

2024 CA 1-100 UnitedHealthcare Fully Insured

Choice Simplified = One Package! *Mix/Match any or all plans across any available network*

Underwriting Highlights

- Participation:**
25% participation for groups of 5+ enrolled or more
60% participation for groups 1-4 enrolled employees
- Staff Model Wrap** 2 staff model carriers – need 5 CA enrolled with UHC with 25% participation between UHC & 2 staff model carrier(s)
 - Note: *May not write alongside CalChoice or Covered California*
 - Kaiser composite rates: We will now sell UnitedHealthcare Small Group plan alongside Kaiser composite rates
- Employer contribution:** At least 50% of EE premium or a minimum of \$100 dollars of EE premium
- Groups with 3 or more enrolled employees** can submit participation certification form in lieu of DE9-C
- Start-Up groups:** require 2-weeks of payroll; group needs to be in business 6 weeks prior to effective date; all other guidelines apply
- OOS guidelines:** UHC can write groups without 51% eligible employees in CA. Situs state is based on majority of enrolling employees. Multi-Site Guidelines apply (no more than 25% of the group can be in Vermont)
- SAMx Group submissions** 1-2 “eligible” employees require electronic payment (EFT); binder check is not an option. *Also applies to groups of 3+ eligible with only 1 enrolling employee!*
- Owner-Only groups:** C & S-corps and LLC groups permitted* (*non-spouse related*) - with at least two owners (non-spouses) and have at least one enrolling owner actively working the minimum required hours
NOTE: UHC will no longer write or renew groups that have only the Owner enrolling while their common-law employee(s) are waiving coverage. These groups will be required to have at least one eligible enrolled common law employee (w2) (*non-spouse*)

Renewal Highlights

- Risk management:** Effective 8/1/23, only small groups with less than 3 enrolled employees (micro groups) will be subject to recertification. Groups of 3 or more enrolled employees will be excluded from the automated selection process and only subject to recertification on a case-by-case bases
- Renewal age update:** Coming soon, renewal rates will reflect current age correctly

Product Highlights

Virtual Office Visits – included in all plans; with AmWell, Doctors on Demand, Walmart, TelaDoc and Optum Care visits. \$0 member cost share including HDHP members

Pharmacy Info:

- Broad Network For All HMO and Choice Simplified Plans** - includes all UHC contracted pharmacies
- Specialty Medication Cost Share (SMCS)** – specialty Rx cost share tiers; designated Optum Specialty Pharmacy
- Vital Medications program** – No cost to members (*Insulin, Glucagon, Albuterol, Epinephrine, etc.*)

Chiro/Acu - included in all HMO & PPO plans (*excluding HMO state-package*)

EAP – PPO enrollees only; 3 free counseling sessions per incident, per year

Optional Infertility benefit: PPO 4.9% ; HMO 3.4%

Prior authorization requirement: UHC will reduce PA requirements starting Sept. 1 and Nov. 1, 2023

Wellness / Rewards / Care-Cash

UHC Rewards Program – Enrolled EE & Spouses can earn up to:

- Core up to \$300 max (All PPO & HMO plans)
- Premium up to \$1,000 max (All PPO HSA plans, Bronze 5500 & Bronze 7500)
- Electronic visa gift card; reward \$ can be used for any expenses not just medical

CareCash – Available on 7 PPO Choice Simplified plans

- Preloaded debit card: PCP, Virtual visits, Urgent Care & Behavioral Health, Minor Diagnostic Lab Services for In-Network
- \$200 EE only coverage; \$500 family coverage (*non-taxable*)

One Pass- subscription based fitness network of gyms and studios. 4 packages to choose from. *Enrolled EE, Spouse, & Dependents 18+ are eligible to participate (for CA situs clients only)*

Quarterly Rate Action

- 2024 Q1**
 - North CA: 4.1% PPO, 1.1% HMO
 - South CA: 3% PPO, 1.1% HMO

Networks

Select Plus = Full PPO national network

Core = Narrow PPO national network

Signature = Full HMO

Alliance = High Performance Narrow HMO

Fresno, Kern, Kings, LA, Madera, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo and Ventura Counties

Harmony = Simplified Narrow HMO

Alameda, Contra Costa, Marin, Napa, Santa Clara, Santa Cruz, San Francisco, San Mateo, Solano, Sonoma, Los Angeles, Orange, Riverside, San Bernardino, and San Diego Counties
(based on zip code availability, some partial counties!)

