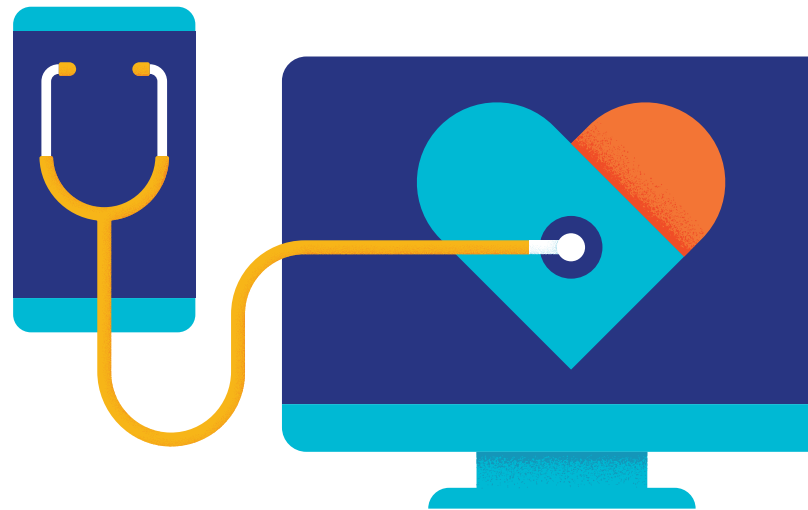




Health ownership defined and why it matters

Health ownership is all about providing employees the tools and resources they need to understand their health care options, and the support they need to make their care choices their own.

UnitedHealthcare's plans, tools and resources are designed for a better health care experience.



Health ownership starts with UnitedHealthcare's core strategies

Support business needs

Whether you're implementing a new health plan or changing your health plan altogether, UnitedHealthcare works to provide a seamless transition that's simple and personalized. And, once on board, you'll have access to tools that help you track and manage your plan, connect with employees and maximize your return on investment.

Encourage better health

Employees can find the fit for their needs with access to our large network of providers who supply quality care. They'll have access to engaging health and wellness programs and tools.

Provide a better experience

Choose from a variety of budget-maximizing plans that highlight personalized service, round-the-clock support and high-tech tools that encourage healthier living and more informed health care decision-making. You'll have access to Employer eServices® delivering online, real-time power to help you manage virtually every aspect of benefits administration—helping you save both time and money.

Apply cost control strategies to your business

Creative plan designs and flexible cost-sharing approaches may help keep your costs in check. Our UnitedHealth Premium® program identifies physicians who meet stringent guidelines for providing quality and cost-efficient care.

Tools for health ownership

For you:



Employer eServices

Employer eServices delivers a comprehensive suite of online tools and resources from UnitedHealthcare designed to help simplify your job. Help create a better experience for yourself with this fully integrated system. Just enter data once and it flows across key areas of the system, so information is current and accurate.



Communication resources

You can communicate with employees more easily and effectively through this online resource that helps you create custom eNewsletters, offers an interactive wellness communication plan builder and more. Easier-to-use resources help you encourage employees to get the most out of their benefit plan.

For employees:



Find and price care

Using their benefit information, the Find and Price Care tool lets employees see the estimated cost for a procedure and how that cost is impacted by deductibles, coinsurance and out-of-pocket limit.



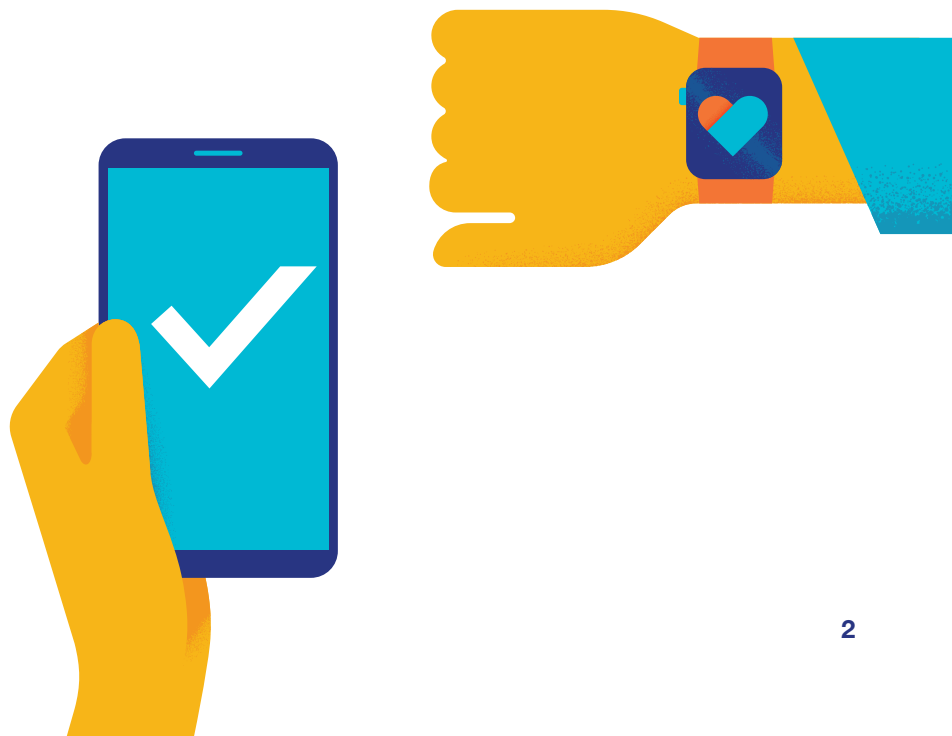
Advocate4Me®

Employees can look forward to connecting with a person dedicated to helping them access the health care they need—putting clarity and solutions front and center.



Rally®

This digital wellness experience offers employees personalized recommendations to help them move more and eat better. Customized activities from Rally work to help members improve their diet, fitness and mood.



Learn more

Contact your UnitedHealthcare representative or broker

United
Healthcare

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Advocate4Me services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.