



# UnitedHealthcare Level Funded and UnitedHealthcare Fully Insured Comparison of National Benefit Standards

## Key product attributes and coverage differences

	UnitedHealthcare Level Funded	UnitedHealthcare Fully Insured COC
<b>UnitedHealthcare Motion®</b>	<ul style="list-style-type: none"> <li>Available on all plan designs; not applicable in DE, KS, MO, NJ, PA or WI</li> <li>Allow COBRA members to participate</li> </ul>	<ul style="list-style-type: none"> <li>(2–50) embedded in select markets and specific plan designs with a Health Savings Account (HSA) only</li> <li>(51–100) available as a buy-up option with HSA and a minimum of \$1,500 deductible</li> <li>COBRA members are not eligible to participate</li> </ul>
<b>Quit For Life®</b>	Not available	Covered
<b>SimplyEngaged® and SimplyEngaged Plus</b>	Not available	Embedded for groups up to 100. Buy up for 100+
<b>Diabetes Management</b>	Not available Diabetes benefits available as a standard benefit. See the Summary Plan Description (SPD) for details.	Available
<b>Real Appeal®</b>	Available on all plan designs	Same
<b>Network</b>	Level Funded has access to the full UnitedHealthcare network. See state plan grid regarding which networks are included.	Choice and Choice Plus
<b>Pediatric Dental</b>	Not covered	Covered
<b>Plan Year</b>	Policy Year or Calendar Year (TX only offers Calendar Year plans)	Policy Year or Calendar Year
<b>Reimbursement – Non-Network</b>	Maximum Non-Network Reimbursement Program (MNRP) – most services reimbursed to 110% CMS	Same
<b>Underwriting</b>	Medical Underwriting applies	Subject to Adjusted Community Rating for 2–50
<b>Vision Exam Pediatric</b>	Not covered	Covered (Adult exams standardly not covered – may vary by state)
<b>Breast Cancer Drug and Tobacco Cessation Drugs</b>	Prior Authorization required	Prior Authorization required for non-grandfathered plans
<b>Podiatry</b>	Includes coverage for Bunionectomy or Hammer Toe	Same

	UnitedHealthcare Level Funded	UnitedHealthcare Fully Insured COC
<b>Maternity</b>	If the mother and baby are inpatient together and both are on the medical plan, the plan/calendar year deductible will be waived for all the baby's eligible inpatient claims, including, but not limited to, physician and facility fees. However, if the baby stays longer than the mother, the baby's plan/calendar year deductible will apply upon mother's discharge from the hospital. In all cases, any applicable copays and coinsurance will apply to the baby and mother separately.	Same
<b>Transplant Travel Benefit</b>	\$5,000 travel benefit	\$10,000 travel benefit
<b>Non-Network Professional Charges when Facility is In-Network</b>	Eligible claims for an out-of-network doctor are processed at the network benefit when the facility is in-network for pathologists, emergency room physician, anesthesiologist, radiologist, hospitalist and assistant surgeon. The member is responsible for any amount over the reimbursement rate.	Radiology, Anesthesiology, Pathology, Laboratory and Surgeons (RAPLS) benefit paid at network benefit when facility is in-network. Product and state differences on how this is administered.
<b>Inpatient and Outpatient Physician Fees</b>	Covered under the Physician's Visit – Sickness and Injury section in the SPD. <b>Note:</b> The professional fees are processed separately from the hospital benefit subject to an additional copay for each daily visit.	Covered under Hospital Inpatient or Outpatient stay facility benefit
<b>Benefit Limit Differences</b> Categories that are covered by both Products; however, the dollar/visit limits may differ.		
<b>Dental Services – Accident Only</b>	Unlimited – Includes impacted wisdom teeth	\$900/tooth limited to \$3,000 per year*
<b>Durable Medical Equipment (DME)*</b>	Unlimited – DME over \$1,000 is subject to prior authorization requirements	Covered with no dollar maximum. Benefits are limited to a single purchase (including repair/replacement) every 3 years.
<b>Essential Health Benefits (EHBs)</b>	UnitedHealthcare Level Funded is self-funded and not required to provide benefits for EHBs	<ul style="list-style-type: none"> <li>• May have to cover additional EHB and remove dollar limits as applicable. Visit and day limits may change depending on the state's benchmark plan.</li> <li>• Require plans to cover at least 1 drug in each USP therapeutic category and class, e.g., Smoking Cessation</li> </ul>
<b>Hearing Aids – Adults over Age 18</b>	\$5,000 every 36 months that includes a single purchase and repair/replacement	\$2,500 per year limited to single purchase per hearing impaired ear (including repair/replacement) every 3 years*
<b>Home Health Care</b>	Limited to 30 visits per year	Limited to 60 visits per year*
<b>Manipulative Therapy (formerly Chiropractic)</b>	Limited to 20 visits per year*	Same
<b>Ostomy Supplies</b>	Unlimited	Subject to \$2,500 annual maximum*
<b>Plan Credit</b>	New business credits deductible and out of pocket on calendar year plans in all segments. This includes migrations from UnitedHealthcare Fully Insured to UnitedHealthcare Level Funded.	Same
<b>Prosthetic Devices</b>	Unlimited	Covered with no dollar maximum. Benefits are limited to a single purchase (including repair/replacement) every 3 years.*

