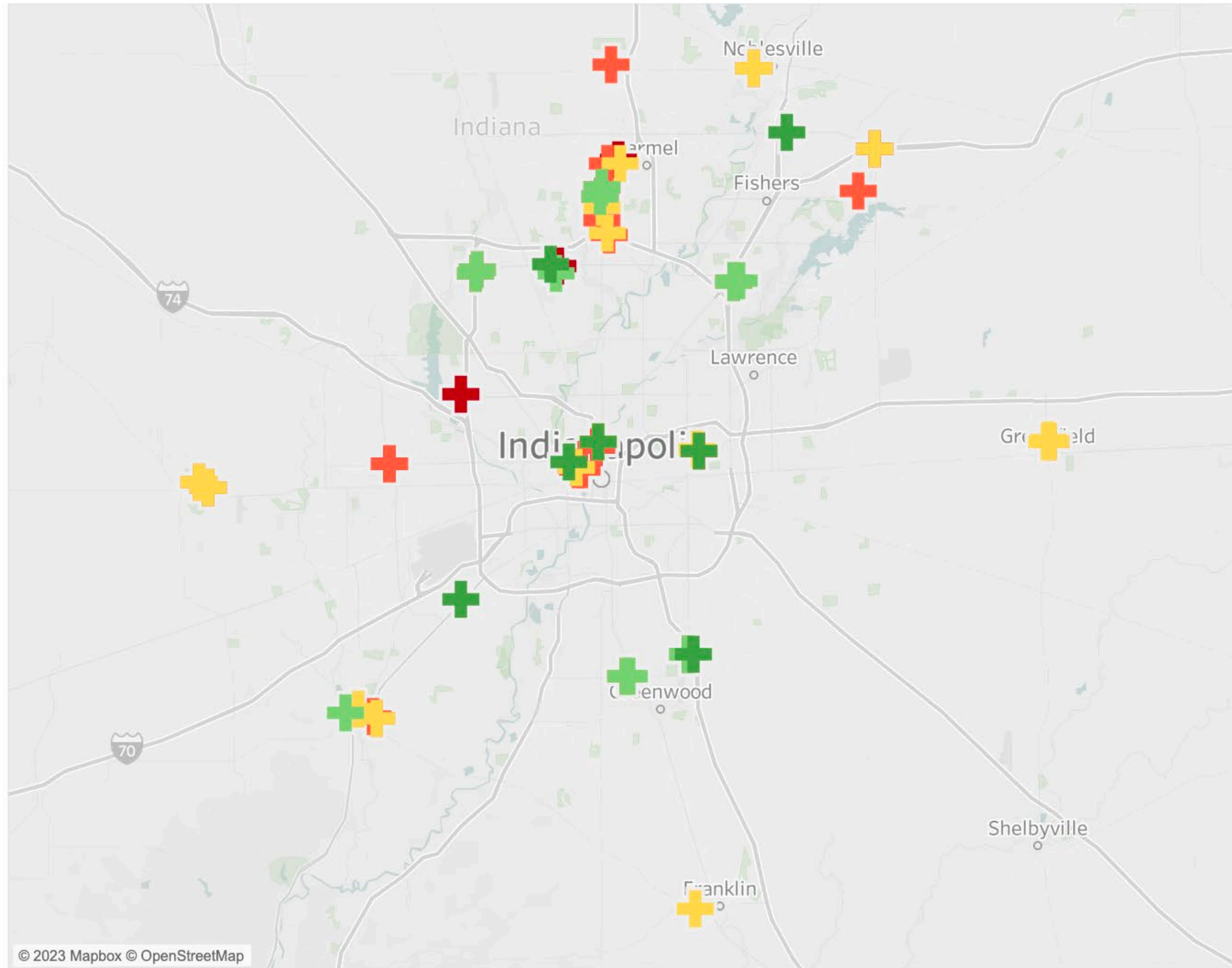
Appendix



Predicted episode cost for Indianapolis & Surrounding Area

Surest provider value comparison dashboard – Knee Arthroscopy & Repair

Map



Predicted Episode Cost



Surest members can see prices upfront on the app or website



