

UnitedHealthcare Specialty Products
Fact Sheet



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**Let the facts speak for themselves .
UnitedHealthcare is a major carrier for
comprehensive, quality and streamlined
health care benefits**

As health care costs continue to rise, the pressure is growing on employers to limit their financial exposure while still providing access to cost effective health care for their employees. The Total Affordability ManagementSM strategy by UnitedHealthcare is aimed at using data and resources to raise the quality bar — enhancing service delivery and efficiency across the entire network.

When you work with us, you receive one of the broadest product portfolios in the industry. Our portfolio features group medical, dental, vision, life, short term disability and long term disability. Our products can be employer-paid, voluntary, sold as stand-alones or packaged together. And because our benefits come from our extended family of companies, you'll see terrific advantages:

- Simplified administration from one carrier
- One account team
- Plan designs that fit your needs
- Packaged Savings[®] program for per-employee savings
- Online employer tools via Employer eServices[®] (EmployerServices.com) for maximum freedom, flexibility

Now it's time to discover just some of the reasons why our specialty products portfolio from UnitedHealthcare is so strong. Turn the page to reveal the high credibility of our leading sister companies for our dental, life and disability products.

**Did you know we
insure more than ...**

- **75,000 employers** for dental, vision, life and disability
- **Six million members** for dental and have more than 77,000 dentist access points
- **Eighteen million members** for vision and have more than 27,000 contracted vision providers

Dental Products

from **UnitedHealthcare Specialty BenefitsSM**

- Founded in 1984 as Dental Benefit Providers, Inc
- Acquired by UnitedHealth Group in 1999
- Serves more than **68,000 clients and more than six million plan participants** nationwide
- Consists of more than **77,000 dentists and dental specialists** in national PPO network
- Specializes in customized and private-label dental products
- Clients include organizations such as insurance carriers, TPAs, and HMOs
- Offers a broad product portfolio of innovative and customizable solutions for all employer populations, including: Indemnity, PPO, DHMO, Voluntary, Preventive and Network Access plan designs

Prenatal Dental Care

To encourage beneficial care for pregnant women in their second or third trimester, UnitedHealthcare Dental waives the deductible, co-insurance, annual maximum, and frequency limitations through our Prenatal Dental Care program, thus reducing the risks of periodontal disease and pre-term delivery

Delivering excellence and efficiency through UnitedHealthcare Dental

UnitedHealthcare Dental delivers operational excellence, accuracy and efficiency to providers and members:

- **Deep network discounts** - 30% national average PPO network discount
- **High first call resolution rate** - 93% first call resolution rate
- **Fast claims service** - 96% of claims paid within 10 days; 99% within 15 days
- **99.5% accurate** - 99.5% financial and clerical accuracy
- **65% auto-adjudication rate** - 65% of claims are automatically adjudicated

Dental revenue growth

(2002-2006)



Overall U.S. dental industry trends

- Dental expenditures were projected at \$84.1 billion in 2005 for the United States.¹
- 159 million people, or 54% of the U.S. population, were estimated to be covered by a dental care plan in 2005.²
- 58% of all employers offer dental coverage, and the percentage climbs as employer size increases.³

¹ American Dental Association, February 23, 2005.

² Health Care Finance Administration via BriteSmile CIM, July 2005.

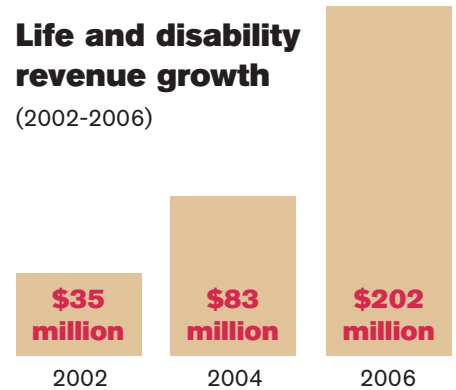
³ LIMRA via BriteSmile CIM, July 2005.

Life and Disability Products

from **UnitedHealthcare Specialty BenefitsSM**

- Established in 2002 as Unimerica[®] Workplace Benefits
- One of the fastest-growing group life/disability insurance carriers in the industry
- More than **42,000 customers and one million plan participants** nationwide
- Offers more than a dozen products, including life insurance (basic, supplemental, dependent, and accidental death and dismemberment), disability insurance (short term and long term), critical illness insurance, FMLA services, specialty accident insurance products and individual worksite insurance

Life and disability revenue growth
(2002-2006)



Integrated Medical and Disability Management

Studies have shown that individuals on disability account for a significant portion of a company's medical costs. True integration of disability and medical case management can lead to consolidated information across medical and disability history available to case managers, and the ability to direct customer care for the best outcomes and access across a wide range of UnitedHealthcare resources. Integration of Disability and Medical coverage reduces recovery time, getting employees back to productive work quicker.

