

Specialty Benefit Solutions

Specialty Benefits At A Glance

Specialty Benefit Solutions – A Simplified Approach to Specialty Benefits

Introducing **Specialty Benefit Solutions (SBS)**, from UnitedHealthcare Specialty Benefits. SBS plans include prepackaged specialty benefits and services, offering small businesses a simple and convenient way to deliver a suite of valuable employee benefits.

This packaged solution combines dental, vision and life insurance products with a WorkLife services and health discount program. SBS packages are easy to quote using a simple Web tool that generates rates and options for several specialty benefits at once. Experience the online rating tool at www.uhcspecialtybenefits.com/SBS. In addition, the plans are simple to administer, invoice and deliver to employees – all at a relatively low cost.

What's more, SBS packages offer several flexible delivery options to meet your clients' preferences. It is offered both on a contributory (at least 50% employer-paid) or a voluntary (employee-paid) basis. In addition, each funding category offers three plan design levels for dental and vision – **Classic** (low), **Preferred** (medium) and **Elite** (high) – each with variations in coverage for certain services. Plus, with three options for dental, your clients can have flexibility with their benefits by adding Orthodontia coverage for children, increasing the annual maximum, and waiving the traditional waiting period.

The SBS product offerings are summarized in the grid below. (Specific plan design options are detailed on the following pages.)

Specialty Benefit Solutions (SBS) Package Overview

SBS Product Set	Contributory (employer-paid) plans			Voluntary (employee-paid) plans		
	Classic (Low)	Preferred (Med)	Elite (High)	Classic (Low)	Preferred (Med)	Elite (High)
Dental Plan [*]	✓	✓	✓	✓	✓	✓
Vision Plan ^{**}	✓	✓	✓	✓	✓	✓
Life/AD&D Plan ^{***}	\$15,000			Not available		
WorkLife	All plans include telephonic and online access to WorkLife services for topics such as, childcare, parenting, adult/eldercare and chronic conditions, to name just a few.					
Health Discount	All plans include discounts on health/wellness services nationwide.					

Please note the following plan variations:

^{*}Dental: Customer may select the coinsurance percentage by selecting the SBS plan design option, but coverage of certain services may vary. Endodontics, periodontics and oral surgery are covered in class II (Basic Care) for all contributory plans, and may shift to class III (Major Care) as an option for all voluntary plans. Waiting periods may be waived as an option for all contributory plans (not available for Classic or Voluntary plans). Orthodontic coverage is available with select plans for groups with 10 or more enrolled employees and for dependent children only.

^{**}Vision: Customer may select the copay level by selecting the SBS plan design option but some coverages may vary. Copay amounts vary for in-network versus out-of-network plans.

^{***}Life/AD&D: Contributory plans include \$15,000 of Life and AD&D coverage (Life insurance not available with voluntary plans).

To learn more about Specialty Benefit Solutions and our simplified approach to specialty products and services for your customers, contact us at 866-877-7196, or visit our Web site at www.uhcspecialtybenefits.com/SBS.



Contributory Plans

Dental

	SO. CALIFORNIA CLASSIC		SO. CALIFORNIA PREFERRED		SO. CALIFORNIA ELITE	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Co-insurance						
Preventive/Diagnostic	100%	100%	100%	80%	100%	100%
Minor Restorative	100%	100%	80%	60%	90%	80%
Endodontics, Periodontics, Oral Surgery	0%	0%	80%	60%	90%	80%
Major Care	0%	0%	50%	50%	60%	50%
Annual Maximum¹	\$500	\$500	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)
Deductible (Single/Family)	Not Applicable	Not Applicable	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Orthodontia	Not Available	Not Available	50%/ \$1,000 lifetime max	50%/ \$1,000 lifetime max	50%/ \$1,000 lifetime max	50%/ \$1,000 lifetime max
Waiting Period	Not Applicable	Not Applicable	12 months (Option to waive)	12 months (Option to waive)	12 months (Option to waive)	12 months (Option to waive)
Out-of-Network Reimbursement	Not Applicable	85% Usual & Customary (UCR)	Not Applicable	85% Usual & Customary (UCR)	Not Applicable	85% Usual & Customary (UCR)

¹ Consumer MaxMultiplier rollover feature is available for some Preferred and Elite plans.

Vision

	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exams (every 12 months)	\$30 copay	Up to \$40	\$20 copay	Up to \$40	\$15 copay	Up to \$40
Materials (A materials copay covers either lenses and frames or contacts in lieu of eyeglasses)	\$50 materials copay	See below	\$40 materials copay	See below	\$30 materials copay	See below
Lenses (every 12 months)	Included in materials copay	Single - Up to \$40 Bifocal - Up to \$60 Trifocal/Lenticular - Up to \$80	Included in materials copay	Single - Up to \$40 Bifocal - Up to \$60 Trifocal/Lenticular - Up to \$80	Included in materials copay	Single - Up to \$40 Bifocal - Up to \$60 Trifocal/Lenticular - Up to \$80
Frames (every 24 months)	\$130 retail frame allowance applied to the cost of frames, plus 30% discount off frame cost above the allowance at participating network locations ¹	Up to \$45	\$130 retail frame allowance applied to the cost of frames, plus 30% discount off frame cost above the allowance at participating network locations ¹	Up to \$45	\$130 retail frame allowance applied to the cost of frames, plus 30% discount off frame cost above the allowance at participating network locations ¹	Up to \$45
Contacts (every 12 months)	Most included in materials copay	Up to \$105	Most included in materials copay	Up to \$105	Most included in materials copay	Up to \$105

¹ Not all providers may offer this discount. Please contact your provider to see if they participate.

