



## Integrated UnitedHealthcare Definity<sup>SM</sup> HRA Solution

Our fully integrated consumer-driven health plans help you contain benefit expenses by changing consumer behavior, supporting positive health choices and improving individual accountability.

UnitedHealthcare is one of the country's leading provider of consumer-driven health solutions. Over the past decade, more than 25,000 customers and over 3 million members have benefited from our innovation and experience. Like all UnitedHealthcare consumer-driven health (CDH) solutions, the Definity Health Reimbursement Account (HRA) is extremely flexible, easy to implement and easy to administer. Our CDH framework features:

- ▶ A comprehensive, high-deductible medical plan.
- ▶ Integrated pharmacy benefits that qualify as deductible expenses.
- ▶ A tax-advantaged financial account.
- ▶ Access to a wide range of employer administrative and communication solutions.
- ▶ Employee health and wellness resources and benefit management tools.

### **Our flexible high deductible health plans form the foundation**

The cornerstone of your UnitedHealthcare Definity HRA is a high-deductible medical plan designed specifically to increase employee ownership of health care expenses. Our experts will work with

you to create a unique solution that reflects the best practices we have identified over the past 10 years and provides your members with the information they need to make responsible choices.

Each UnitedHealthcare consumer-driven medical plan includes:

- ▶ A comprehensive medical plan featuring a higher deductible.
- ▶ 100% coverage for preventive care services, such as immunizations, health care screenings and examinations.
- ▶ Access to a network of more than 645,000 physicians and health care providers nationwide.
- ▶ Incentives and discounts tied to healthy lifestyle choices.

You can further enhance your employee's ownership of their health care benefits by augmenting your UnitedHealthcare consumer-driven medical plan with a consumer-driven pharmacy benefit plan that includes access to a national network of more than 64,000 retail, online and mail order pharmacies.



## Creating informed health care consumers

Educated health care consumers are essential to a successful consumer-driven health strategy. Research shows a direct correlation between informed, engaged consumers and more active management of their health care benefit. They usually lead healthier lifestyles, make better choices about the health care they receive and are aware of their options for making the most of their health care dollars.

We support every UnitedHealthcare consumer-driven health solution with fast, easy access to a variety of health and wellness tools, resources and administrative services. Even better, the majority of these tools are available online, meaning you and your employees can access them 24 hours a day, seven days a week.

## The myuhc.com® advantage

UnitedHealthcare recognizes that information is key to helping employees stay healthy and make the most of their health care dollars. An important tool in this effort is myuhc.com, UnitedHealthcare's member website.

At myuhc.com, you'll find:

- ▶ Activation messaging that sends relevant health messages to employees based on age, gender and other factors.
- ▶ Personalized physician search.
- ▶ Online health assessments that can be combined with lifestyle improvement coaching programs.
- ▶ A Personal Health Record that allows members to organize personal health data and receive condition-specific information.
- ▶ Wellness resources focused on creating positive behaviors through education and innovative employee engagement strategies.
- ▶ A hospital comparison program.
- ▶ Quicken Health Expense Tracker™ tool.
- ▶ Treatment Cost Estimator.
- ▶ Pharmacy benefit information, including drug cost comparisons.
- ▶ Premium Designation Program that screens providers against evidence-based medicine and cost criteria.
- ▶ Live Nurse Chat.

## Benefit Management Resources for Employees

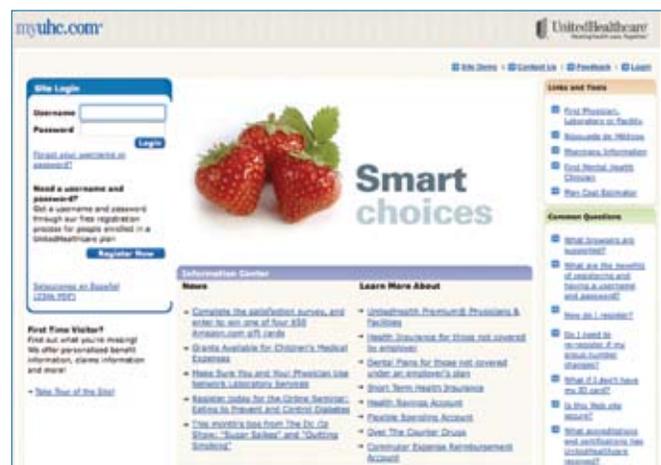
UnitedHealthcare supports your employees every step of the way, minimizing the time that you and your staff are required to spend administering your CDH benefit.

The majority of employees use myuhc.com to manage their medical benefits. Employees can turn to this robust site to:

- ▶ Check claims status and history.
- ▶ Review eligibility and benefit information.
- ▶ Print a temporary ID card or request a replacement card.
- ▶ Review HRA information.
- ▶ Review FSA information (if in coverage).
- ▶ Access Pharmacy Online (if in coverage).
- ▶ Find a doctor or hospital, including UnitedHealth Premium® designated physicians.
- ▶ Find or change dental or vision care providers, or mental health resources.
- ▶ Compare hospitals in terms of quality, efficiency and cost.
- ▶ View online health statements.
- ▶ Set up direct deposit and establish automatic payments.
- ▶ Change personal information and mailing preferences.

