



Integrated UnitedHealthcare DefinitySM HSA Solution

Our fully integrated consumer-driven health plans can 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 UnitedHealthcare Definity Health Savings Account (HSA) is flexible, easy to implement and administer. Our CDH framework features:

- ▶ A comprehensive, qualified high-deductible health 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 HSA is a qualified high-deductible health plan designed specifically to increase employee ownership of health care expenses.

Each UnitedHealthcare CDH plan includes:

- ▶ A comprehensive medical plan featuring a qualified high 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 CDH 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.

Experience full integration

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 award-winning 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 organizer 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 TrackerSM tool.
- ▶ Treatment Cost Estimator.
- ▶ Pharmacy benefit information, including drug cost comparisons.
- ▶ UnitedHealth 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:

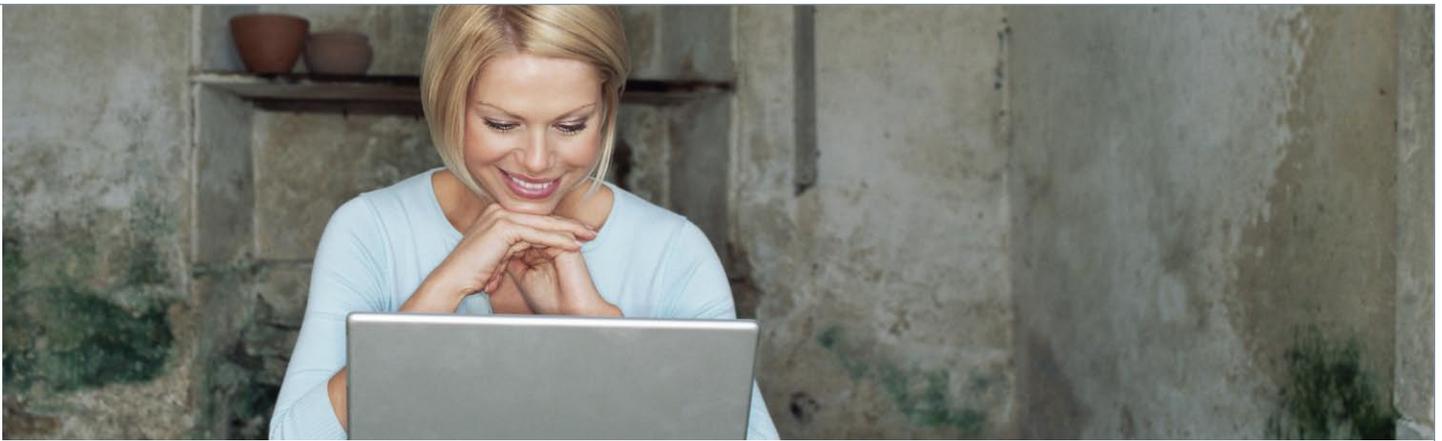
- ▶ Check claims status and history.
- ▶ Review eligibility and benefit information.
- ▶ Print a temporary ID card or request a replacement card.
- ▶ Review HSA information.
- ▶ Use online HSA calculators.
- ▶ Review Limited Purpose FSA information (if in coverage).
- ▶ Access Pharmacy Online (if in 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 benefits and their HSA 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)

The screenshot shows the myuhc.com website. At the top left is the myuhc.com logo, and at the top right is the UnitedHealthcare logo. Below the logos are navigation links: Site Demo, Contact Us, Feedback, and Login. The main content area is divided into several sections. On the left is a 'Site Login' box with fields for Username and Password, a Login button, and a link to 'Forgot your username or password?'. Below this is a 'Need a username and password?' section with a 'Register Now' button. The central part of the page features a 'Smart choices' banner with an image of strawberries. Below the banner is an 'Information Center' with a 'News' section containing several links to articles, and a 'Learn More About' section with links to various benefit topics. On the right side, there is a 'Links and Tools' section with links to 'Find Physician, Laboratory or Facility', 'Búsqueda de Médico', 'Pharmacy Information', 'Find Mental Health Clinics', and 'Plan Cost Estimator'. Below that is a 'Common Questions' section with links to frequently asked questions.



Employer resources to support your Definity HSA 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 requirements. Your Definity HSA includes:

Tools available through our comprehensive Communication Resource Center

- ▶ Extensive HSA User Guide.
- ▶ A Welcome Kit containing everything employees need to start saving.
- ▶ Webinars
- ▶ Self-paced tutorials.
- ▶ “People like me” profiles illustrating how HSAs can be used to support CDH medical plans.
- ▶ Newsletters.
- ▶ Web messaging.
- ▶ Suite of customizable employee education materials.

Employer eServices® 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.

The Health Savings Account connection

A tax-advantaged health savings account is an essential aspect of your UnitedHealthcare Definity HSA solution. Employees can use their individual accounts to pay for qualified medical expenses not covered by their high deductible health plan. You can help employees pay for qualified out-of-pocket expenses by depositing a predetermined amount into each employee’s HSA. Employees also can add their own funds to the account.

Because the goal of a consumer-driven health strategy is to encourage employees to take greater responsibility for their health care decisions, your employees decide how and when to use their HSA balances. Employees and others can use their HSA funds to:

- ▶ Pay for uncovered deductible expenses, copayments and other eligible health care expenses directly at the point-of-sale or service.
- ▶ Reimburse themselves for a wide range of current out-of-pocket health care expenses.
- ▶ Pay for uncovered expenses out-of-pocket in order to build their HSA balances for future health care expenses.
- ▶ Maximize the tax advantages available to HSA account holders.

Both employees and employers can take advantage of tax benefits associated with an HSA:

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 HSAs to reduce employees' taxable income, thereby lowering employment tax payments.



Unlike other medical plan providers, UnitedHealthcare is able to offer a truly integrated consumer-driven health care experience, thanks to its relationship with OptumHealth Bank. OptumHealth Bank is a leading custodian of health savings accounts and a wholly owned subsidiary of UnitedHealth Group. This translates into:

- ▶ Streamlined enrollment.
- ▶ 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.

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

Key features of a UnitedHealthcare Definity HSA through OptumHealth Bank

- ▶ Flexible high deductible health plan that includes 100% coverage for preventive care, cost-effective health and wellness services and access to a variety of health management tools.
- ▶ An individual tax-advantaged HSA for each eligible employee with low monthly fees.
- ▶ Flexible contribution options for both you and your employees.
- ▶ Each depositor is insured to at least \$250,000 by the FDIC.
- ▶ Access to employee education tools and materials.
- ▶ Multiple payment options, including debit card and free online bill pay.

OptumHealth BankSM is UnitedHealthcare's health care bank of choice.

OptumHealthBankSM
Member FDIC



The DefinitySM Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member of FDIC. "Definity HSA" refers generally to the DefinitySM HSA product, which includes a HDHP, although at times "Definity HSA" may refer only and specifically to the Definity Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP.

Health savings accounts (HSAs) are individual accounts offered by OptumHealth BankSM, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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.