Advantages of our products

Our life and disability products offer a competitive advantage through various flexible options and value-added services:

- **Financial strength** - A+ rating by Standard and Poor's (United HealthCare Insurance Company)
- **Flexible funding options** - Most benefit plans can be fully insured, employer-paid or employee-pay-all
- **Special features** - Most products include flexible plan designs and a variety of optional benefit riders. Life insurance products include special support services for beneficiaries
- **Value-added services** - Employee access to 24/7 Travel Assistance for domestic and foreign travelers with emergency travel needs, as well as online self-service Will Preparation information and tools (offered at no cost to the employer)
- **Claims management** - Our disability claims staff has, on average, 15 years of experience working with claimants, with an emphasis on a timely and appropriate work return

Overall U.S. group life/disability industry trend

77% of employers offer voluntary benefits beyond supplemental group term life.¹

¹AON Survey, 2005

Vision Products

from **UnitedHealthcare Specialty BenefitsSM**

- Founded in 1964 as Spectera, Inc.
- Acquired by UnitedHealth Group in 2001
- Serves more than **9,000 clients**; and administers vision benefits to more than **18 million participants** nationwide
- Clients include national and regional employers, multi-employer trust funds, HMOs, insurance carriers, third-party administrators, associations, unions, and local, state, and federal governments
- Has a network of **more than 27,000 providers**, including private practice and retail chains

It's important to preserve your eye health and see your doctor regularly.

Routine eye exams may detect:

- Diabetes
- Hypertension
- Multiple sclerosis
- Brain tumors
- Lupus
- Grave's disease
- Rheumatoid arthritis
- Osteoporosis
- AIDS

And can help facilitate earlier diagnosis and treatment.*

*National Eye Institute Employee Benefit News, August 2005

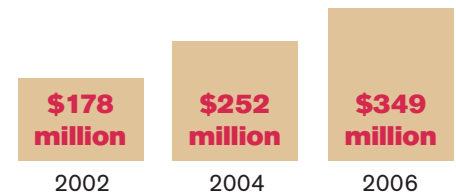
About UnitedHealthcare Vision

UnitedHealthcare Vision provides the following services and benefits:

- **Paperwork-free vision benefit** - No claim forms or ID cards in order to access care
- **Interactive voice response system** - Interactive phone line for members and providers
- **Covered-in-full contact lens benefit** - Fitting/evaluation, contacts from covered selection, and up to two follow-up visits covered-in-full. An allowance is provided for contacts outside of the covered-in-full selection

Vision's revenue growth

(2002-2006)



Overall U.S. vision industry trends

- U.S. vision expenditures are expected to increase from \$45.5 billion in 2005 to \$48.2 billion in 2006.⁶
- Approximately \$29 billion is spent annually on eye care services. Consumers spend an additional \$16 billion annually on retail optical products, of which 84% is spent on lenses and frames and 12% on contact lenses.⁷

¹National Eye Institute via BriteSmile CIM, July 2005.

⁷OPT Screen, April 2005.

- **Standard scratch-resistant coating** - Coating covered-in-full with every pair of glasses received at network providers
- **Frame benefit** - Members receive a \$50 frame allowance applied to the wholesale cost of any frame of their choice at private practice providers, or a \$130 frame allowance applied to the retail price at retail chain providers
- **Diversified network** - A balanced national network, including both private practice and retail chain locations



Contact your broker or UnitedHealthcare representative to learn more about the specialty products available through UnitedHealthcare.



Insurance coverage provided by or through United HealthCare Insurance Company or its affiliates. Administrative services provided by United HealthCare Insurance Company, United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Dental® plans are provided by or through United HealthCare Insurance Company or its affiliates.

United HealthCare vision benefits and administrative services provided by or through Spectera, Inc., United HealthCare Insurance Company, or their affiliates.

UnitedHealthcare Life and Disability products are provided by or through Unimerica Insurance Company, United HealthCare Insurance Company or their affiliates.

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



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