

## 21-808103-H\_EI855944.0Community Chamber Updates – Advertorial

June 2021

[Word count: ~750]

[headline] Cutting health care costs by an average of 25%<sup>1</sup> with <Chamber Name>

[sub] Health plans designed for <Region> small businesses with 2–50 employees

*Sponsored by <Chamber Name> and UnitedHealthcare*

As <a/an Region> small business owner, managing your costs is critical. Still, with health insurance being the No. 1 requested benefit by employees,<sup>2</sup> cutting back on employee health benefits to save money may have an impact not just on employee satisfaction, but on recruiting and retention as well.

The good news is that when you're a member of <Chamber Name>, your small business gets more than a strong voice advocating on your behalf. Your membership also gives you access to average savings of 25%<sup>1</sup> on a quality employee health plan through the **UnitedHealthcare Community Chamber Program**.

Working closely with UnitedHealthcare, the Chamber is invested in the success of local businesses like yours and committed to helping you get a competitive edge: the ability to offer attractive health benefits to your employees at a price designed to better fit your budget.

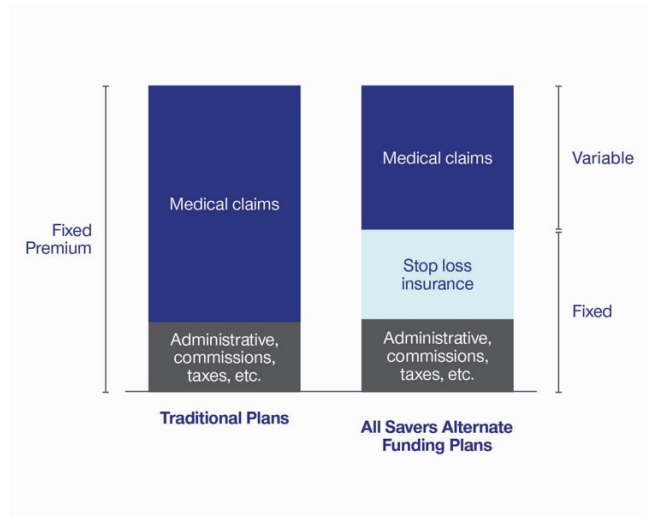
### [sub] Health plans built for lower costs

Available through the Community Chamber Program, health plans like All Savers® Alternate Funding from UnitedHealthcare are designed to help plan sponsors reduce their overall health care costs and help plan participants get more out of their benefits. Also called “level funded” plans, they're built to give your small business the big-business advantages of a self-funded plan with less of the risk.

All Savers includes 3 components:

1. **Your self-funded medical plan.** This pays medical expenses for your covered plan participants.
2. **A UnitedHealthcare claims administration agreement.** UnitedHealthcare takes care of claims processing, billing, customer support and other services for you.
3. **A stop loss insurance policy.** This provides coverage for large, catastrophic claims by a single covered individual and provides overall coverage in the event all medical claims go beyond a certain dollar limit.

### [sub] Traditional insurance vs. All Savers Alternate Funding



**Traditional:** With traditional (also called “fully insured”) insurance plans, your business pays a fixed premium to the insurance company. The insurance company assumes all of the risk, paying the health care claims, administrative costs, sales commissions and taxes.

At the end of the plan year, if your actual plan participant medical claims are higher than expected, the insurance company covers them. And if they’re lower, the insurance company keeps the difference.

**All Savers Alternate Funding:** With All Savers, your business sets up a medical plan that pays for plan participants’ medical benefits directly. Part of the risk is taken on by the medical plan, with the rest covered by stop loss insurance. The plan’s level-funding structure means the administration fees, stop loss premium and monthly maximum claim liability are included in one fixed monthly invoice throughout the plan year.

At the end of the plan year, if your plan participants’ total medical claims are lower than expected, a surplus refund may be returned to your health plan (where allowed by state law).<sup>3</sup> And if they’re higher? The stop loss insurance policy covers them.

**[sub] A great way to experience financial flexibility and freedom**

All Savers is easier to understand and was specifically designed for small businesses. It may help your business:

- Pay lower premium taxes throughout the year (stop loss coverage is still subject to premium tax)
- Be exempt from many Affordable Care Act regulations and state insurance mandates
- Get protection from unexpected high claims with stop loss insurance
- Receive money back at the end of the plan year for your health plan if plan participants’ medical claims are lower than expected (where allowed by state law)<sup>3</sup>

Though this program is available to <Chamber Name> members only, you don't have to be a Chamber member to ask for a quote. Simply visit <url.com> to request a quote and compare your current coverage with what you could receive through this exclusive Chamber program.

[end main article]

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#### [sub] **Savings are just the beginning**

In addition to 25% average health plan savings,<sup>1</sup> the Community Chamber Program is designed to deliver:

**More options** – Choose from a range of All Savers plan designs and benefits like built-in pharmacy and \$0 copays for HealthiestYou™ virtual care, where plan participants can connect with a doctor for 24/7 nonemergency care right from their mobile device\* or computer.

**Access to a large local and national network**, including 1.2M+ doctors and health care professionals and 6,100+ hospitals.<sup>4</sup>

**Rewards for your plan participants** – With UnitedHealthcare Motion®, participants complete certain daily activity goals—like walking, running, cycling, swimming and more—and may earn up to \$1,095 each year<sup>5</sup> for their health savings account (HSA) or toward a prepaid debit card.<sup>6</sup>

**Specialty plans** – Your business may save up to an additional 4% on medical premiums when you offer UnitedHealthcare specialty plans, like dental or vision, alongside your medical plan.

[end sidebar]

[footnotes and disclaimers]

\* Data rates may apply.

<sup>1</sup> 25% savings based on Q1 2021 UnitedHealthcare internal analysis for average price comparison between UnitedHealthcare plans in <State>. Savings are not guaranteed.

<sup>2</sup> U.S. Chamber of Commerce. “The Best Employee Benefits for Keeping Workers Happy.” <https://www.uschamber.com/co/run/human-resources/top-employee-benefits>. March 12, 2019.

<sup>3</sup> Please consult a tax and/or legal advisor to determine if, by receiving this surplus refund, there are any restrictions or obligations, or whether the surplus refund is taxable.

<sup>4</sup> UnitedHealthcare internal analysis, March 31, 2021.

<sup>5</sup> Or \$1,150 if not applying registration credit toward an activity tracker.

<sup>6</sup> Receiving a reward card may have tax implications. You should consult an appropriate tax professional to determine whether you have any tax obligations from receiving this card under the program.

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.

UnitedHealthcare Motion is a voluntary program. The information provided 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.

Minimum participation requirements may apply for bundling programs. Packaged Savings program is not available for all group sizes, and benefits and programs may not be available in all states. Components subject to change.

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 MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

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