



Building a healthier workforce through integrated benefits

Introduction

Health matters to everyone. It matters to individuals, their families, their friends and their communities. Health matters at work, too, for employees and employers alike. Through the power of an integrated approach to medical and specialty benefits, UnitedHealthcare is helping improve employee health outcomes, increase productivity and lower costs for employers.¹

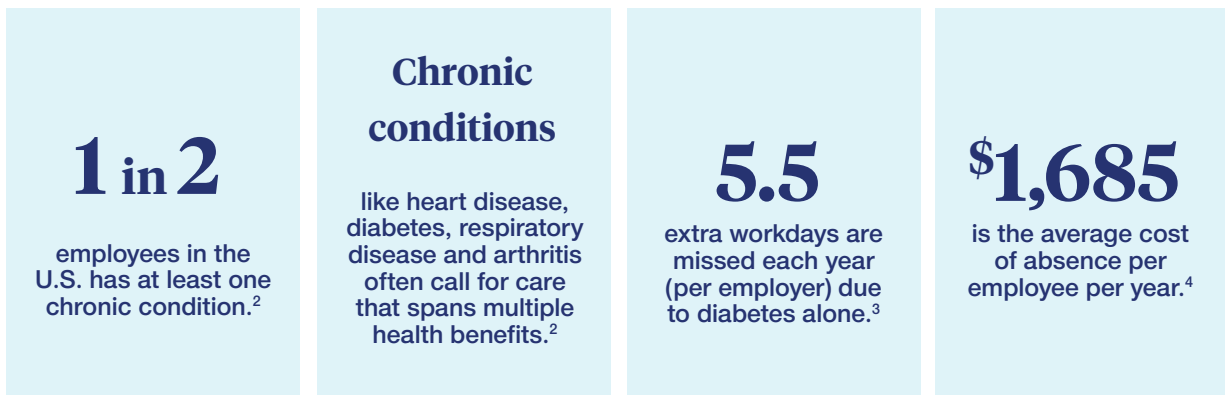
At UnitedHealthcare Specialty Benefits, our integrated approach to medical and specialty benefits helps contribute to the health of the 46 million people we serve – and to the well-being and competitiveness of more than 101,200 businesses, large and small. Our integrated approach is designed to better serve employers and employees by combining medical and specialty benefits, including dental, vision, hearing and financial protection plans (accident protection, critical illness, disability, hospital indemnity and life insurance).



Through UnitedHealthcare's integrated approach to employee benefits, we can analyze data to get a better picture of employees' health, which may enable us to:

1. Improve identification of chronic conditions.
2. Increase member engagement in clinical care programs.
3. Collaborate with health care professionals to help flag gaps in care.
4. Help reduce medical costs for employers.
5. Provide employers with actionable data and deliver a simpler experience for members.

Why it's important



How integration can help improve health outcomes and reduce costs

Up to
4%

lower premiums for eligible employers.*



UnitedHealthcare's integrated approach to medical and specialty benefits is part of our annual investment of more than \$3 billion in data, technology and innovation, helping empower people to take charge of their health and making access to care more convenient and affordable. To that end, integration will continue to help play an increasingly vital role in building a more seamless, coordinated and personalized health care system.

People with access to integrated medical and specialty benefits may be helped in multiple ways, including easing the identification and management of chronic conditions; increasing engagement in clinical care programs; and helping enable health care providers to better collaborate and share data to flag gaps in care.⁵

As a result, employers may save up to 4%* on medical premiums. For employers with self-funded health plans (more than 300 employees) that integrate medical and specialty benefits, UnitedHealthcare offers a Net Cost Guarantee. The savings are the result of improved health outcomes and the operational simplicity from bundling medical and specialty benefits, with employers receiving an administrative fee credit if actual health care costs exceed projections.

As more employers and consumers adopt a whole-person approach to health benefits, UnitedHealthcare will continue to leverage our scale and expertise to help drive the value of integration. Examples include:



Accident, critical illness and hospital indemnity

Supplemental health plans offer lump sum benefit payments after a qualifying critical illness diagnosis, hospital stay or accident. Unexpected hospital stays can average more than \$11,000, with out-of-pocket costs a challenge for many people.⁶ In addition to providing important coverage to help offset medical expenses associated with these health events, our integrated approach can support improved health outcomes. As an example, for people recovering from a heart attack, UnitedHealthcare case managers can share resources addressing heart disease and chronic heart failure, including educational materials to improve diet and lifestyle. Support and improved engagement may lead to improved health through better management of one's weight, blood pressure and blood sugar levels.

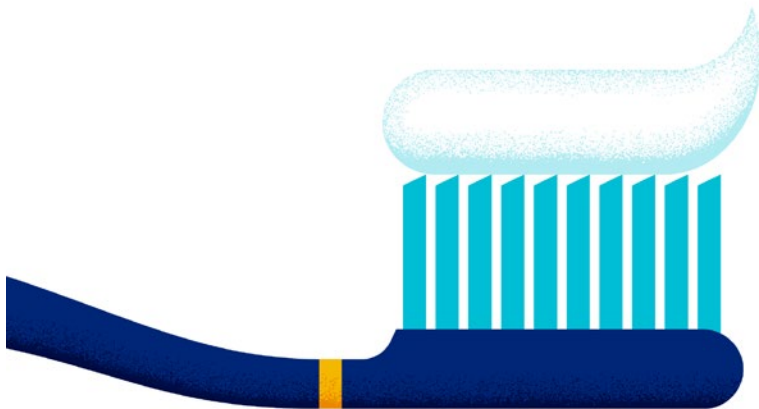
Importantly, UnitedHealthcare's integrated approach helps make the claims process easier for members, with 77% of supplemental health claims being initiated by Benefit Assistants (rather than the member).⁷ For additional support, UnitedHealthcare Benefit Ally™ helps simplify, automate and expedite payouts, with this industry-leading program enabling eligible plan participants to receive payouts without having to submit a claim or additional paperwork.* *



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\$11,000.

