



Name of Network	Description	# Hospitals	# PCP's	# Specialists
Choice Plus	National PPO, Largest Network Offered	120	9,987*	11,900*
Core	Narrow Network PPO	103	7,783	9,582
Navigate HMO	HMO	105	8,650	9,821
Charter HMO	Advocate Only HMO	12	1,1470	3,534

** On a national basis, Choice Plus contains more than 783,000 doctors and over 5,700 hospitals*

Product Name	Plan Description
Premier	Standard PPO plans with varying deductible/coinsurance levels, office visit copays and first dollar drug cards; available with both Choice Plus and Core networks
Premier Value	Same as Premier except has higher copays and has per occurrence deductibles for inpatient hospital and outpatient surgery; available with both Choice Plus and Core networks
PrimaryAdvantage	Offers low cost benefits for primary care (\$0 copay), urgent care (\$50 copay) and tier 1 prescriptions (\$0 or \$5 copay); must be paired with 4-tier drug card (454 or 455); available with both Choice Plus and Core networks
FlexFree	Features \$0 copay for first 3 PCP or Specialist visits and \$0 copay for first 2 urgent care visits; subsequent visits subject to deductible/coinsurance; available with both Choice Plus and Core networks
FlexPoint	Features a copay amount for first 4 office visits (\$ amount varies by plan); subsequent visits subject to deductible/coinsurance; there is a separate limit for physician office visits and urgent care visits; available with both Choice Plus and Core networks
Consumer	Deductible/coinsurance plans with no office visit, ER or urgent care copays; plans paired with first dollar drug cards; available with both Choice Plus and Core networks
Navigate HMO	HMO plan; in-network only; must designate PCP and get referrals for specialist care
Charter HMO	Same as Navigate except the network solely consists of the Advocate health systems hospitals/physicians; group must be located in 1 of the following 7 counties (and enrolling subscribers must live in 1 of these 7 counties): Cook, DuPage, Lake, McHenry, Kane, Kendall and Will
Advanced Tier	PPO plans with tiered benefits on coinsurance/office visits designed to incentivize using high quality / high efficiency providers, i.e. "Tier 1" providers; available with Choice Plus only
Health Savings Account (HSA)	HSA-qualified plans; available across all 4 networks

Product Strategy

Strategy #1 – Same Plan, Different Network

Description: We've designed our portfolio to be 4-dimensional, meaning you can take the same plan and offer it across all 4 networks, allowing the employees to decide which plan they want based on network access and the resultant cost

Plan	Network	Deductible	OPX	Coinsurance	O/V Copays	Rx	Price (Example)*	% Decrement**
55-5	Choice Plus	\$1000 single	\$4000 single	80% in-network	\$20/\$40	\$10/\$35/\$60	\$331.22	0%
57-9	Core	\$1000 single	\$4000 single	80% in-network	\$20/\$40	\$10/\$35/\$60	\$290.67	-12.24%
54-F	Navigate HMO	\$1000 single	\$4000 single	80% in-network	\$20/\$40	\$10/\$35/\$60	\$245.82	-25.78%
AM-32	Charter HMO	\$1000 single	\$4000 single	80% in-network	\$20/\$40	\$10/\$35/\$60	\$218.82	-33.94%

** Pricing for Core, Navigate HMO and Charter HMO can vary significantly based on the demographics of the population within the eligible counties; example shown assume all enrollees live in eligible counties for all products **% decrements shown reflect average %'s on 51+ Chicago market groups; may vary based on case characteristics*

Strategy #2 – Get Creative with HSA's

Description: We offer several creative HSA plan designs that feature post-deductible benefits; consider offering these plans to greatly reduce cost without significantly impacting member experience (i.e. most members won't even reach the deductible)

Plan	Network	Deductible	OPX	Coinsurance	O/V Copays	Rx	Price (Example)	% Decrement**
AB-JX	Choice Plus	\$2600 single	\$2600 single	100% in-network	N/A	100% After Ded.	\$326.02	0%
AB-JY	Choice Plus	\$2600 single	\$3500 single	100% in-network	N/A	\$10/\$35/\$60 After Ded.	\$308.46	-5.39%
AB-JZ	Choice Plus	\$2600 single	\$5000 single	100% in-network	\$30/\$60 After Ded.	\$10/\$35/\$60 After Ded.	\$281.41	-13.68%
AB-J1	Choice Plus	\$2600 single	\$6350 single	80% in-network	N/A	80% After Ded.	\$257.52	-21.01%

Strategy #3 – Uniquely UnitedHealthcare

Description: Premier Value, PrimaryAdvantage and FlexFree plans are unique in the market – Separate yourself from the crowd

Plan	Type	Plan Type	Deductible	OPX	Coinsurance	O/V Copays	Rx	Price (Example)	% Decrement**
55-5	Standard	Choice Plus	\$1000 single	\$4000 single	80% in-network	\$20/\$40	\$10/\$35/\$60	\$331.22	0%
AK-U4	Value	Choice Plus	\$1250 single	\$6350 single	80% in-network	\$40/\$80	\$10/\$35/\$60	\$292.09	-11.81%
AK-TL	FlexFree	Choice Plus	\$1000 single	\$6850 single	80% in-network	\$0/3 visits	\$10/\$35/\$60	\$299.54	-9.56%
AN-CN	PrimaryAdv	Choice Plus	\$1000 single	\$6500 single	80% in-network	\$0/\$100	\$0/\$50/\$100/\$250	\$297.50	-10.18%