



## Integrated health benefits for a healthier workforce

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.<sup>1</sup>

The result? Up to **4% lower premiums** for eligible employers.<sup>1\*</sup>



## 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.<sup>2</sup>

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.<sup>3</sup>

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.<sup>4</sup>



## Vision

For employers 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**.<sup>5</sup>

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.<sup>6</sup>

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**.<sup>7</sup>

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.<sup>8,9</sup>



## 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**.<sup>10</sup>

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).<sup>11</sup>

\* Potential savings include impact from an integrated approach and uBundle, which applies only to first-year medical premiums for employers with 51-100 employees; savings through uBundle continue as long as the program is in effect for employers with 101 to 2,999 employees, as long as the qualifying benefits remain in force. uBundle is not available in all states.

<sup>1</sup> Review of the Impact of Bridge2Health on our Key and National Account Book of Business 2018.

<sup>2</sup> Partnership to Fight Chronic Disease, 2020, [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> 2019 BoB performance for clients with integrated UnitedHealthcare Dental and UnitedHealthcare Medical.

<sup>4</sup> PLoS One, 2015, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4444100>

<sup>5</sup> Review of the Impact of Vision and Dental Bridge2Health on UnitedHealthcare Book of Business for the two-year period, 2017-2018. Results will vary based on client-specific demographics and plan design; not a guarantee of future performance.

<sup>6</sup> Healthy Hearing, 2015, <https://www.healthyhearing.com/report/52548-New-research-links-hearing-loss-to-an-increased-risk-of-falls>

<sup>7</sup> CDC Foundation, 2015, <https://www.cdcfoundation.org/pr/2015/worker-illness-and-injury-costs-us-employers-225-billion-annually#>

<sup>8</sup> UnitedHealthcare Center for Advanced Analytics internal report on the correlation of improved consumer health decision-making to key business performance measures, 2016.

<sup>9</sup> 2019 BoB performance for clients with integrated UnitedHealthcare Short-Term Disability and UnitedHealthcare Medical.

<sup>10</sup> Agency for Healthcare Research and Quality, 2014, <https://www.hcup-us.ahrq.gov/reports/statbriefs/sb175-Hospital-Cost-Utilization-Projections-2013.jsp>

<sup>11</sup> UnitedHealthcare Book of Business, 1/1/2020-11/23/2020.

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 is 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 are 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 is 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 are 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.VA or VCOC.CER.13.VA. 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 Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance or managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse or guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

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The UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHICI-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.

The UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. 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. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.