

Packaged Savings[®]

Bundle your benefits for savings and simplicity

For groups of 100-3,000

Buy your medical plan and specialty products together and save.

UnitedHealthcare gives you one-stop shopping for quality, comprehensive health care benefits. You can combine our innovative, affordable medical plans with comprehensive specialty products - Dental, Life, Disability and Vision.

When you bundle your benefits, you can expect proven knowledge and service from a leading specialty carrier plus the simplicity and convenience of just one team to administer your benefits. The savings you realize through Packaged Savings are based upon medical enrollment and the number of active lines of specialty coverage you have with UnitedHealthcare. The more you bundle, the more you save.

When your group purchases medical:	Receive the following:	
	Fully Insured Potential Savings	ASO Potential Savings ¹
And one of the following specialty products: •Dental •Vision •Life •Short-Term Disability ¹	5.00	1.00
And two of the following specialty products: •Dental •Vision •Life and/or Short-Term Disability ¹	10.00	2.00
And three of the following specialty products: •Dental •Vision •Life and/or Short-Term Disability ¹	15.00	3.00
And Long-Term Disability	No Savings	No Savings
Added to a previously enrolled Dental, Life, Disability, or Vision Product	5.00	1.00

¹Disability products do not qualify for savings with ASO business.

Any combination of Life and/or Disability products (i.e., Basic Life, Dependent Life, Supplemental Life, AD&D, LTD, STD) count as one product for the purpose of the program. Long-Term Disability must be sold with Life or Short-Term Disability and does not qualify for savings on its own. Eligible fully-insured Life & Disability combinations are:

- Life
- Life & Long-Term Disability
- Short-Term Disability
- Short-Term & Long-Term Disability
- Life & Short-Term Disability

Per-employee per-month savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.

Packaged Savings means:

- Bundled UnitedHealthcare medical and specialty products for administrative credit
- Savings based on medical enrollment and coverages chosen
- One account team for all of your benefits needs
- Streamlined administration
- State-of-the-art online employer tools

Packaged price is available for the initial 12 months that eligible benefits remain in-force. Credits will be withdrawn when any medical or specialty coverages terminate. Program is subject to change at any time.



Program terms and conditions

1. Program may not be available in all states or for all size groups. Check with your UnitedHealthcare representative.
2. The Packaged Savings program is available to all new medical and specialty business with 100 - 3,000 eligible employees, or existing medical policies adding new specialty lines of coverage. It is not available on previously sold specialty and medical combinations.
3. The applied savings is available for the initial 12 months that eligible benefits remain in-force. Credits will be withdrawn when any medical or specialty coverages terminate. Program is subject to change at any time.
4. Per-employee per-month (PEPM) savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.
5. Dental, vision, life and disability customers must add a UnitedHealthcare medical product to be eligible for Packaged Savings credits regardless of the number of specialty products. Additional savings can be gained by adding new specialty products, in accordance with the Packaged Savings program. However, the medical product is required to qualify.
6. Voluntary specialty product plans do not qualify for the Packaged Savings program.
7. Contributory dental and vision plan participation must be 75 percent or greater as a percentage of enrolled medical subscribers.
8. Savings for life and disability can be taken one time only. For example, life cannot be added on one effective date and disability added at a later effective date.
9. Any combination of Life and Disability products is considered a single product. Long-Term Disability does not qualify alone; it must be packaged with Life or Short-Term Disability.
10. Disability products do not qualify for savings with ASO business.
11. Life insurance plans qualifying for Packaged Savings must completely replace existing life plans or be added to customers with no prior coverage; adding an additional life policy to an existing Life benefit does not qualify for Packaged Savings.
12. Customers who have existing basic and supplemental life with another carrier must place both the basic and supplemental life with UnitedHealthcare to qualify for Packaged Savings when UnitedHealthcare is able to offer similar plan designs and coverage through Unimerica.
13. Both ASO and fully insured vision and dental qualify.
14. Customers with fully insured medical benefits must also purchase fully insured specialty products to qualify.
15. The following business is currently excluded from the Packaged Savings program: business underwritten or administered by Oxford Health Plans, and New York fully insured groups.
16. MAMSI license dental and life do not qualify unless sold with MAMSI license medical. MAMSI discount dental plans do not qualify for the Packaged Savings program.
17. Specialty products can be added off-cycle from the medical product effective date. However, if the medical product terminates any remaining Packaged Savings administrative credits will be forfeited.
18. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time.
19. The policies referred to have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued.
20. For costs and complete details of coverage, please contact your UnitedHealthcare representative.



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.

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

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

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

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



Printed on paper containing recycled material.

100-5845 7/07 employer ©2007 United HealthCare Services, Inc.

Total Affordability ManagementSM attacks the root causes of rising costs

As health care costs continue to rise, employers need to limit their financial exposure while still providing access to cost effective health care for their employees. Total Affordability Management addresses each of the principal components of rising health care costs: health care system utilization and fixed costs (administration). Packaged Savings helps simplify and streamline the administrative part of the cost equation for everyone.

Simpler processes, smarter solutions, better results for you.

For more information on the Packaged Savings program from UnitedHealthcare, please contact your UnitedHealthcare representative.