



Side by side for a better health plan

For healthier Greater Memphis Chamber businesses, we're all in.



Health insurance is the No. 1 requested benefit by employees.¹ But as many Memphis area small business owners know, it isn't easy to find quality health benefits your employees want at a price that fits your budget.

UnitedHealthcare and the Greater Memphis Chamber have joined together to give small businesses members-only access to big-business employee health benefits at competitive rates.

Savings up to

32%

on monthly health
plan expenses²

United
Healthcare



GREATER MEMPHIS CHAMBER

A local program like this delivers:



A large provider network

Plan participants can access a robust provider network nearby and nationwide, including 1.2M+ physicians and health care professionals and 6,900+ hospitals.³



Plans built for your business

UnitedHealthcare Level Funded health plans are designed for savings, flexibility and stability—with rates based only on your plan participants (groups 5–50 not subject to adjusted community rating). So if their medical and pharmacy claims are lower than expected, your health plan may get a surplus refund at year-end.⁴ Choose from a range of plan designs and benefits, like built-in pharmacy and HealthiestYou™ virtual care.



Additional savings when you bundle

Lower your health plan monthly payments when you offer a UnitedHealthcare vision, dental or other specialty plan alongside a UnitedHealthcare medical plan.



Rewards for your plan participants

Available at no additional cost to you, UnitedHealthcare Motion® is designed to reward participants for completing certain daily activity goals like walking, cycling, swimming and more. Participants use a wearable fitness tracker to track progress and may earn rewards of up to \$1,095 per year.*

Working together for healthier businesses—right here in the Memphis area.

Get a quote

For more information and a no-obligation quote, please contact your broker or visit memphischamber.com

United
Healthcare



* Or \$1,150 if not applying registration credit toward an activity tracker.

¹ U.S. Chamber of Commerce. "The Best Employee Benefits for Keeping Workers Happy." Accessed April 26, 2022. [uschamber.com/co/run/human-resources/top-employee-benefits](https://www.uschamber.com/co/run/human-resources/top-employee-benefits).

² UnitedHealthcare Level Funded plans in Tennessee are up to 30% less than fully insured community rated plans. Businesses whose agent of record is a member of the Greater Memphis Chamber receive a 2% discount off of medical premiums.

³ UnitedHealthcare internal analysis, June 30, 2022.

⁴ 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.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

UnitedHealthcare Motion is a voluntary program. The information provided 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 and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult 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 1-855-256-8669 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. Subject to HSA eligibility, as applicable.

Minimum participation requirements may apply for bundling programs. Packaged Savings program is not available for all group sizes, and benefits and programs may not be available in all states. Components subject to change.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.