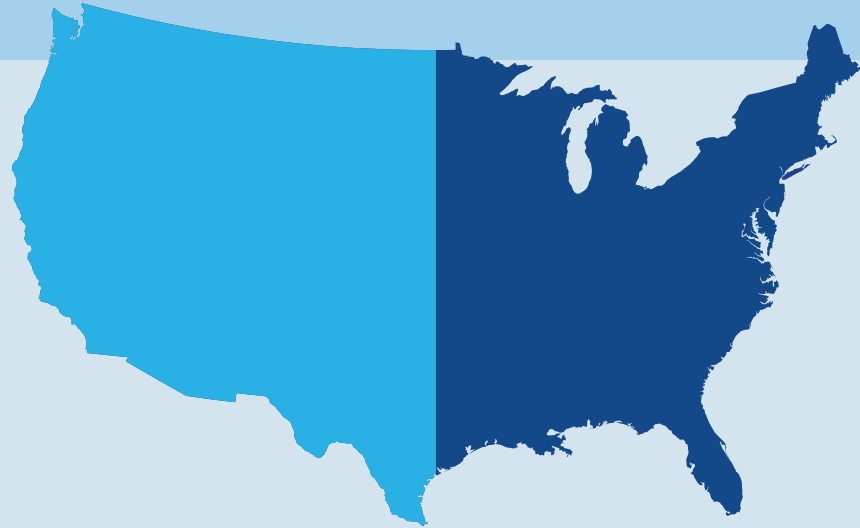


# Integrated Health Benefits for a Healthier Workforce



Bridge2Health® is an integrated benefits program that uses data to monitor care effectiveness and help stay ahead of health events. Combining UnitedHealthcare medical benefits with specialty coverage such as dental, vision and disability plans may result in improved health outcomes, increased productivity and lower costs for employers.



Nearly half of all adults have one or more chronic health conditions such as heart disease, diabetes, respiratory disease and arthritis. Care can often span multiple health benefits.<sup>1</sup>

## Dental

People with chronic conditions who receive regular dental care have medical claims averaging nearly

**\$1,500 less per year**

than those who don't.<sup>2</sup>

## Vision

More than **60%**

of patients with chronic conditions who receive eye exams re-engage with a health provider to manage their illness.<sup>3</sup>

## Disability

The average cost of absence per employee is

**\$1,685 per year.**<sup>4</sup>

## Accident & Critical Illness

Supplemental health plans offer lump sum benefit payments after a qualifying critical illness diagnosis, hospital stay or serious accident. Unexpected hospital stays can average more than



