



Specialty Products

Packaged Savings[®] Program

For Groups of 2-99

Features of Our Packaged SavingsSM Program:

- Four options of bundled medical and specialty products from UnitedHealthcare.
- Per-employee savings based on package price.
- Cumulative administrative savings based on number of options selected.
- One account team from UnitedHealthcare to serve all your health care benefit needs.
- Streamlined administration to make your life a little easier.

Buying Your Specialty Products From the Same Source as Your Medical Plan Provides Many Benefits

When you choose UnitedHealthcare, you have the opportunity to do one-stop shopping for quality, comprehensive health care benefits. We offer not only several affordable and flexible medical plan designs but also a comprehensive set of specialty products, including our UnitedHealthcare Dental[®] plans, Unimerica[®] Life and Disability products, and Spectera[®] Vision program.

And now we are pleased to introduce our Packaged SavingsSM program from UnitedHealthcare. It helps you save on a more complete health care benefits portfolio for you and your employees.

This program offers a packaged price based on the option(s) you select, as well as one account team for service and streamlined administration. It is available for employer groups of **2-99 employees**.

Four Options – One Source

With the Packaged Savings program, you can choose a combination of four options. Each represents a mix of medical and specialty product(s) you may purchase from UnitedHealthcare to receive the specified savings. Option administrative savings are cumulative. So the more options you choose, the more you will save on your packaged price.

Four Options:	Option 1	Option 2	Option 3	Option 4
Purchase Requirement	Medical + • Dental	Medical + • Life	Medical + • Disability	Medical + • Vision
Administrative savings per employee per month (PEPM):	\$4.00	\$1.50	\$2.50	\$4.00

Packaged price is available during the first contract year. Program is subject to change at any time.

Any combination of Life products (i.e., Basic Life, Dependent Life, Supplemental Life, AD&D) counts as one product for the purpose of the program. Any combination of Disability products (i.e., Short-Term Disability, Long-Term Disability) counts as one product for the purpose of the program. Long-Term Disability must also have Life coverage in place to qualify for the program. See back page for examples of Packaged Saving options with Disability.

PEPM savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.

It just makes sense.®

Examples of Packaged Savings Options With Disability

Example 1	Example 2	Example 3	Example 4
Group purchases Medical + Life and Short-Term Disability . Result: PEPM savings of \$4.00 (\$1.50 + \$2.50)	Group purchases Medical + Life and Long-Term Disability . Result: PEPM savings of \$4.00 (\$1.50 + \$2.50)	Group purchases Medical + Long-Term Disability and Short-Term Disability . Result: PEPM savings of \$2.50*	Group purchases Medical + Long-Term Disability . Result: No PEPM savings*

*Any combination of Disability products (i.e., Short-Term Disability, Long-Term Disability) counts as one product for the purpose of the program. Long-Term Disability must also have Life coverage in place to qualify for the program.

Contact Us Today

For more information on the Packaged Savings program from UnitedHealthcare, please contact your UnitedHealthcare representative.

Program Terms and Conditions

- Not all specialty products are available in all states and for all group sizes.
- The applied savings is available during the first contract year only.
- The Packaged Savings program is available to all new and existing medical insurance customers who have 2 to 99 eligible employees with a case effective date of 9/1/05 or later, and who purchase new specialty products through UnitedHealthcare. For the MAMSI license program version, the case effective date is 1/1/06 or later.
- For groups with 2-50 eligible employees, the Packaged Savings program is available with the vision product effective 7/1/06 for new business and 8/1/06 for renewing business.
- Savings do not apply to customers with existing specialty products who do not purchase new specialty or medical products.
- Voluntary specialty product plans do not qualify for the Packaged Savings program.
- Long-term disability does not qualify for the Packaged Savings program without Life.
- Life insurance plans qualifying for Packaged Savings must completely replace existing life plans or must be added to customers with no prior coverage; customers cannot add an additional life policy to their existing benefit and qualify for Packaged Savings.
- Customers who have existing basic and supplemental life with another carrier must place both the basic and supplemental life with UnitedHealthcare to qualify for Packaged Savings when UnitedHealthcare is able to offer similar plan designs and coverage through Unimerica.
- To qualify for the life insurance credit, all employees enrolling in medical coverage must also be enrolled in life coverage.
- Vision participation must be 75 percent or greater as a percentage of enrolled medical subscribers.
- The following business is currently excluded from the Packaged Savings program: business underwritten or administered by Oxford Health Plans, and UnitedHealthcare Small Business in Maryland.
- MAMSI license dental and life do not qualify unless sold with MAMSI license medical. MAMSI discount dental plans do not qualify for the Packaged Savings program.
- Program may not be available in all states. Check with your UnitedHealthcare representative.
- Specialty products can be added off-cycle from the medical product effective date. If the medical product terminates on the following effective date, any additional administrative credit in the program that remains would be lost.
- UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time.
- The policies referred to 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 coverage, please contact your UnitedHealthcare representative.



Visit our site www.unitedhealthcare.com

Insurance coverage provided by or through: United HealthCare Insurance Company and affiliates, except in New York. Administrative services to self-funded plans provided by United HealthCare Insurance Company or United HealthCare Service LLC.

Unimerica Life and Disability products are underwritten by Unimerica Insurance Company and United HealthCare Insurance Company. In New York, products are underwritten by Unimerica Life Insurance Company of New York.

Specialty products may not be available in all states or for all group sizes. Packaged Savings program may not be available in all states.