Life/AD&D

Basic Employee Life/AD&D	\$15,000
Additional Services	<p>Beneficiary Services - Grief consultation and financial/legal assistance services for beneficiaries, including 24/7 phone line, referrals for face-to-face counseling and access to credentialed clinicians, financial consultants and attorneys.</p> <p>Travel Assistance Services - Assists domestic and foreign travelers with a variety of emergency travel-related services, such as medical assistance, emergency transportation and pre-trip information.</p> <p>Will and Trust Preparation Services - Access to information on will preparation, including articles, forms and calculators.</p>

WorkLife Services

WorkLife Services provide employees and their family members personalized support for all life stages. In addition to a wide array of online articles and resources, consultations and referrals are available for a wide variety of subjects, including Child/Parenting support, Adult/Elder care & support, chronic condition management and much more.

Health Discount Program*

UnitedHealth Allies is a health discount program that helps employees save 5-50% on many health-related services not typically covered by traditional medical coverage. Examples: LASIK eye surgery, cosmetic dentistry, complimentary medicine, weight management and prescription drugs.

***Disclosure:** The UnitedHealth Allies® discount plan is administered by HealthAllies®, Inc., a division of UnitedHealth Group. The UnitedHealth Allies discount plan provides discounts at certain health care providers for medical services. The discount plan member is obligated to pay for all health care services but will receive a discount. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA 91209, 1-800-860-8773, www.uhah.com

Voluntary Plans

Dental	SO. CALIFORNIA CLASSIC		SO. CALIFORNIA PREFERRED		SO. CALIFORNIA ELITE	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Co-insurance						
Preventive/Diagnostic	100%	100%	100%	80%	100%	100%
Minor Restorative	100%	100%	80%	60%	90%	80%
Endodontics, Periodontics, Oral Surgery ¹	0%	0%	50%	50%	60%	50%
Major Care	0%	0%	50%	50%	60%	50%
Annual Maximum²	\$500	\$500	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)	\$1,000 (\$1,500 option)
Deductible (Single/Family)	Not Applicable	Not Applicable	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Orthodontia	Not Available	Not Available	50% / \$1,000 lifetime max	50% / \$1,000 lifetime max	50% / \$1,000 lifetime max	50% / \$1,000 lifetime max
Waiting Period	Not Applicable	Not Applicable	12 months	12 months	12 months	12 months
Out-of-Network Reimbursement	Not Applicable	Maximum Allowable Charge (MAC)	Not Applicable	Maximum Allowable Charge (MAC)	Not Applicable	Maximum Allowable Charge (MAC)

¹ Endodontics, Periodontics and Oral Surgery are Class III (Major Services) in all voluntary plans.

² Consumer MaxMultiplier rollover feature is available for some Preferred and Elite plans.

Vision	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
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¹ Not all providers may offer this discount. Please contact your provider to see if they participate.

Life/AD&D

Basic Employee Life/AD&D	Not Available
Additional Services	Not Available

WorkLife Services	WorkLife Services provide employees and their family members personalized support for all life stages. In addition to a wide array of online articles and resources, consultations and referrals are available for a wide variety of subjects, including Child/Parenting support, Adult/Elder care & support, chronic condition management and much more.
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Health Discount Program*	UnitedHealth Allies is a health discount program that helps employees save 5-50% on many health-related services not typically covered by traditional medical coverage. Examples: LASIK eye surgery, cosmetic dentistry, complimentary medicine, weight management and prescription drugs.
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count medical plan organization. **The UnitedHealth Allies discount plan is NOT insurance.** The al services. The UnitedHealth Allies discount plan does not make payments directly to the providers of medical ve a discount from those health care providers who have contracted with the discount plan organization. nitedhealthallies.com, ohacustomer@optumhealth.com.

For any questions or comments related to SBS plans, broker licensing, commission payments, rates or quotes, please contact us directly at 866.877.7196, or visit our Web site at www.uhcspecialtybenefits.com/SBS.



UnitedHealthcare Dental® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, CT, or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX (11/15/2006) and associated COC form number DCOC.CER.06.

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, CT, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06 and associated COC form number VCOC.INT.06.TX.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.

The Packaged Savings® program is not available for this product.

Specialty Benefit Solutions packages are not available in all states and state-specific requirement may cause limitations or variations to the plans.

