UnitedHealthcare uses an integrated approach to medical and specialty benefits, leveraging data to monitor for care effectiveness and help stay ahead of health events. Bundling 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.¹

The result? Up to 4% lower premiums for eligible employers.¹*

Integrated health management

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, underscoring the importance of an integrated approach.²

Integrated health may include coverage for dental care, eye exam findings, hearing health care, disability claims and unexpected illness.

Dental

People with chronic conditions who received regular dental care had an average of 21% lower medical costs than those who didn’t.³

For instance, the integrated approach may help support people with diabetes and gum disease by cross-checking dental and medical health claim data to determine if members have missed recommended periodontal care. UnitedHealthcare then follows up to help schedule dental treatments, which have been shown to reduce inflammation and improve diabetes management.⁴
Vision

For employees with vision coverage, using an integrated approach helped encourage more frequent identification of members with chronic conditions, including on average a 15% improvement related to the identification of diabetes. For instance, UnitedHealthcare proactively follows up with a phone call reminder for an annual eye exam, which can help detect potential complications related to diabetes and help members avoid complications.

Hearing

Untreated hearing loss is associated with an array of other health conditions and personal safety issues, including a three times greater risk of falls for individuals with even a mild degree of hearing loss. By helping expand access to more affordable quality hearing health care options, we can help address those issues and enhance people's overall well-being.

Disability

The average cost of absence per employee was $1,685 per year. If an employee must miss work, UnitedHealthcare's integrated approach helps deliver financial and clinical support that reduces the duration of short-term disability claims by more than three days and provides an average of $2,230 in medical claims savings per referral into clinical case management.

Accident, critical illness & hospital indemnity

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.

Disability 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.

¹ Potential savings include impact from an integrated approach and uBundle, which applies only to first-year medical and hospital benefits. Improved consumer health decision-making is not guaranteed.
² 2019 UnitedHealthcare Disability accident, critical illness & hospital indemnity results.
³ 2019 UnitedHealthcare Disability accident, critical illness & hospital indemnity results. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.
⁴ UnitedHealthcare’s integrated approach helps make the claims process easier for members, with 77% of supplemental health claims being initiated by Benefit Assistants (rather than the member).
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