

CA 1-100 UnitedHealthcare Fully Insured

Choice Simplified = One Package (mix/match any or all plans across any available network)

Online Portal = www.uhceservices.com

Underwriting Highlights

- Participation:**
 - 25% participation for groups of 5+ enrolled or more
 - 60% participation for groups 1-4 enrolled employees
- Staff Model Wrap** 2 staff model carriers –need 5 CA enrolled with UHC with 25% participation between UHC & 2 staff model carrier(s)
 - Note: May not write alongside CalChoice or Covered California
 - Kaiser composite rates: We will now sell UnitedHealthcare Small Group plan alongside Kaiser composite rates
- Employer contribution:** At least 50% of EE premium or a minimum of \$100 dollars of EE premium
- Groups with 3 or more enrolled employees** can submit participation certification form in lieu of DE9-C
- Start-Up groups:** require 2-weeks of payroll; group needs to be in business 6 weeks prior to effective date; all other guidelines
- OOS guidelines:** UHC can write groups without 51% eligible employees in CA. Situs state is based on majority of enrolling employees. Multi-Site Guidelines apply (no more than 25% of the group can be in Vermont)
- SAMx Group submissions** 1-2 “eligible” employees require electronic payment (EFT); binder check is not an option. Also applies to groups of 3+ eligible with only 1 enrolling employee!
- Owner-Only groups:** C & S-corps and LLC groups permitted* (*non-spouse related*) - with at least two owners (non-spouses) and have at least one enrolling owner actively working the minimum required hours
NOTE: UHC will no longer write or renew groups that have only the Owner enrolling while their common-law employee(s) are waiving coverage. These groups will be required to have at least one eligible enrolled common law employee (w2) (*non-spouse*)

Renewal Highlights

- Risk management:** Effective 8/1/23, only small groups with less than 3 enrolled employees (micro groups) will be subject to recertification. Groups of 3 or more enrolled employees will be excluded from the automated selection process and only subject to recertification on a case-by-case bases

Product Highlights

Virtual Office Visits – included in all plans; with AmWell, Doctors on Demand, and TelaDoc visits. \$0 member cost share including HDHP members.

Pharmacy Info:

- Broad Network For All HMO and Choice Simplified Plans** - includes all UHC contracted pharmacies
- Specialty Medication Cost Share (SMCS)** – specialty Rx cost share tiers; designated Optum Specialty Pharmacy
- Vital Medications program** – No cost to members (*Insulin, Glucagon, Albuterol, Epinephrine, etc.*)

Chiro/Acu - included in all HMO & PPO plans (*excluding HMO state-package*)

EAP – PPO enrollees only; 3 free counseling sessions per incident, per year

Optional Infertility benefit: PPO 4.9% ; HMO 3.4%

Prior authorization requirement: UHC will reduce PA requirements starting Sept. 1 and Nov. 1, 2023

Wellness / Rewards / Care-Cash

UHC Rewards Program – Enrolled EE & Spouses can earn up to:

- Core up to \$300 max (All PPO & HMO plans)
- Premium up to \$1,000 max (All PPO HSA plans, Bronze 5500 & Bronze 7500)
- Electronic visa gift card; reward \$ can be used for any expenses not just medical

CareCash – Available on 7 PPO Choice Simplified plans

- Preloaded debit card: PCP, Virtual visits, Urgent Care & Behavioral Health, Minor Diagnostic Lab Services for In-Network
- \$200 EE only coverage; \$500 family coverage (*non-taxable*)

One Pass Select: subscription based fitness network of gyms and studios. 4 packages to choose from.

Enrolled EE, Spouse, & Dependents 18+ are eligible to participate (for CA situs clients only)

Quit For Life – Smoking cessation program to help members quit smoking for good. Free online courses, quit coaching support, online support and mobile app.

