



Packaged Savings[®]

Save when you bundle your benefit plans

For groups of 2–99 total
eligible medical employees.



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 enjoy the following potential savings, calculated per employee per month:
Dental	\$3
Vision	\$2
Life ¹	\$1
Short-term disability ²	\$1
Life ¹ and short-term disability ²	\$2
Life ¹ and long-term disability ²	\$2
Dental and vision	\$5
Dental and life ¹	\$4
Vision and life ¹	\$3
Dental, vision and life ¹	\$6
Dental, vision, life ¹ and short-term disability ²	\$7

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

Some things to remember.

- Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000.
- 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
- Packaged Savings credits are available at the amounts outlined above for new medical and eligible specialty groups, medical groups adding new eligible specialty coverage, and eligible stand-alone specialty groups adding medical coverage
- Coverages sold on the federal or state public health exchanges are not eligible



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
- Per-employee per-month savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers

Program terms and conditions.

1. The Packaged Savings program is available to all new or existing fully insured medical and specialty groups with 2–99 total eligible employees, or to existing fully insured medical policies adding new specialty lines of coverage.
2. The applied savings are available for as long as eligible medical and specialty benefits remain in-force and meet eligibility requirements. 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% 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 have a minimum life benefit of \$25,000. 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. Customers who add UnitedHealthcare medical products to existing dental, vision, life and/or disability lines of coverage qualify for Packaged Savings (a.k.a. Reverse Packaged Savings).
12. 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.
13. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time.
14. The following business is currently excluded from the Packaged Savings program: business underwritten or administered by Oxford Health Plans, Sierra Health Services Inc., and coverages sold on the federal or state public exchanges. Information regarding All Savers Packaged Savings can be found on brochure number M53831.
15. The Specialty Benefit Solutions (SBS) is not an eligible coverage for the UnitedHealthcare Packaged Savings program.
16. Any line of business purchased by employer groups or individuals via federal or state health exchanges created are not eligible for Packaged Savings credits.
17. 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.



¹Any combination of life products counts as one product for the purpose of the program. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000.

²Any combination of disability products counts as one product for the purpose of the program.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

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, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

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. Life and Disability products are provided on policy forms LASD-POL (05/03) and UHCLD-POL 2/2008. 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 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), DBP Services (NY 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. Plans sold in Virginia use policy form number DPOL.06.VA and associated COC form number DCOC.CER.06.VA.

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 DBP Services. 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.

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