**\$11,000.**<sup>5</sup>

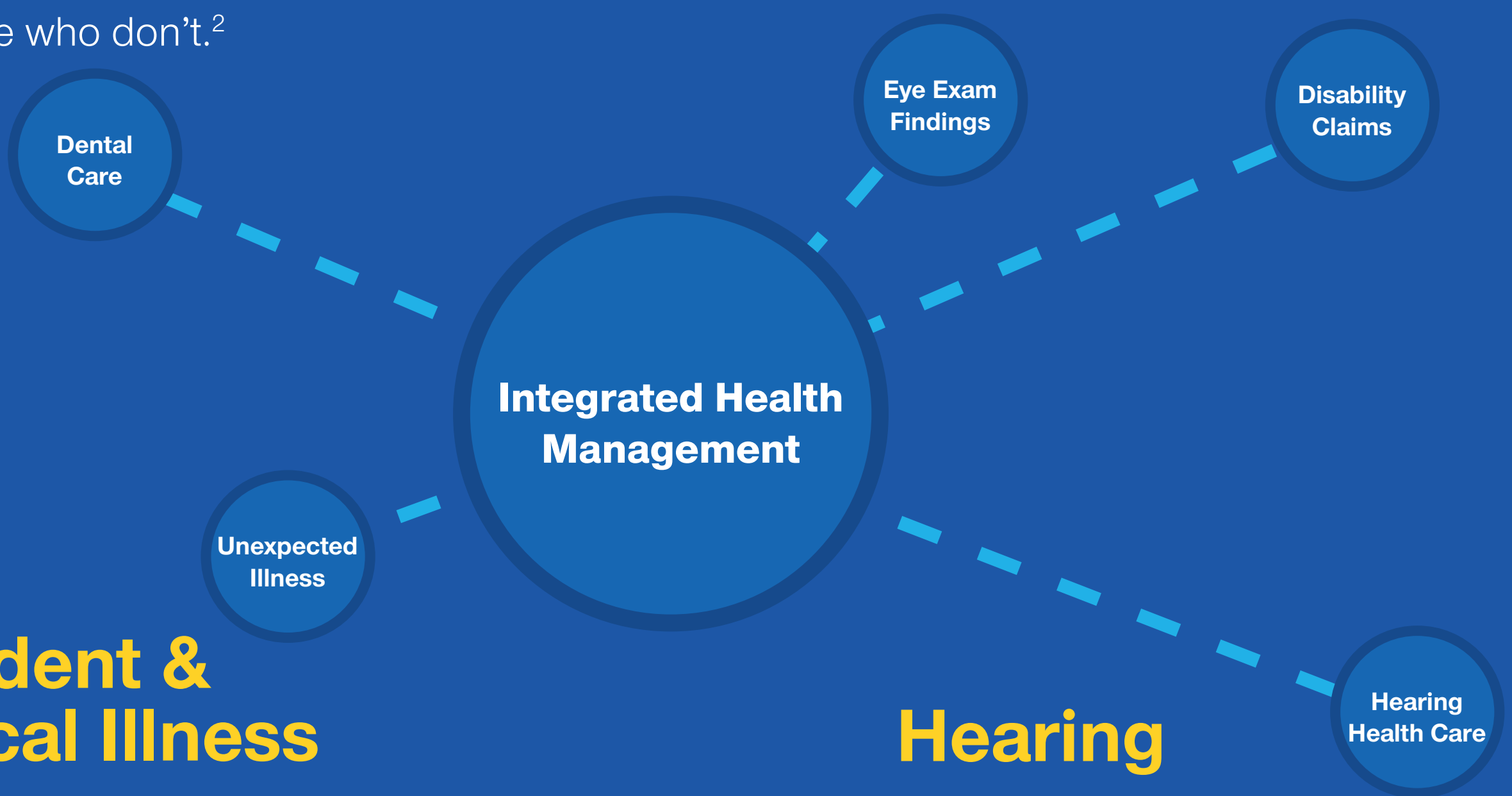
## Hearing

Untreated hearing loss is associated with an array of other health conditions and personal safety issues, including



**3x** greater risk of falls<sup>6</sup>

for even mild degree of hearing loss.



<sup>1</sup> Family and medical Leave Act

<sup>2</sup> Partnership to Fight Chronic Disease [https://www.fightchronicdisease.org/sites/default/files/docs/GrowingCrisisofChronicDiseaseintheUSfactsheet\\_81009.pdf](https://www.fightchronicdisease.org/sites/default/files/docs/GrowingCrisisofChronicDiseaseintheUSfactsheet_81009.pdf)

<sup>3</sup> Based on study of UnitedHealthcare clients over a 24-month period, 2014-2015. (Savings vary depending on illness and program compliance).

<sup>4</sup> 2015 UnitedHealthcare study.

<sup>5</sup> Worker Illness and Injury Costs U.S. Employers \$225.8 Billion Annually. January 2015. ©2017 CDC Foundation.

<sup>6</sup> Agency for Healthcare Research and Quality, Trends and Projections in Inpatient Hospital Costs and Utilization, 2003-2013.

<sup>7</sup> Healthy Hearing <https://www.healthyhearing.com/report/52548-New-research-links-hearing-loss-to-an-increased-risk-of-falls>

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 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. Plans sold in Texas use policy form number DPOL.06.TX or DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06 or DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC. CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

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. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC. INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al. UnitedHealthcare Insurance Company is located in Hartford, CT. In New York, Life and Disability products are provided by Unimerica Life Insurance Company of New York. Unimerica Life Insurance Company of New York is located in New York, NY.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICL-POL-1 et al. Critical Illness 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. UnitedHealthcare Insurance Company is located in Hartford, CT. In New York, Life and Disability products are provided by Unimerica Life Insurance Company of New York. Unimerica Life Insurance Company of New York is located in New York, NY.

Bridge2Health is included for employers who purchase a fully insured UnitedHealthcare health plan and one or more of the following UnitedHealthcare plans: Dental (groups 101+), Vision (groups 101+), Disability (groups 2+), Critical Illness Protection (groups 51+), Accident Protection (groups 51+), Hospital Indemnity Protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your broker or UnitedHealthcare representative.