



# Specialty Benefits Fact sheet

Let the facts speak  
for themselves.  
UnitedHealthcare  
is a major carrier  
for comprehensive,  
quality and  
streamlined health  
care benefits.

# Specialty Benefits fact sheet



As health care costs continue to rise, the pressure is growing on employers to limit their financial exposure while still providing access to cost effective health care for their employees. UnitedHealthcare uses data and resources to raise the quality bar — enhancing service delivery and efficiency across the entire network.

When you work with us, you receive one of the broadest product portfolios in the industry. Our portfolio features group medical, dental, vision, life, short term disability and long term disability. Our products can be employer-paid, voluntary, sold as stand-alones or packaged together. And because our benefits come from our extended family of companies, you'll see terrific advantages:

- ▶ Simplified administration from one carrier
- ▶ One account team
- ▶ Plan designs that fit your needs
- ▶ Packaged Savings® program for per-employee savings
- ▶ Online employer tools via Employer eServices® (**EmployerServices.com**) for maximum freedom, flexibility

Now it's time to discover just some of the reasons why our specialty benefits portfolio from UnitedHealthcare is so strong. Turn the page to reveal the high credibility of our leading sister companies for our dental, vision, life and disability products.



## Did you know we insure more than ...

- ▶ **75,000 employers** for dental, vision, life and disability
- ▶ **Six million members** for dental and have more than 121,000 dentist access points
- ▶ **Twenty two million members** for vision and have more than 30,000 contracted vision providers

# Dental products

## Specialty Benefits

- ▶ Founded in 1984 as Dental Benefit Providers, Inc.
- ▶ Acquired by UnitedHealth Group in 1999
- ▶ Serves more than **68,000 clients and more than six million plan participants** nationwide
- ▶ Consists of more than **121,000 dentists and dental specialists** in national PPO network
- ▶ Specializes in customized and private-label dental products
- ▶ Clients include organizations such as insurance carriers, TPAs, and HMOs
- ▶ Offers a broad product portfolio of innovative and customizable solutions for all employer populations, including: Indemnity, PPO, DHMO, Voluntary, Preventive and Network Access plan designs

### Prenatal Dental Care

To encourage beneficial care for pregnant women in their second or third trimester, UnitedHealthcare Dental waives the deductible, co-insurance, annual maximum, and frequency limitations through our Prenatal Dental Care program, thus helping reduce the risks of periodontal disease and pre-term delivery.

### Oral cancer screening

Oral cancer screening light contrast technology testing now available once yearly for those 30 years and older.

### Delivering excellence and efficiency through UnitedHealthcare Dental

UnitedHealthcare Dental delivers operational excellence, accuracy and efficiency to providers and members:

- ▶ **Deep network discounts** — 30% national average PPO network discount
- ▶ **High first call resolution rate** — 93% first call resolution rate
- ▶ **Fast claims service** — 96% of claims paid within 10 days; 99% within 15 days
- ▶ **99.5% accurate** — 99.5% financial and clerical accuracy
- ▶ **65% auto-adjudication rate** — 65% of claims are automatically adjudicated



### Overall U.S. dental industry trends

- ▶ Dental expenditures are projected to be \$167 billion by 2010 for the United States.<sup>1</sup>
- ▶ 170 million people, or 57% of the U.S. population, were estimated to be covered by a dental care plan in 2007.<sup>2</sup>
- ▶ 57% of the population are covered by some form of a dental benefit through employer-sponsored group plans or other group or individual plans.<sup>3</sup>

<sup>1</sup> American Dental Association, accessed September, 2007.

<sup>2</sup> LIMRA, 2007.

<sup>3</sup> NADP The State of the Dental Benefits Market, 2007.

# Life and Disability products

## Specialty Benefits

- ▶ Established in 2002 as Unimerica® Workplace Benefits
- ▶ One of the fastest-growing group life/disability insurance carriers in the industry
- ▶ Almost **50,000 customers and 1.5 million plan participants** nationwide
- ▶ Offers more than a dozen products, including life insurance (basic, supplemental, dependent, and accidental death and dismemberment), disability insurance (short term and long term), critical illness insurance, FMLA services and specialty accident insurance products

## Integrated Medical and Disability Management

Studies have shown that individuals on disability account for a significant portion of a company's medical costs. True integration of disability and medical case management can lead to consolidated information across medical and disability history available to case managers, and the ability to direct customer care for the best outcomes and access across a wide range of UnitedHealthcare resources. Integration of Disability and Medical coverage reduces recovery time, getting employees back to productive work quicker.