continued

	UnitedHealthcare Level Funded	UnitedHealthcare Fully Insured COC
<b>Rehabilitation Services, Outpatient Therapy</b>	Subject to Deductible and Coinsurance 30 visits combined for physical, speech, occupational, post-Cochlear and cognitive therapy	Visit Limits:* <ul style="list-style-type: none"> <li>Physical, Speech, Occupational, Pulmonary – 20 visits per year each</li> <li>Cardiac – 36 visits per year</li> <li>Post-Cochlear – 30 visits per year</li> <li>Cognitive – 20 visits per year</li> </ul>
<b>Acupuncture</b>	10 visits per plan/calendar year	Standardly not covered
<b>State-Mandated Benefits</b>	Not applicable, ERISA applies	Covered
<b>Transplant Services – Non-Network</b>	Not covered	Same

\* Essential Health Benefits may vary as defined by State's Benchmark Plan

	UnitedHealthcare Level Funded – HealthiestYou™	UnitedHealthcare Virtual Visits (Fully Insured)
<b>General Medical Virtual Visit Fee</b>	<ul style="list-style-type: none"> <li>\$0 for Non-HSA Plans</li> <li>Effective 1/1/22, \$45 for HSA plans</li> </ul>	\$49**
<b>General Medical Virtual Visit Access</b>	Included	Included
<b>General Medical Virtual Visit Coverage</b>	Covered and non-covered Family Members	Insured Members only
– Behavioral Health	Covered and non-covered Family Members	Not Included
– Dermatology	Covered and non-covered Family Members	Not Included
– Back Care	Covered and non-covered Family Members. The only virtual visit available at \$0 for HSA and non-HSA members	Not Included
<b>Access to Additional HealthiestYou Services</b>	Yes	No
<b>Video Visits</b>	Available now	Available now
<b>Phone Visits</b>	Available now	Available now
<b>Monthly Utilization Reports</b>	Monthly detailed reports available and generated for clients	Available through UnitedHealthcare Health Analytics Consultant (availability based on group size and state-mandated requirements)
<b>Designated HealthiestYou Client Success Manager</b>	Included	Available through UnitedHealthcare
<b>Engagement Services</b>	Proactive, customized Client Success resources	Multi-Channel
<b>Expert Medical Services</b>	Yes (as identified in the list below)	No
<b>HealthiestYou Additional Services</b>		
<b>Insurance Sync</b>	Yes	No
<b>Rx Pricing</b>	Yes	No
<b>Find Providers</b>	Yes	No
<b>Recipes</b>	Yes	No
<b>Geo Fencing</b>	Yes	No
<b>Expert Medical Services</b>		
<b>Expert Second Opinion</b>	Yes	No
<b>Ask the Expert</b>	Yes	No
<b>Medical Records eSummary</b>	Yes	No
<b>Treatment Decision Support</b>	Yes	No
<b>Critical Care Support</b>	Yes	No
<b>Find Best Doc</b>	Yes	No

\*\* The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

## Additional differences

**Open Enrollment:** Level Funded does not offer open enrollment at new business, but it is offered at renewal for 60 days prior to the effective date and 31 days after the effective date. UnitedHealthcare offers open enrollment for eligible members for 31 days after new business enrollment, and this open enrollment is offered annually.

**Newborn Coverage:** Level Funded requires an enrollment form from birth for the baby to be added to the coverage. If no enrollment form is received within the first 31 days, the baby is not added. UnitedHealthcare enrolls the newborn for the first 31 days of life and then requires an enrollment form for continued coverage.

Comprehensive Wellness Platform includes Rally® Wellness, Real Appeal, HealthiestYou, UnitedHealthcare Virtual Visits and UnitedHealthcare Motion on all plans\*\*\*. HealthiestYou provides Telemedicine, Expert Medical Services and dependent visits for those not enrolled on the plan at no charge. HSA plans have a charge for some virtual visits. See the chart on the previous page. Gym membership reimbursement not included with Level Funded Rally program. UnitedHealthcare Level Funded does not offer Motion in DE, KS, MO, NJ, PA or WI.

\*\*\* HealthiestYou is not included on NavigateNOW plans except in PA.

## Learn more

Contact your UnitedHealthcare Representative or your broker  
[myuhc.com](https://myuhc.com) | [uhceservices.com](https://uhceservices.com)

# United Healthcare

Not For Consumer Use.

SimplyEngaged® and SimplyEngaged Plus are voluntary programs. The information provided under these programs is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under these programs. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

UnitedHealthcare Motion is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.

State mandates and variations from the National Standards can and will take precedent over this summary.