***2019 UNITEDHEALTHCARE CHEAT SHEET***

PLAN DESIGN

|  |  |  |
| --- | --- | --- |
| **NAME** | **NETWORK** | **COMMENTS\*\*** |
| CHOICETRADITIONALBALANCED | Choice | Standard copay plan |
| HSA/HDHP | Choice | Pharmacy and medical subject to deductible first; copays and coinsurance apply after deductible |
| CHOICE ADVANCED | Choice/ HMO | Tiered benefits based on Premium Designated physicians |
| NAVIGATE | Choice/ HMO | Gatekeeper/PCP driven product |
| PRIMARY ADVANTAGE | Heritage | PCP and Rx copays first dollar access; all other subject to deductible/ coins |
| FLEXFREE | Choice | 3 free PCP/ Spec visits, subsequent visits subject to deductible/coins |
| COPAY FIRST | Choice | 3 PCP/ Spec visits at $30/$60 copay, subsequent visits subject to deductible/coins on medical |
| FUSION | Choice | $0 PCP/ virtual visits; PCP, UC, and minor lab first dollar access, all other subject to deductible/ coins |
| PROFORMANCE | Choice | Low PCP, Spec, & UC copays; $0 virtual visits, Premium designated tiering on specialists |
| NEXUS ACO | EPO/ POS | Tiered benefits; Open Access and Gatekeeper/ PCP driven options available |

\*\* Benefits/coverage can vary based on actuarial value requirements

NETWORK

|  |  |
| --- | --- |
| **NAME** | **COMMENTS** |
| Choice | Largest seamless national network |
| Heritage | CH+ less Mayo Clinic |
| All Savers | CH+ less Mayo Clinic  |
| Plus | Out of network benefits offered |
| EPO | Exclusive Provider Organization |
| POS | Point of Service |

QUOTING/RENEWAL PARAMETERS

|  |  |
| --- | --- |
| Group segment | Determined by ATNE (Average Total Net Employee)2-50 ACR51+ medically underwritten |
| Participation | 2-50: 25% of eligibles51+: 50% of eligibles (participation quote given for par less than 50)All Savers 10-50: 50% of eligibles |
| Management Carve Outs | Yes, but must have at least 10 enrolled |
| 1099s | Yes with at least 2 W2s |
| Census requirements | Member level census needed for all group sizes |
| Quoting |  2-50: quoted directly on SAM with member level census51+: sent to AE with member level census, 51-99 coversheet, and 12-24 months of claims experience All Savers 10-50: quoted directly on myallsavers.com. Need indiv apps for 10-19 enrolled; 20-50 can use member level census to underwrite |
| Installation | 2-50: broker can install directly on SAM51+: send direct to sales ops specialist (preferred) or sesub@uhc.comDed and OOPM credit given to FI\*Ded credit given to AS AF\*\*group must be on a calendar deductible plan with any effective date |
| Renewal | 2-50: available on UeS; call Jeremy Eide for questions51+: released 60 days prior, negotiable, work directly with Hollie Meliet |
| Reporting | State mandate can be requested at anytimeMust have the forms below filled out  |
| UHC Benefit Services | For 20+ groups, COBRA, Section 125, and FSA offered at no additional cost |

ANCILLARY

\*\*\*All ancillary products can be written stand-alone except supp life

\*\*\*For rate relief options, please reference the attached rate relief guide



|  |  |
| --- | --- |
| **NAME** | **COMMENTS** |
| DENTAL | Largest network in LouisianaMost accurate UCR data of any carrierVoluntary dental down to 2 lives; rates not based on participationIntegrated with myuhc.com*Available options*: Consumer Max Multiplier (roll-over)Flex Appeal Enhanced (implants, “X” plans)Flex Appeal Preventive (preventive does not apply to annual max; “H”) |
| VISION | One of the largest networks in USABest mix of private practice and retail, including Warby ParkerVoluntary vision down to 1 life; rates not based on participationDifferent frame and contact lens allowance available24 month rate guarantee |
| LIFE | Term and supplemental down to 2 lives24 month rate guarantee |
| DISABILITY | Strong Unum-based contractsIntegrated medical and disability management (IMDM)Voluntary and contributory24 month rate guarantee |
| ACCIDENT PROTECTION PLANCRITICAL ILLNESSHOSPITAL INDEMNITY | Available in 51+Accident plan pays for organized sports |