Employees also can manage their medical and HRA benefits through:

- ▶ An automated toll-free self-service option available 24 hours a day, seven days a week.
- ▶ The UnitedHealthcare Customer Service Center. Employees can speak directly with a highly-trained service representative toll-free, Monday through Friday from 7 a.m. to 7 p.m. (ET)





## Employer resources to support your Definity<sup>SM</sup> HRA solution

UnitedHealthcare is committed to providing you with the tools, resources and specialized support you need to offer a cost-effective consumer-driven health benefit with minimal administrative responsibilities. Your Definity<sup>SM</sup> HRA includes:

### Tools available through our comprehensive Communication Resource Center

- ▶ HRA User Guide.
- ▶ An employee Welcome Kit.
- ▶ Webinars.
- ▶ Self-paced tutorials.
- ▶ “People like me” profiles illustrating how HRAs can be used to support CDH medical plans.
- ▶ Newsletters.
- ▶ Web messaging.
- ▶ Suite of customizable employee education materials.

### Employer eServices<sup>®</sup> online real-time management system

- ▶ Manage transactions, eligibility information and more.
- ▶ Access benefit costs that you can use to make informed benefit decisions.
- ▶ Receive invoices electronically.
- ▶ Set up automated online payments.
- ▶ Track and view payment history.

UnitedHealthcare makes it easy for employees to learn about their health care benefits by taking a virtual stroll down Health Care Lane<sup>SM</sup>. This interactive site features engaging video presentations and useful information about their UnitedHealthcare medical plan and health reimbursement account presented in a fun, easy to understand format.

## The Health Reimbursement Account connection

A tax-advantaged health reimbursement account is an essential aspect of your UnitedHealthcare Definity HRA solution.

Employees can use an employer-funded HRA to pay for eligible health care expenses not reimbursed under any other plan. Because the goal of a consumer-driven health strategy is to encourage employees to take greater responsibility for their health care decisions, employees decide how and when to use their HRA balances to pay for uncovered deductible expenses, copayments and other eligible health care expenses.

Almost one decade ago, UnitedHealthcare wrote HRA plans to support consumer-driven health strategies. Since then, UnitedHealthcare has helped set the industry standard for excellence. Our highly trained sales representatives will work closely with you to create an HRA benefit that is easy to administer, works with your other benefit plans and addresses the needs of your employee population.

## Known for flexibility

HRAs are highly flexible. You decide:

- ▶ How much to contribute.
- ▶ When HRA funds will be distributed if the benefit is offered in conjunction with a flexible spending account.
- ▶ The expenses that can be reimbursed from an HRA, in keeping with IRS guidelines.
- ▶ What happens to funds that remain in employee account at the end of the year.
- ▶ Which claims payment option meets your company's benefit goals.

And, because HRAs are notional, individual accounts are not funded until a claim is authorized, giving you maximum control over your cash flow.

**Both employees and employers can take advantage of significant tax benefits associated with an HRA: Experience full integration**

**Employees**

- Never pay income taxes on these deposits.
- Can lower their overall taxable income by setting aside pre-tax earnings.
- Reduce their annual taxes.

**Employers**

- Can fund employee HRAs to reduce employees' taxable income, thereby lowering employment tax payments.

**Experience full integration**

UnitedHealthcare is able to offer a truly integrated consumer-driven health care experience. Because employee HRAs are tied directly to your UnitedHealthcare medical plan, employees are reimbursed automatically for eligible medical expenses through an automated claims rollover process. Our integrated approach also includes:

- ▶ Streamlined, combined enrollment process.
- ▶ A coordinated implementation process.
- ▶ Integrated ongoing administration.
- ▶ Coordinated issues resolution.
- ▶ Proven employee communications activities.
- ▶ Consolidated access to information on all of your UnitedHealthcare medical plans, financial accounts and health and wellness resources.
- ▶ Network providers are reimbursed automatically.

**To learn more about the benefits of adding a UnitedHealthcare Definity HRA to your employee benefit program, contact your UnitedHealthcare representative.**

**Easy access, easy reimbursements**

Most employers design their UnitedHealthcare Definity<sup>SM</sup> HRA to include a debit card. This option:

- ▶ Allows employees to pay for qualified expenses at the point-of-sale or point-of-service directly from their HRAs.
- ▶ Eliminates the need for employees to pay for uncovered expenses out-of-pocket.
- ▶ Reduces paperwork by eliminating the need for employees to fill out and submit claims or provide documentation.
- ▶ Streamlines administration and reduces costs associated with the plan.
- ▶ Automatic claims substantiation.



For a complete description of the UnitedHealth Premium<sup>®</sup> Designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see [myuhc.com](http://myuhc.com)<sup>®</sup>.

UnitedHealthcare's Definity<sup>SM</sup> Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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. Health Plan coverage provided by or through a UnitedHealthcare company.