

Broker/consultant fact sheet

UnitedHealthcare EDGE[®]

General introduction

Provides lower office visit copayments and greater plan coinsurance coverage when employees receive care from UnitedHealth Premium[®] designated physicians.

Key features

- ▶ Lower office copayments and higher plan coinsurance with designated specialists
- ▶ Primary care covered at the highest benefit level
- ▶ Network hospital inpatient stays covered at the highest benefit level
- ▶ Radiology, anesthesiology, pathology, lab and hospital-based consulting physicians are paid under the facility charge at the plan's highest benefit level
- ▶ Ability to pair with a Definity[®] Health Savings Account which allows employees even more control of their health care spending
- ▶ Preventive care benefits, \$100 urgent care copayment, \$250 emergency room copayment, \$500 inpatient per occurrence deductible
- ▶ Family deductible at 3x individual, family out-of-pocket maximum at 2x individual

Product positioning

UnitedHealthcare EDGE plans provide lower office visit copayments and greater plan coinsurance coverage when employees get care from UnitedHealth Premium quality- and cost-efficiency designated physicians. Physician designations are displayed on the member website, myuhc.com[®], with two stars.

Competitive differences

Consumer engagement through increased use of quality and efficiency providers through the UnitedHealth Premium program.

Target audience

Employers looking for quality care at an affordable price.

Employee/member value proposition

Rewards employees with lower out-of-pocket costs at point of service for choosing quality first.

Employer value proposition

- ▶ Ability to continue to offer quality, accessible and affordable health benefits to employees given the rise in health insurance costs.
- ▶ New medical and consumer-driven health (CDH) plan designs combinations that offer meaningful trade-offs and related price-point considerations.

With the Communication Resource Center, employers can provide employees with information about UnitedHealth Premium, plus other health topics in ready-to-use print and electronic formats.

Broker value proposition

The EDGE product is a program that can reduce the medical premiums paid by employers by offering member incentives to use physicians designated with two stars for quality and efficiency.

Sample plan design

Example of how a basic EDGE plan works using Plan Y3-A

| | |
|---------|--|
| \$1,000 | Deductible |
| \$30 | Copayment for primary care physicians and “two star” Premium-designated specialists |
| 100% | Plan coinsurance coverage for network inpatient services |
| \$60 | Plan coinsurance coverage for “one star” or non-Premium specialists/outpatient facility/major diagnostics services |

Member responsibility for specialist services using Plan Y3-A

| | “Two star” Premium-designated | “One star,” “no stars” or non-Premium-designated |
|------------------------------|-------------------------------|--|
| Primary care physician | \$30 | \$30 copayment |
| Specialist office visit | \$30 | \$60 copayment |
| Specialist professional fees | 100% after deductible | 70% after deductible |

Benefit levels in the example are for network services only. Actual plan benefits are subject to state requirements and may not be available in all states. Refer to the Certificate of Coverage and corresponding Schedule of Benefits issued with each Group Policy for actual benefit or coverage levels.

Network considerations

The EDGE program is centered on use of the UnitedHealth Premium designation program, which was developed to evaluate and recognize physicians who meet national industry standards for quality care and local market benchmarks for cost efficiency. Employees simply need to look for the stars, which indicate that a physician is designated.

“One Star” Quality of Care — A doctor has met quality of care guidelines by following evidence-based medical standards and practices.

“Two Stars” Quality of Care and Cost Efficiency — A doctor has met quality of care guidelines by following evidence-based medical standards and practices, and has met guidelines for providing cost efficient care.

Cost controls

- ▶ Utilizes several low-cost pharmacy options
- ▶ Higher deductibles and out-of-pocket maximums
- ▶ Inpatient and outpatient-per-occurrence deductibles
- ▶ Increased use of quality and efficiency providers through UnitedHealth Premium

Medical management

Standard UnitedHealthcare medical management applies.

Member support

Our member website, myuhc.com, helps employees to find Premium-designated physicians in the online physician directory. It also explains the value of quality and cost-efficiency measures, plus each specialist’s location and accessibility. myuhc.com also offers a wide range of member tools, including: benefit details, personal health record, and treatment cost estimator.

Our NurseLineSM and Care24[®] assistance lines are open 24 hours, and for members who have specific chronic conditions, we offer disease management programs.

Date first introduced

2007

Availability

States/markets

| | | | | | | | |
|----|----|----|----|----|----|----|----|
| AL | DC | IA | KY | MO | NM | SC | VA |
| AR | DE | IL | LA | MS | OH | TN | WI |
| AZ | FL | IN | MD | NC | OK | TX | WV |
| CO | GA | KS | MI | NE | RI | UT | |

Funding type

- ▶ ASO
- ▶ Fully Insured

Group sizes

Generally available for Small Business (2 – 99), however in select states, up to 300 employees



Not all products are available in all markets. Please discuss product options with your UnitedHealthcare representative.



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

UnitedHealthcare EDGESM plans are only available in states that have implemented the 2007 Certificate of Coverage and have the UnitedHealth Premium[®] designation program.

The Care24[®] Program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action with UnitedHealthcare, or its affiliates, or any entity through which the caller is receiving UnitedHealthcare, or its affiliates, services directly or indirectly (e.g., employer or health plan). The Care24 Program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

Disclosure: The UnitedHealth Allies health discount program is administered by HealthAllies[®], Inc., a discount medical plan organization located at 505 N. Brand Blvd., Suite 850, Glendale, CA, 91203, 1-800-860-8773. The health discount program is NOT insurance. The health discount program provides discounts for certain health products and services. The health discount program does not make payments directly to the providers of health products and services. The program member is obligated to pay for all health products and services but will receive a

discount from those providers who have contracted with the discount plan organization. The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.

For informational purposes only. NurseLineSM nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

The UnitedHealth Premium[®] designation program is an information resource to help our members choose a physician. It may be used as one of many factors members consider when choosing the physicians from whom they receive care. As with any performance assessment program, physician evaluations have a risk of error. Please see myuhc.com[®] for detailed program information and methodologies.

For a complete description of the UnitedHealth Premium[®] designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com[®].