No barriers
No deductible
No coinsurance

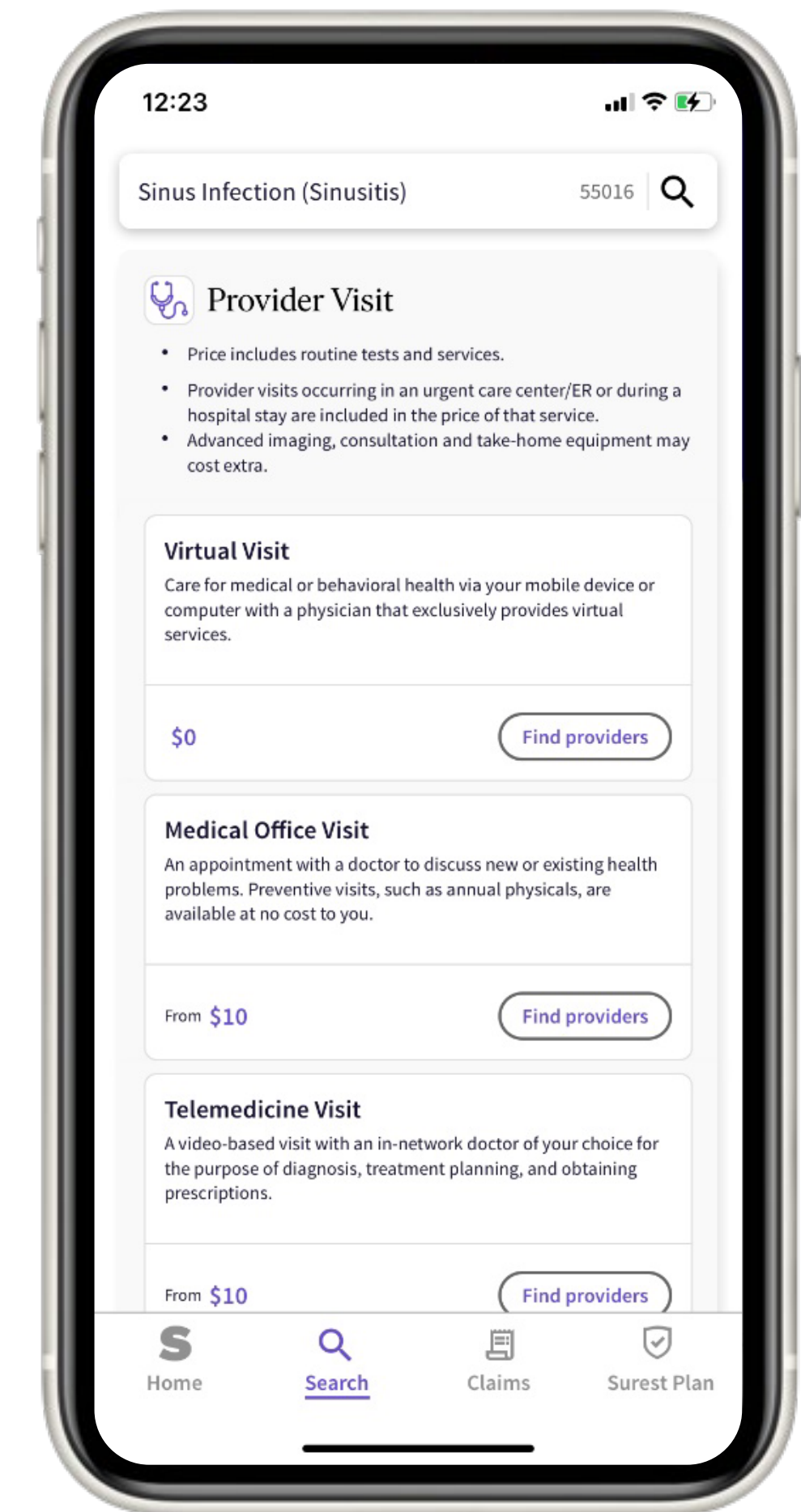


Cost clarity
See costs before making
an appointment



Savings opportunities
Prices are lower for
higher-value options, based
on quality and overall
effectiveness of care.

