



# 2024 small business enhancements for broker, employer and member experiences

Our range of new health plan products and small business enhancements are designed to help improve broker, employer and member experiences. From new sales enablement and HR platforms, to broker bonus programs and member rewards, we're working to enrich your experience as well as those of your clients and their employees.

## Employer experience

### Level Funded

#### Available for 2–300

Level Funded health plans are designed to give employers the cost savings they're looking for with the benefits employees want, including:

- Fixed monthly costs
- Many state premium tax and ACA exemptions
- Surplus refund potential if medical and pharmacy claims costs are lower than expected<sup>1</sup>

### Level Funded flier

**↑17%** potential average savings for fully insured groups who transition to a level funded plan<sup>2</sup>

### Mineral®

#### Embedded on all 2–99 level funded groups in Pennsylvania and 5–99 in Delaware; included upon renewal for current clients

The Mineral platform offers the most up-to-date information on HR and compliance legislation and powerful solutions, all in one place. Mineral is designed to help small businesses:

- Keep track of new laws and regulations
- Reduce administrative burden
- Build and maintain an employee handbook

### Mineral flier

**300+** training courses available in the online learning management system<sup>3</sup>



## Broker experience

### Benefitter

#### Available for 2–50 fully insured and level funded

Benefitter is a small group, multi-carrier sales enablement platform built by and for brokers. Available at no cost to our producers to help simplify the quoting and enrollment process in all 50 states, including:

- Medical questionnaire simplification
- Plans/proposal page updates
- Level funded form data digitization

### Benefitter video

[Register for a Benefitter account](#)

## Bonus programs

### Increased medical commission in Pennsylvania

#### Effective Jan. 1, 2024

Medical base commissions for fully insured groups with up to 50 eligible employees have increased to **\$41 PEPM for all new sales and upon renewal for existing groups** across Pennsylvania.

### Benefitter new business sales bonus

#### Effective Oct. 1, 2023 – Jan. 31, 2024

Eligible agents who sell new level funded medical plans with up to 50 employees using the Benefitter quoting tool to complete Individual Medical Questionnaires or upload applications for underwriting are eligible to receive a \$250 per case bonus for up to the first 5 cases sold during the bonus period.

### New sales and conversion bonus

#### Effective Oct. 1, 2023 – Jan. 31, 2024

Eligible agents who sell new fully insured and level funded medical plans or who convert existing UnitedHealthcare fully insured medical plans to level funded with up to 50 employees will receive a bonus of \$60 for each enrolled employee during the bonus period.

Contact your UnitedHealthcare representative for more information on these programs or our specialty bundling options

# Member experience enhancements

## \$0 cost for certain critical medications

### Included for 2+ fully insured and level funded

- The Vital Medication Program eliminates employees' out-of-pocket costs for preferred short and long-acting insulins as well as albuterol, epinephrine, glucagon and naloxone
- Critical medications available to members at \$0 cost-share without having to satisfy a deductible

### Vital Meds flier

## Broad Pharmacy Network

### Included with 2–50 fully insured and level funded plans

- Current 2–50 fully insured groups with the Standard Select pharmacy will automatically receive the Broad Pharmacy Network upon renewal
- Current 2–50 level funded groups will need to actively elect the Broad Pharmacy Network upon renewal otherwise they will remain within Standard Select
- Provides access to more than 67,000 pharmacies nationwide including major chains such as CVS®, Rite Aid®, Walgreens® and Walmart®

### Broad Pharmacy Network flier

## UnitedHealthcare Rewards

### Included for 2+ fully insured and level funded

- UHC Rewards allows the subscriber and their covered spouse the opportunity to earn up to \$300 each per year for reaching daily program goals and completing one-time activities

### UHC Rewards flier

## Care Cash® preloaded debit card

### Included with 2–50 fully insured non-HSA plans in Pennsylvania and Delaware

- Provides \$200/year for individuals, or \$500/year for families, to help pay toward cost-sharing for certain eligible network health care expenses right from the start
- Care Cash can be used for UnitedHealth Premium® primary care and specialist provider visits, network PCP visits, 24/7 Virtual Visits, urgent care, outpatient behavioral health visits and minor lab visits

### Care Cash flier

## \$0 copays\* 24/7 Virtual Visits for HSA plans

### Included for 2+ fully insured and level funded

- The deductible will be waived for 24/7 Virtual Visits for fully insured HSA plans
- Member cost-share is \$0
- Employees can connect with a provider anytime for nonemergency care from a computer or mobile device\*\*

### 24/7 Virtual Visits flier

## One Pass Select™ gym discount program

### Included for 2+ fully insured

- One Pass Select is a subscription-based fitness and well-being program that supports a healthier lifestyle
- Members can access thousands of gyms at a discounted rate, with no long-term contracts or annual gym registration fees

### One Pass Select flier

# Contact your representative for more information



\*The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

\*\*Date rates may apply.

## Not for consumer use.

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 your broker or UnitedHealthcare sales representative.

<sup>1</sup> Among the 37% of UnitedHealthcare Level Funded plan sponsors nationwide who received a refund in 2022, the average refund was \$8,407. UnitedHealthcare internal reconciliation analysis, Jan. 1, 2022 through Dec. 31, 2022. Please consult a tax and/or legal advisor to determine if, by receiving this refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.

<sup>2</sup> Average savings for UnitedHealthcare and Oxford Fully Insured groups 2-50 nationwide migrated to UnitedHealthcare and Oxford Level Funded, Jan. 1, 2021 – Dec. 31, 2022. Savings are not guaranteed.

<sup>3</sup> 300+ online training courses available as of Sept. 1, 2021, based on Mineral's training catalog.

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Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.

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Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico) it features a subscription based nationwide gym network. For self-funded participants nationally, it features a subscription based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

See bonus program fliers and PPG guides for full eligibility details on bonus and commission programs.

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

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.