



Packaged Savings[®]

Save when you bundle your benefit plans

For groups of 100–3,000 total
eligible medical employees.

 UnitedHealthcare[®]

Want to lower the cost of your benefits without compromising quality? Our exclusive Packaged Savings administrative credits allow you to save time and money by bundling your medical plan with your specialty benefits.

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 receive the following:	
	Fully insured potential savings calculated per employee per month	ASO potential savings calculated per employee per month ¹
ONE of the following specialty benefits: • Dental • Vision • Life • Short-term disability ¹	\$5	\$1
TWO of the following specialty benefits: • Dental • Vision • Life • Short-term disability ¹	\$10	\$2
THREE of the following specialty benefits: • Dental • Vision • Life • Short-term disability ¹	\$15	\$3
AND long-term disability	No savings	No savings
When your company purchases one or more eligible specialty coverages and:		
Adds a medical benefit	\$5	\$1

See page 4 for details on life and disability product combinations.

Some things to remember.

- Credits for life and disability can be taken one time only. For example, life cannot be added on one effective date and disability added at a later effective date
- Per-employee per-month savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers
- When purchased together, life and disability products qualify for Packaged Savings as a single product. Long-term disability does not qualify alone; it must be packaged with life or short-term disability



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

Program terms and conditions.

1. The Packaged Savings program is available to all new or existing medical and specialty businesses with 100–3,000 total eligible employees or to existing medical policies adding new specialty lines of coverage. Groups of 1,000 or more employees are subject to prior underwriting approval. For 100-3,000 size groups in the states of Ohio and Maryland, please refer to Packaged Savings piece #100-12902.
2. The applied savings are available for the initial 12 months that eligible benefits remain in force and meet eligibility requirements. Packaged Savings credit will not extend beyond 12 months for the same coverage, either when previously provided to an employer or due to a change in a coverage's benefits. Credits will be withdrawn when any medical or specialty coverages terminate. Program is subject to change at any time.
3. Per-employee per-month savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.
4. Voluntary specialty benefit plans do not qualify for the Packaged Savings program.
5. Employer-paid plans require an employer contribution level of 50% or greater of the employee premium.
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. When purchased together, life and disability products qualify for Packaged Savings as a single product. Long-term disability does not qualify alone; it must be packaged with life or short-term disability.
10. Credits for life and disability can be taken one time only. For example, life cannot be added on one effective date and disability added at a later effective date. The one-time credit limit would apply to any group that previously received a Packaged Savings credit for the same line of coverage.
11. Customers with fully insured medical benefits must also purchase fully insured specialty benefits to qualify. Customers with ASO medical benefits must also purchase ASO specialty benefits to qualify. Groups with ASO medical plans and fully insured specialty plans may be eligible subject to prior underwriting review and approval. Contact your UnitedHealthcare sales representative for assistance.
12. Both ASO and fully insured vision and dental qualify subject to the terms above.
13. Long-term disability products do not qualify for credits with ASO business.
14. Customers who add UnitedHealthcare medical products to existing dental, vision, life and/or disability lines of coverage qualify for a single Packaged Savings credit (a.k.a. Reverse Packaged Savings). Customers with multiple in-force specialty lines may be eligible for more than one Packaged Savings credit when adding medical, subject to prior underwriting review and approval. Contact your UnitedHealthcare sales representative for assistance.
15. Specialty benefits can be added off-cycle from the existing medical or specialty benefits effective date and will be eligible for up to 12 months of Packaged Savings as long as medical coverage remains in force and products meet eligibility requirements.
16. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time.
17. The following business is currently excluded from the Packaged Savings program: business underwritten or administered by Oxford Health Plans, Sierra Health Services Inc., and AllSavers products.
18. Not all specialty benefits are available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for specialty product availability.
19. Packaged Savings may not be available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for program availability.



Questions?

Contact your broker, consultant or UnitedHealthcare representative to learn more.



¹Disability products do not qualify for credits with ASO business.

Any combination of life and/or disability products counts as one product for the purpose of the program. 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. Eligible fully insured life and disability combinations are:

- Life
- Life and long-term disability
- Short-term disability
- Short-term and long-term disability
- Life and short-term disability

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 New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03) and the Disability product on Form LASD-POL-ADD/DIS NY(05/03). In Texas, Life and Disability 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 of New York in New York, NY. Some products vary by state or may not be available in all states.

UnitedHealthcare Denta[®] coverage 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 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 and associated COC form number DCOC.CER.06. Benefits for the UnitedHealthcare Dental DHMO plans are provided by or through the following UnitedHealth Group companies: Dental Benefit Providers of California, Inc., Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. Plans sold in Texas use contract form number DHMO.CNT.11.TX and associated EOC form number DHMO.EOC.11.TX. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by Dental Benefit Providers, Inc. The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware. Offered by Solstice Benefits, Inc. a Licensed Prepaid Limited Health Service Organization; Chapter 636 F. S., and administered by Dental Benefit Providers, Inc. Benefits for the Pacific Union Dental DHMO plans are offered by Dental Benefit Providers of California, Inc.