

# Buck Consultants

**For groups of the Business Manufacturer and Business Association with 2-99 eligible employees.**

## The more you bundle, the more you save.

When you bundle your benefits with UnitedHealthcare, you'll save time by dealing with a single dedicated account team. You'll also save money based on your medical enrollment and the specialty plans you choose.

When your company purchases medical coverage and:	You enjoy the following potential savings, calculated per employee per month:
Dental	\$3
Vision	\$2
Life <sup>1</sup>	\$1
Short-term disability <sup>2</sup>	\$1
Life <sup>1</sup> and short-term disability <sup>2</sup>	\$2
Life <sup>1</sup> and long-term disability <sup>2</sup>	\$2
Dental and vision	\$5
Dental and life <sup>1</sup>	\$4
Vision and life <sup>1</sup>	\$3
Dental, vision and life <sup>1</sup>	\$6
Dental, vision, life <sup>1</sup> and short-term disability <sup>2</sup>	\$7

See next page for product combination details and program terms and conditions.

## Some things to remember.

- ▶ Long-term disability must be bundled in conjunction with life or short-term disability coverage to qualify for the program and be eligible for credit
- ▶ Per-employee per-month savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers
- ▶ Credits apply as long as the eligible medical and specialty coverage remain in-force.



### In brief:

- Save when you bundle medical benefits with eligible specialty benefit plans
- Save time with one UnitedHealthcare account team to service all your benefit needs
- Savings credits are based on your medical enrollment and the number of eligible employer-paid or contributory specialty benefit plans you offer your employees. Groups with voluntary dental and vision with participation of 75% or more of total eligible employees also qualify for Packaged Savings.

## Program terms and conditions

1. This Packaged Savings program is available solely to Buck Consultants MBA groups with 2–99 eligible employees that purchase eligible UnitedHealthcare specialty products. For Information on other UnitedHealthcare Packaged Savings programs, please contact your UnitedHealthcare representative
2. Applied savings are available for as long as the eligible medical and specialty benefits remain in-force.
3. Per employee per month savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.
4. Voluntary dental and vision benefits qualify for the Packaged Savings program if the plans have 75% or more of total eligible employees enrolled in the plans.
5. Employer-paid plans require an employer contribution level of 50% of the employee premium or greater.
6. Employee enrollment in qualifying dental and vision plans must be 75% or greater of total eligible medical employees for Packaged Savings to be activated.
7. Life insurance plans qualifying for Packaged Savings must completely replace existing life plans or be added to customers with no prior coverage; adding an additional life policy to an existing life benefit does not qualify for Packaged Savings.
8. 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.
9. Any combination of life products counts as one product for the purpose of the program. Any combination of disability products counts as one product for the purpose of the program. Long-term disability does not qualify alone; it must be packaged with life or short-term disability.
10. Customers with fully insured medical benefits must also purchase fully insured specialty benefits to qualify.
11. Specialty benefits can be added off-cycle from the existing medical or specialty benefit effective date and will become eligible for Packaged Savings as long as medical coverage remains in force and products meet eligibility requirements.
12. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time.
13. The following business is currently excluded from the Packaged Savings program: business underwritten or administered by Oxford Health Plans and Sierra Health Services Inc.
14. The Specialty Benefit Solutions (SBS) is not an eligible coverage for the UnitedHealthcare Packaged Savings program.
15. Not all specialty benefits are available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for specialty product availability.



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 Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, 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 in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In Texas, coverage is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY.

UnitedHealthcare Dental® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, 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.

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