Note Northern CA: Harmony = Canopy Health!

Specialty

Package Savings 2-100 – bundle medical, dental, vision, life, LTD (*Excludes Voluntary plans*).

PEPM Credits off enrolled medical employees

- Dental \$3; Vision \$2; Life \$1 or Life<D \$2

Quick Facts:

Vision: *Voluntary = 2 eligible, only 1 to enroll!*

Dental: *Voluntary = 2 eligible, min 2 enrolling*

Vision & Dental: *Contributory = Min 50% participation of total eligible*

Dental Ortho plans: *5 eligible with 3 enrolling*

Dental Dual option PPO/PPO: *10 enrolling*

Dental Dual option HMO/PPO: *5 eligible with 3 enrolling*



2024 CA 5-100 UnitedHealthcare Level Funded POS + EPO + Gatekeeper EPO

Underwriting Highlights

Participation: 50% of all eligible must participate

ERISA eligible and compliant groups only

Employer contribution: At least 50% of EE premium

Group size: 5 enrolled -100 eligible

Maximum plans available: 15

PEPM: Default \$55 (negotiable)

OOS guidelines: Plurality rules applies – Greatest number of enrollees must live or work in the state where company is physically located.

Kaiser wrap guidelines: Minimum of 10 employees; 50% of eligible employee must enroll under UnitedHealthcare Level Funded.

Individual Stop Loss: Minimum \$75K up to \$100K

Aggregate Stop Loss: 125% of expected claims

12/60 Stop Loss:

- No lasering
- No carry over deficit
- Stop Loss policy is incurred vs paid claims

Surplus:

- Possible surplus refund when actual claims cost are less than maximum claims liability.
- Group must be active month 15 to be eligible.
- Reconciliation occurs month 16.
- 50% surplus refunded (minus IBNR) as a credit on invoice month 17 or 18.

IBNR: 100% refund of unused IBNR after claims run out period; month 61 (group does not have to be active to receive IBNR refund)

Monthly reports: Excess Loss Summary, Rx Utilization, Provider Utilization, Claim Activity report and much more.



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Underwriting Highlights Additional Value Adds Included with all Level Funded Medical Plans:

HealthiestYou Virtual Visits available to non HSA and HSA at \$0 cost share

Virtual Visits include:

- 24/7 Doctor Visits
- Behavioral Health
- Back Care
- Dermatology

HealthiestYou Virtual visits are available to non-covered dependents living in the covered members household; added through HealthiestYou App.

Covered members have access to Expert Medical Services offering **Second opinion expert medical advice**

Other virtual visit provider groups available to level funded members through myuhc.com include, Amwell, Doctors on Demand, Teledoc Health and Walmart Health Virtual Care

UHC Premium Rewards: Participants track daily activities designed to help them move more and take healthy actions, with the potential of getting rewarded up to \$1,000.

Real Appeal: Virtual weight-loss program with personalized support.

Package Savings: Bundle medical, dental, vision, life, LTD group can receive administrative credits per enrolled medical employee.

Network Options

Select / Select Plus = Full PPO Network

Choice / Choice Plus = Full PPO Network

Core / Core Essential = Narrow PPO Network

Navigate = National Network with Managed Care (in network only)

Formulary = Choose 1 option (applies to all plans offered):
Advantage 4 Tier PDL -OR- Essential PDL 4 Tier PDL