Quarterly Rate Action

- 2024 Q1**
 - North CA: PPO 4.1%, HMO 1.1%
 - South CA: PPO 3%, HMO 1.1%
- 2024 Q2**
 - North CA: PPO 1.5%, HMO 1.1%
 - South CA: PPO 0%, HMO 1.1%
- 2024 Q3**
 - North CA: PPO 2.3%, HMO 1.7%
 - South CA: PPO 2.3%, HMO 1.7%



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Networks

Select Plus = Full PPO national network

Core = Narrow PPO national network (*excluding Idaho ee's*)

Signature = Full HMO

Alliance = High Performance Narrow HMO

Fresno, Kern, Kings, LA, Madera, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo and Ventura Counties

Harmony = Simplified Narrow HMO

Alameda, Contra Costa, Marin, Napa, Santa Clara, Santa Cruz, San Francisco, San Mateo, Solano, Sonoma, Los Angeles, Orange, Riverside, San Bernardino, and San Diego Counties
(*based on zip code availability, some partial counties!*)

Specialty

Activate The Savings – earn a one-time credit up to \$5,000 when you add dental plus an additional line of specialty to your medical offering [For 6/1/2024 Effective Dates Forward]

- 10+ subscribers required on each line of specialty

Package Savings 2-100 – bundle medical, dental, vision, life, LTD (*Excludes Voluntary plans*).

PEPM Credits off enrolled medical employees

- Dental \$3; Vision \$2; Life \$1 or Life<D \$2

Quick Facts:

Vision: *Voluntary = 2 eligible, only 1 to enroll!*
Dental: *Voluntary = 2 eligible, min 2 enrolling*
Vision & Dental: *Contributory = Min 50% part. of tot eligible*
Dental Ortho plans: *5 eligible with 3 enrolling*
Dental Dual option PPO/PPO: *10 enrolling*
Dental Dual option HMO/PPO: *5 eligible with 3 enrolling*

CA 5-100 UnitedHealthcare Level Funded POS + EPO + Gatekeeper EPO

Underwriting Highlights

Participation: 50% of all eligible must participate

ERISA eligible and compliant groups only

Employer contribution: At least 50% of EE premium

Group size: 5 enrolled -100 eligible

Maximum plans available: 15

PEPM: Default \$55 (negotiable)

OOS guidelines: Plurality rules applies – Greatest number of enrollees must live or work in the state where company is physically located.

Kaiser wrap guidelines: Minimum of 10 employees; 50% of eligible employee must enroll under UnitedHealthcare Level Funded.

Individual Stop Loss: Minimum \$75K up to \$100K

Aggregate Stop Loss: 125% of expected claims

12/60 Stop Loss:

- No lasering
- No carry over deficit
- Stop Loss policy is incurred vs paid claims

Surplus:

- Possible surplus refund when actual claims cost are less than maximum claims liability.
- Group must be active month 15 to be eligible.
- Reconciliation occurs month 16.
- 50% surplus refunded (minus IBNR) as a credit on invoice month 17 or 18.

IBNR: 100% refund of unused IBNR after claims run out period; month 61 (group does not have to be active to receive IBNR refund)

Monthly reports: Excess Loss Summary, Rx Utilization, Provider Utilization, Claim Activity report and much more.



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Underwriting Highlights Additional Value Adds Included with all Level Funded Medical Plans:

HealthiestYou Virtual Visits available to non HSA and HSA at \$0 cost share

Virtual Visits include:

- 24/7 Doctor Visits
- Behavioral Health
- Back Care
- Dermatology

HealthiestYou Virtual visits are available to non-covered dependents living in the covered members household; added through HealthiestYou App.

Covered members have access to Expert Medical Services offering **Second opinion expert medical advice**

Other virtual visit provider groups available to level funded members through myuhc.com include, Amwell, Doctors on Demand, Teledoc Health and Walmart Health Virtual Care

UHC Premium Rewards: Participants track daily activities designed to help them move more and take healthy actions, with the potential of getting rewarded up to \$1,000.

Real Appeal: Virtual weight-loss program with personalized support.

Package Savings: Bundle medical, dental, vision, life, LTD group can receive administrative credits per enrolled medical employee.

Network Options

Select / Select Plus = Full PPO Network

Choice / Choice Plus = Full PPO Network

Core / Core Essential = Narrow PPO Network

Navigate = National Network with Managed Care (in network only)

Formulary = Choose 1 option (applies to all plans offered):
Advantage 4 Tier PDL -OR- Essential PDL 4 Tier PDL