

Insights Drive Simplicity and Affordability

We use insights from our extensive experience to continually drive simplicity, efficiency and value for your business.

<p>Value-Based Payments: By 2017, \$50 billion in spend will be tied to value-based contracts that reward care providers for increased collaboration, outcome-based results and improved cost-efficiency.¹</p> <p>\$50 Billion</p>	<p>Accurate Claims Processing: The American Medical Association (AMA) rated UnitedHealthcare No. 1 in claims-processing accuracy two years in a row.²</p> <p>#1</p>	<p>Cost Variance: Hospitals in the same city may charge 20–40x more for the same treatment. We help consumers understand the difference and make informed decisions.³</p> <p>40x</p>
<p>Wellness Programs: An average of 68% of employers view wellness as critical/important to their business.⁴</p> <p>68%</p>	<p>Tiered vs. Non-Tiered: Tiered products, on average, are priced 10 to 15% lower than non-tiered and HMO products.⁵</p> <p>15%</p>	<p>HRA/HSA: 51% of employers now offer a Consumer Driven Health Plan (CDHP).⁶</p> <p>51%</p>
<p>Simple, Efficient Administration: We process more than 80 billion transactions annually, with 99.7% accuracy and 90% within 10 days.⁷</p> <p>99.7%</p>	<p>Wellness Programs: Medical costs fall by about \$3.27 for every \$1 spent on wellness programs, and absenteeism costs fall by about \$2.73 for every \$1 spent.⁸</p> <p>\$3.27</p>	<p>Network Providers: A leading managed care organization predicts costs will be 10 to 20% lower with narrow networks than under more traditional plans.⁹</p> <p>20%</p>
<p>PCP-Centered Health Plans: People with a PCP rather than a specialist as a personal physician had 33% lower annual health care spending and 19% lower mortality.¹⁰</p> <p>33%</p>	<p>Integrated Dental Coverage: Improves the chances of finding those people with serious gum disease – who are 40% more likely to have a chronic condition – and connecting them with the care they need.¹¹</p> <p>40%</p>	<p>Network Discounts: UnitedHealthcare's negotiated network discounts save an average of 40–55% off billed charges.¹²</p> <p>55%</p>



1. UnitedHealthcare Broker Connection, July 24, 2013. "UnitedHealthcare to Increase Accountable Care Contracts to \$50 Billion by 2017".
2. June 2011, 2012 National Health Insurer Report Card survey published by the American Medical Association (AMA) rated UnitedHealthcare No. 1 in claims-processing accuracy among the seven leading commercial health insurers.
3. Inforum. April 2013. <http://www.inforum.com/event/article/id/399119/>. Accessed June 2013.
4. PricewaterhouseCoopers' Health Research Institute. What employers want from health insurers in 2010. January 2010. http://pwhealth.com/cgi-local/hregister.cgi/reg/what_employers_want_from_health_insurers_in_2010.pdf.
5. Smart Business. <http://www.sbnonline.com/2013/06/how-value-based-networks-can-help-reduce-health-costs-improve-care/>. Accessed June 2013.
6. Aon Hewitt. From a survey by Aon Hewitt, The Futures Company and the National Business Group on Health. Employees want health plans that are simple, personalized and support their own health improvement. November 2011. <http://ir.aon.com/phoenix.zhtml?c=105697&p=irol-newsArticle&id=1632478>
7. UnitedHealthcare service metrics, October 2012.
8. U.S. Library of Medicine National Institutes of Health. http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2873731/#b2-bth07_1p029. Accessed May 2013.
9. *Managed Care Magazine*. February 2012. http://www.managedcaremag.com/archives/1202/1202.narrow_networks.html. Accessed June 2013.
10. P. Franks and K. Fiscella. "Primary Care Physicians and Specialists as Personal Physicians: Health Care Expenditures and Mortality Experience." *Journal of Family Practice*. 47, no. 2 (1998): 105–109.
11. WebMD. <http://www.webmd.com/oral-health/features/oral-health-the-mouth-body-connection>. Accessed June 2013.
12. UnitedHealthcare Non-Network Programs At-a-Glance, September 2009.

For informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care.

OptumHealth is a health and well-being company that provides information and support as part of your health plan. It is not a substitute for your doctor's care. Your personal health information is kept private in accordance with your plan's privacy policy.



What do you value in a health plan?

To **get** the most from a health plan, consider which features **give** you and your employees the most value.

How to Use This Guide

You want to offer benefits that attract employees and keep them healthy. UnitedHealthcare provides a variety of health plans that help you achieve your goals while educating and engaging employees in making wise health care choices to help control costs.

1. Using the list below, think about what you value most in a health plan. How important are the following features and benefits to you when selecting a health plan?

	Less Important	Important	Very Important
1 A national network of physicians and providers			
2 A narrow network that provides access and quality care but helps save money			
3 Plans that use a primary care physician to help members better manage their health care and costs			
4 The ability for employees to see any physician or facility in the network without a referral			
5 A lower-cost plan that gives employees the ability to choose their benefit coverages			
6 Online and mobile tools and services that help employees make more-informed health care decisions			
7 Wellness programs and incentives that encourage employees to live healthier lifestyles			
8 Robust tools that streamline benefits administration, such as online eligibility, enrollment, billing and reporting tools			
9 Plans that cover employees in multiple states			
10 Dental, Vision, Life, Disability and other specialty products to support "whole" member health			

2. Review the health insurance products listed on the chart on the following pages and begin to identify the plans that may be appropriate for you and your employees.

3. Review the statistics on the back page to help refine your thinking and better understand the impact of some plan designs and features.





A Complete and Flexible Health Plan Portfolio

For Illinois employers who want to offer comprehensive health insurance benefits, UnitedHealthcare's broad suite of innovative health insurance products offers a variety of health plans, online member tools, wellness programs and industry-leading medical management programs, as well as plan design options with a range of employee choice and involvement, resulting in healthier employees and a healthier bottom line.

Illinois - Chicago			
Products			
	Choice Plus PPO	Core PPO	Navigate Narrow HMO
Network Design			
Network Coverage			
Out-of-Network Coverage	✓	✓	
Plan Design			
Integrated Financial HRA/HSA	✓	✓	
Primary Care Physician Requirement			✓
Referral Requirement			✓
100% Preventive Coverage	✓	✓	✓
Metallic Tier	Platinum, Gold, Silver		
Relative Premium	\$\$\$	\$\$	\$
Account Management and Service Design			
Benefit Administration			
United Benefit Services 2-99	✓	✓	✓
Health and Wellness Management			
Online Tools and Mobile Apps			
Decision Support, Case Management, Disease and Complex Condition Management			
Health and Wellness Programs	✓	✓	✓
Specialty Product Design			
Pharmacy	✓	✓	✓
Dental, Vision, Life, Disability	✓	✓	✓

All Savers applies to groups with 10-99 employees

KEY					
Best, Most	Better, More	Good	Basic	Not available	Included
					✓