

Add UnitedHealthcare specialty plans for more savings and simplicity

Employees value a full benefits package. You value your employees. Our specialty plans can help enhance your benefits package and control costs for your business. And if that's not enough to pique your interest, below are a few reasons that our customers told us impacted their decision to choose our specialty products over others.

1 Network strength: Vision

- 55+ years of experience
- 22 million+ members¹
- 130,000+ private and retail vision providers²
- **Vision plans provided by UnitedHealthcare®**

2 Popular vision providers

- In-network access to retail, private and online providers such as Warby Parker, Lenscrafters, Pearle Vision, Target Optical, Walmart, Costco, Sams Club, glassesUSA.com, 1800contacts.com, UHCcontacts.com and warbyparker.com

3 Warby Parker Virtual Try-On tool

- Use the Virtual Try-On tool in the Warby Parker app to try on 5 frames and see styles instantly on your face³

4 Network strength: Dental

- 35+ years of experience
- 13 million+ members¹
- 400,000+ access points across the U.S.²
- **Dental plans provided by UnitedHealthcare**

5 A confident smile at a lower cost through SmileDirectClub

- SmileDirectClub is a leader in doctor-directed, at-home teeth straightening with clear aligners
- In most cases, members may get a smile they love in about 6 months on average⁴, for less than \$1,000⁵

6 Extra Dental Care Dollars through Consumer MaxMultiplier®

- The Consumer MaxMultiplier program awards benefit dollars to members for getting regular checkups and helping keep costs below a set claim threshold⁶
- Award dollars earned go toward the following year's annual limit⁷

7 The value of integration

- Integrating medical and specialty benefits can help deliver better employee health and a simpler experience
- Provider data sharing, identification of at-risk members and targeted intervention programs help keep both your employees and your bottom line healthier

8 Ease of administration

- Work with a single carrier to manage your benefits together. That means you will have 1 dedicated account team, 1 self-service administration website and 1 integrated eligibility and claims process.

9 Medical + specialty = savings

- The more UnitedHealthcare specialty plans you bundle together (i.e., vision, dental, life, disability), the more you may save. Estimate your savings at [UHC.com/bundle](https://www.uhc.com/bundle).

10 Pre-packaged benefit options

- Oxford Benefit Management (OBM) plans make it easier for small employers (2-99) in NY, NJ and CT to offer specialty benefits with pre-packaged options that combine dental and vision with health discounts and an optional life insurance benefit. Learn more at [UHC.com/obm](https://www.uhc.com/obm).



Don't forget to ask about our financial protection products.

Over 17 million members entrust us with their life, disability and supplemental health needs. Talk to your sales representative about our portfolio of products. **Financial protection plans underwritten by Unimerica Life Insurance Company of New York.**

¹ UnitedHealthcare membership analysis, May 2021

² UnitedHealthcare network analysis, September 2020

³ Available with an iPhone® X or higher

⁴ SmileDirectClub treatment plan average results, 2018

⁵ Cost of less than \$1,000 is based on a typical UnitedHealthcare national dental plan design for employee-only coverage with a 50% orthodontic benefit.

⁶ Members will not actually earn cash that they can access or withdraw. UnitedHealthcare adds the award dollars to the member's annual limit for the following plan year and applies them to qualifying claims. Dollar amounts will vary based on plan.

⁷ Consumer MaxMultiplier required participation is 2 or more eligible employees when there are waiting periods; endodontics, periodontics and oral surgery are Class III (Major). These stipulations do not apply for groups with 10 or more eligible employees.

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Benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have 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.

UnitedHealthcare Dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

SmileDirectClub coverage is available to customers offering a UnitedHealthcare Dental Preferred Provider Organization (PPO) and/or In-Network Only (INO) plan that includes orthodontic coverage. Not all individuals are suitable candidates for invisible aligners. These services are intended for certain individuals who have mild or moderate orthodontic needs.

Minimum participation requirements may apply for bundled savings. Please consult your broker or UnitedHealthcare representative for more details.

Oxford Benefit Management, Inc. acts as the distribution company for products. Oxford Benefit Management packages are not available in all states and state-specific requirements may cause limitations or variations to the plans. Packaged Savings is not available for this product. Benefit options may vary by group size. Components subject to change. Oxford Benefit Management products are provided by: UnitedHealthcare Dental® coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

OBM does not underwrite or administer these products and bears no risk on any product offered. All information within this website is subject to change.

Life and Disability products are provided by Unimerica Life Insurance Company of New York. This policy includes exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.

Specified Disease insurance is provided by Unimerica Life Insurance Company of New York on form UHICI-POL-1-NY. Specified Disease coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.

Accident Protection product is provided by Unimerica Life Insurance Company of New York. This policy provides accident insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 65 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.

Hospital Indemnity Protection Plan is provided by Unimerica Life Insurance Company of New York on policy form UHIHIP-POL-NY. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.