		Sample Surest Plan
Out-of-Pocket Maximum:		\$5,000
Deductible:		None
Coinsurance:		None
Copays	Preventive	Free
	Office Visit (PCP & SCP)	\$20 - \$95
	Urgent Care	\$50
	Emergency Room	\$400
	Maternity	\$900 - \$1,700
	Complex Imaging	\$200 - \$725
	Physical Therapy	\$10 - \$70
	Procedures (Office, OP, IP, etc.,)	\$40 - \$3,000
	Prescription Drugs (Tier 1 / Tier 2 / Tier 3)	\$10-\$20 / \$60 / \$90



Why plan design matters, a cost breakdown

Plan design (Current Plan)

Deductible \$2,000		Coinsurance 80%		Max out-of-pocket \$3,000	
Hospital 1			Hospital 2		
Total allowed claim cost		\$12,326	Total allowed claim cost		\$80,797
	Member responsibility	Plan paid		Member responsibility	Plan paid
Deductible	\$2,000	\$9,326	Deductible	\$2,000	\$77,797
Coinsurance	\$1,000		Coinsurance	\$1,000	
Max out-of-pocket	\$3,000		Max out-of-pocket	\$3,000	
			\$68,471		
			difference in plan paid		

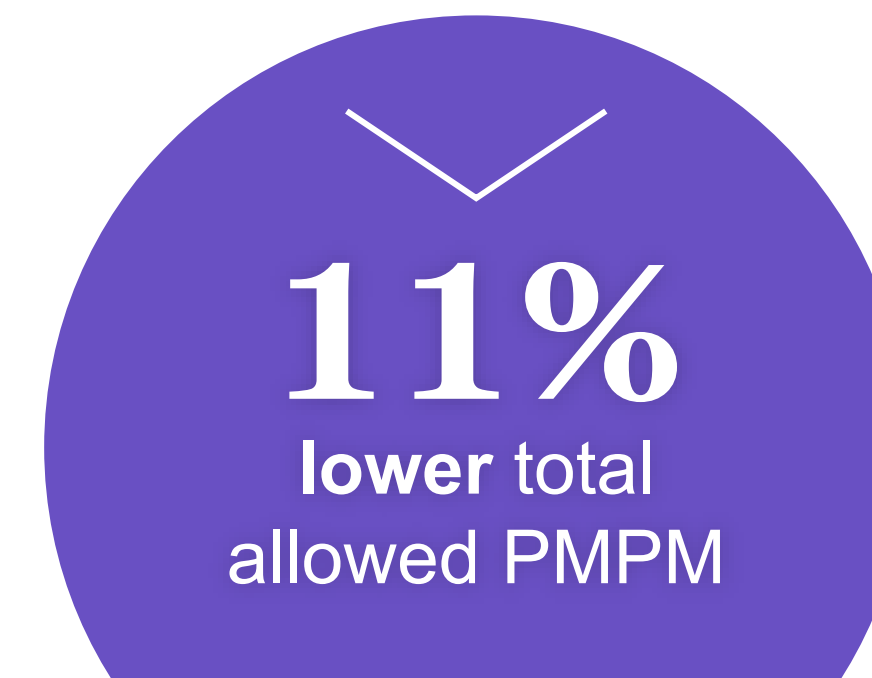
Why plan design matters, a cost breakdown

Plan design surest™

	Hospital 1		Hospital 2	
	Total allowed claim cost	\$12,326	Total allowed claim cost	\$80,797
	Member responsibility	Plan paid	Member responsibility	Plan paid
Copay	\$500	\$11,826	\$2,000	\$78,797
Max out-of-pocket	\$5,000		\$5,000	
			\$66,471	
			difference in plan paid	

With Surest, members are more inclined to use hospital 1 because they want to save \$1,500.

Lower costs for employers and members, year after year



Allowed medical and pharmacy per member, per month (PMPM) costs¹



Member out-of-pocket medical annual costs²

Surest year-over-year medical trend was **5%** across a **3-year period**³