

# Health Plans | UHC Level Funded<sup>®</sup> Alternate Funding



## Health plan options for 10 -100 California Small Business



### Cost control

**Fixed monthly payment** includes fixed monthly claims funding, stop loss premium, IBNR and admin fees.

**12/60 Stop Loss Policy period** 12 months of claims incurred and paid followed by 48 more months of claims processing run-off after policy year.

**Potential Surplus** refund eligibility when medical claims costs are lower than expected – 50% surplus returned in month 16 of policy. Group must be active month 15 to receive surplus. UHC issues groups a live check for 50% of surplus minus IBNR fund.

**100% refund of unused IBNR** after claims run out period (group does not need to be active to receive IBNR refund)

**Renewal Rate Caps** year 2 & 3.

**Packaged Savings** discounts when combining with specialty.



### Variety of plan designs

**PPO, EPO and HSA** plan portfolios to meet your employees' needs:

- Deductibles that range from \$0 to \$8,000
- Coinsurance options of 50%, 60%, 70%, 80%, 90% or 100%
- Embedded and non-embedded deductibles



### Innovative wellness programs

**HealthiestYou Virtual Care** Connect with doctors 24/7: Available to non-covered dependents in member household.

- \$0 Doctor Virtual Visit
- \$0 Behavioral Health Virtual Visit
- \$0 Dermatology Virtual Visit
- \$0 Back Care Virtual Visit

#### Second Opinion Expert Medical Advice

**UnitedHealthcare Motion** Use a motion device to track steps, reach goals and earn financial rewards (\$1,095 per year for employer and significant other) to offset member out-of-pocket costs—provided at no additional cost and part of your benefit plan.

**Rally** User-friendly digital experience. Complete a health survey, choose missions, join challenges, and earn Rally Coins to use for a chance to win rewards.

**Real Appeal** virtual weight-loss program, personalized Support, engaging approach.



### Robust tools for California

**Monthly reporting:** Employer claims and utilization reports detailing maximum claims liability and stop loss claim payments on a month-to-month basis and aggregate including but not limited to: Excess Loss Summary, Rx Utilization, Provide Utilization, Claim Activity report and Financial Summary.

#### California

Aggregate Stop Loss	125% of expected claims	Greater of \$5,000 per member, 120% of expected claims, or \$40,000
Individual Stop Loss	\$75,000 - \$100,000	