Dental health



While some people often focus primarily on using their medical benefits to support well-being, it is important to remember that good oral health is a first line of defense to help the body protect itself from infections, systemic inflammation and various types of disease such as diabetes and heart disease. For a member with both diabetes and periodontal disease, this integrated approach may enable the cross-checking of dental and medical health claim data, helping to determine, for example, if the patient has missed recommended periodontal treatments or cleanings.

This proactive follow-up may help with the scheduling of recommended dental treatments or cleanings, which have been shown to reduce inflammation and improve diabetes management.⁸ Importantly, people with chronic conditions who received regular dental care had an average of 21% lower medical costs than those who didn't.⁹



21%

on average lower medical costs for people with chronic conditions who received regular dental care.⁹

Disability

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.^{10,11}

As an example, for people recovering from back surgery, UnitedHealthcare case managers can help facilitate home health care to assess the safety of the home to help reduce the risk of falls, while also coordinating home physical therapy. These efforts are designed to help people focus on healing and get back to work sooner.

Eye health

Eye health can contribute to overall health, as comprehensive eye exams may help with the detection and management of certain chronic conditions, including diabetes, heart disease and high blood pressure.¹²

For a member with diabetes hypertension, our team proactively follows up with a phone call reminder for an annual eye exam, which can help detect potential complications related to this condition and help members better manage their blood pressure and avoid complications.¹³ As a result, for employers with vision coverage, using an integrated approach helped encourage more frequent identification of members with chronic conditions, including a 15% improvement in the identification of members with diabetes.¹⁴

Hearing health

Untreated hearing loss is associated with an array of other health conditions and personal safety issues, including depression, dementia and increased risk of falls.¹⁵ 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. For instance, consumers across the country can save up to 60% on custom-programmed hearing aids compared to traditional models, while UnitedHealthcare members enrolled in eligible employer-sponsored and Medicare Advantage plans can save even more.¹⁶



Conclusion

To build a modern, high-performing health care system, UnitedHealthcare is approaching integration holistically and systematically, including benefit design, member experience, technology and clinical and network strategy. The value of integration extends beyond specialty benefits too, including applications related to prescription medications and behavioral health. In fact, employers may realize an average savings of \$16 to \$25 per member per month by adopting an integrated approach to medical and pharmacy benefits, while lowering emergency room costs by 11% and in-patient medical costs by 15%.¹⁷

By implementing a whole-person approach to health care benefits, we are supporting our members on their journeys toward wellness and creating a health care system that is more connected, coordinated and convenient. UnitedHealthcare is taking short-term actions now to help further encourage integration, while keeping a long-term vision to leverage this approach to better serve employees, employers and the health system more broadly.



For more information go to [UHC.com](https://www.uhc.com) or contact a UnitedHealthcare representative.

*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.

**Alabama, Arizona, Georgia, Massachusetts, Minnesota, New Jersey, Pennsylvania, Texas, Utah, Virginia, Wisconsin.

¹ Review of the impact of the integrated approach on the UnitedHealthcare Key and National Account Book of Business, 2018.

² National Center for Chronic Disease Prevention and Health Promotion. Chronic Disease Prevention and Health Promotion (NCCDPHP). Atlanta. Centers for Disease Control and Prevention; 2017.

³ Gallup-Sharecare Wellbeing Index, 2017, <https://www.ajmc.com/view/healthcare-absenteeism-costs-of-diabetes-reach-266b-in-us>

⁴ Worker Illness and Injury Costs U.S. Employers \$225.8 Billion Annually. 2017 CDC Foundation.

⁵ Review of the Impact of Bridge2Health on our Key and National Account Book of Business 2018.

⁶ Agency for Healthcare Research and Quality, 2014, <https://www.hcup-us.ahrq.gov/reports/statbriefs/sb175-Hospital-Cost-Utilization-Projections-2013.jsp>

⁷ UnitedHealthcare Book of Business, 1/1/2020-11/23/2020.

⁸ British Dental Journal, 2019, <https://www.nature.com/articles/s41415-019-0794-5>

⁹ 2019 BoB performance for clients with integrated UnitedHealthcare Dental and UnitedHealthcare Medical.

¹⁰ UnitedHealthcare Center for Advanced Analytics internal report on the correlation of improved consumer health decision-making to key business performance measures, 2016.

¹¹ 2019 BoB performance for clients with integrated UnitedHealthcare Short-Term Disability and UnitedHealthcare Medical.

¹² UnitedHealthcare, 2012, <https://www.unitedhealthgroup.com/content/dam/UHG/PDF/2013/UHCEyeCareDiseaseManagement.pdf>

¹³ American Diabetes Association, 2017, <https://care.diabetesjournals.org/content/40/3/412>

¹⁴ 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.

¹⁵ Science Daily, 2019, <https://www.sciencedaily.com/releases/2019/09/190905080110.htm>

¹⁶ Based on suggested manufacturer pricing.

¹⁷ UnitedHealthcare claims data, 2020

This material is for informational purposes only, is not medical advice and is not a substitute for a doctor's care. Employees Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Benefit Ally™ offers Accident Protection, Critical Illness, and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered "minimum essential coverage" under the Affordable Care Act and therefore none of the products 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 policies have 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. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

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 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 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.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.

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.