## Advantages of our products

Our life and disability products offer a competitive advantage through various flexible options and value-added services:

- ▶ **Financial strength** — A+ rating by Standard and Poor's (United HealthCare Insurance Company)
- ▶ **Flexible funding options** — Most benefit plans can be fully insured, employer-paid or employee-pay-all

Only 1% of employers plan to drop a benefit in the next two years and, in fact, 11 percent of employers are actually considering adding a benefit.

Source: 2008 LIMRA Study

- ▶ **Special features** — Most products include flexible plan designs. Basic and Supplemental Life products include a standard Accelerated Death Benefit. Optional benefit riders, such as Cost-Of-Living Adjustment (COLA), Catastrophic, and Portability are available with Disability products for certain group sizes.
- ▶ **Value-added services** — Life insurance products include 24/7 Travel Assistance, for domestic and foreign travelers with emergency travel needs, as well as online self-service Will & Trust Preparation information and tools, and Beneficiary Services including grief and loss consultation — all offered at no additional cost to the employer or employee.
- ▶ **Claims management** — Our disability claims management staff has, on average, 15 years of experience working with claimants, with an emphasis on a timely and appropriate work return.

Benefit options may not be available in all states or for all group sizes. Components subject to change.

# Vision products

## Specialty Benefits

- ▶ Founded in 1964 as Spectera, Inc.
- ▶ Acquired by UnitedHealth Group in 2001
- ▶ Serves more than **29,000 clients**; and administers vision benefits to more than **22 million participants** nationwide
- ▶ Clients include national and regional employers, multi-employer trust funds, HMOs, insurance carriers, third-party administrators, associations, unions, and local, state, and federal governments
- ▶ Has a network of **more than 31,000 providers**, including private practice and retail chains

It's important to preserve your eye health and see your doctor regularly. Diabetes, heart disease, high blood pressure, and high cholesterol are all diseases that eye care specialists can detect from an eye exam.

Symptoms of diabetic retinopathy, macular degeneration, glaucoma, and many other eye diseases can also be detected.

\* "Eye Exams Can Detect Early Stages of Serious Diseases" by Thomas Hall, [docshop.com](http://docshop.com), August 9, 2007.

An estimated 11 million Americans have uncorrected vision problems.

In the US, the annual financial burden of major adult vision disorders exceeds \$50 billion.

Vision disorders alone account for more than \$8 billion in lost productivity per year due to pain, discomfort, or functional impairment.

Employee Benefit News, April 15, 2009

## About UnitedHealthcare Vision

UnitedHealthcare Vision provides the following services and benefits:

- ▶ **Paperwork-free vision benefit** — No claim forms or ID cards in order to access care
  - ▶ **Interactive voice response system** — Interactive phone line for members and providers
  - ▶ **Covered-in-full contact lens benefit** — Fitting/evaluation, contacts from covered selection, and up to two followup visits covered-in-full. An allowance is provided for contacts outside of the covered-in-full selection
  - ▶ **Standard scratch-resistant coating** — Coating covered-in-full with every pair of glasses received at network providers
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- ▶ **Frame benefit** — Members receive a \$50 frame allowance applied to the wholesale cost of any frame of their choice at private practice providers, or a \$130 frame allowance applied to the retail price at retail chain providers
  - ▶ **Diversified network** — A balanced national network, including both private practice and retail chain locations.

# Packaged Savings<sup>®</sup> program

When you purchase eligible specialty benefits in addition to your UnitedHealthcare medical benefit plan, you may bundle your benefits for savings and simplicity through our Packaged Savings program.

## Easy as 1-2-3

Choose any combination with your medical coverage:

- ▶ Dental
- ▶ Vision
- ▶ Life
- ▶ Disability

Per-employee per-month administrative credits automatically apply based on the number of enrolled medical subscribers.

### The Packaged Savings program offers:

- ▶ Bundled UnitedHealthcare medical and specialty benefits for administrative credit
- ▶ Availability for as few as two subscribers in most markets
- ▶ Savings based on medical enrollment and the number of eligible employer paid or contributory specialty coverages chosen
- ▶ One account team from UnitedHealthcare to serve all of your benefits needs
- ▶ Streamlined administration
- ▶ State-of-the-art online employer tools

The more you bundle, the more you can save.

**Contact your broker or UnitedHealthcare representative to learn more about the specialty benefits available through UnitedHealthcare.**



## UnitedHealthcare Insurance Company



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

UnitedHealthcare Dental® coverage provided by or through UnitedHealthcare Insurance Company 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 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.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.