

Health plans built to go farther

Benefits designed to deliver more value
for your business

Dear <EmployerFirstName>,

Finding health benefits that work better for both your business and employees can make a big difference—in everything from your budget to employee recruiting.

Before you renew your current plan, put it up against one from UnitedHealthcare and see which one comes out on top. With a variety of plans to choose from, a UnitedHealthcare benefits package can be built around your business, offering:

- **More ways to save**, with a wide choice of plans built to fit your budget and tools employees can use to compare costs and treatment options
- **A choice of networks**, from the nation's largest proprietary network¹ to regional provider network options
- **A simpler health care experience** for employees, with wellness and rewards programs designed to help them get healthier, 24/7 Virtual Visits and tools like myuhc.com[®] and the UnitedHealthcare[®] app that help them access care and details about their benefits anytime
- **Simpler administration** for you, with real-time access to eligibility and billing, onboarding tools, claims and more
- **Deeper savings** when you offer UnitedHealthcare specialty benefits like vision and dental alongside a UnitedHealthcare medical plan

For more information on a group health plan built to go farther for your business and employees, connect with us or your broker before you renew.

Sincerely,

<Placeholder Signature >

<UHCFirstName> <UHCLastName>

<UHCTitle>

P.S. Request our complimentary handbook today by calling <1-000-000-0000>, visiting <uhc.com/url> or mailing the enclosed reply card.



Get a closer look at
your options with
this complimentary
handbook

Call <1-000-000-0000>,
visit <uhc.com/url> or
mail the enclosed reply card

<Variable Regional Message>



<ProspectID>
<EmployerFirstName> <EmployerLastName>
<CompanyName>
<Address_Line_1>
<Address_Line_2>
<City>, <State> <Zip_Code_5> <Zip_Code_4>

¹UnitedHealthcare internal analysis, July 25, 2023.

<Regional Footnote>

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

<Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.>

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. Minimum participation requirements may apply for bundling programs.

<Legal Entity>



Yes, send me a complimentary health plan handbook today



Compare your current plan with one from UnitedHealthcare and see which one goes farther for your business and employees

Email my handbook to: _____

My health insurance **renewal month** is: *(Check one)*

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

of employees: _____ # of insured employees: _____ I'm the health insurance: decision-maker influencer

I'd like a no-obligation **quote**. I'm interested in: Medical Dental Vision

Do you work with a broker? Yes No Broker name: _____

Agency name: _____ Current medical carrier: _____

By providing your email address, you are opting to receive email communications from UnitedHealthcare.

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

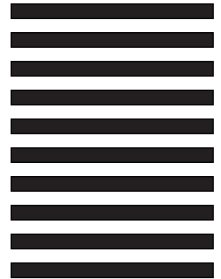
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<Prospect ID>
<Contact_First_Name>
<Contact_Last_Name>





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United
Healthcare

9800 Health Care Lane
Minnetonka, MN 55343

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UNITEDHEALTHCARE

**Is your group health
plan measuring up?
Open now.**

Level Funded plans built to go farther

Benefits designed to deliver more value
and affordability for your business

Dear <EmployerFirstName>,

Many businesses today are looking for new ways to manage the cost of employee health benefits, while still being able to offer employees benefits they want.

Designed for flexibility and lower costs, UnitedHealthcare Level Funded plans include the potential for a surplus refund at year-end¹ if plan participant medical and pharmacy claims are lower than expected. Fixed monthly premiums help keep your budget predictable, and safeguards help protect your plan from unexpected high medical claims.

- **Greater cost efficiency**, with a wide selection of group health plans designed for greater value and better cost control
- **A choice of networks**, from the nation's largest proprietary network² to regional provider network options
- **A simpler health care experience** for employees, with 24/7 Virtual Visits and tools like myuhc.com[®] and the UnitedHealthcare[®] app that help them access care and details about their benefits anytime
- **Simpler administration** for you, with real-time access to eligibility and billing, onboarding tools, claims and more
- **Deeper savings** when you offer UnitedHealthcare specialty benefits like vision and dental alongside a UnitedHealthcare medical plan

For more information on a group health plan built to go farther for your business and employees, connect with us or your broker before you renew.

Sincerely,

<Placeholder Signature>

<UHCFirstName> <UHCLastName>

<UHCTitle>

P.S. Request our complimentary flier today by calling <1-000-000-0000>, visiting <uhc.com/url> or mailing the enclosed reply card.



Get a closer look at
your options with this
complimentary flier
on Level Funded plans

Call <1-000-000-0000>,
visit <uhc.com/url> or
mail the enclosed reply card

<Variable Regional Message>



<ProspectID>
<EmployerFirstName> <EmployerLastName>
<CompanyName>
<Address_Line_1>
<Address_Line_2>
<City>, <State> <Zip_Code_5> <Zip_Code_4>

¹Please consult a tax and/or legal advisor to determine if, by receiving this refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.

²UnitedHealthcare internal analysis, July 25, 2023.

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<Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.>

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UnitedHealthcare Level Funded: Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

<Legal Entity>



Yes, send me a complimentary Level Funded plan flier today



Compare your current plan with a UnitedHealthcare Level Funded plan
and see which one goes farther for your business and employees

Email to: _____

My health insurance **renewal month** is: *(Check one)*

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

of employees: _____ # of insured employees: _____ I'm the health insurance: decision-maker influencer

I'd like a no-obligation **quote**. I'm interested in: Medical Dental Vision

Do you work with a broker? Yes No Broker name: _____

Agency name: _____ Current medical carrier: _____

By providing your email address, you are opting to receive email communications from UnitedHealthcare.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

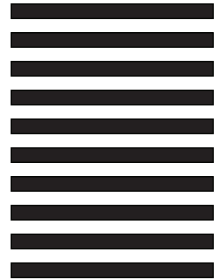
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**Looking for a new way to
manage the cost of employee
health benefits? See inside...**

Surest: A new health plan built to go farther

Benefits designed to deliver more value for both your business and employees

Dear <Name>,

Whether you've had the same employee health plan for years or are looking to make a change, there's never been a better time to take a closer look at a Surest plan from UnitedHealthcare. According to a third-party study, Surest members' total spend per member per year was significantly lower; and they were enrolled in richer benefits, on average, compared to the control group.¹

How is it possible? Surest delivers results by doing things a little differently through:

Upfront pricing

No deductibles or coinsurance to meet before coverage kicks in – just clear, upfront copays. The Surest app helps employees find a provider and see their costs in advance – before they even make an appointment.

Savings for your business and employees

With increased price clarity, Surest members chose low-cost, high-value treatment options, as well as less expensive sites of care, more often. **In fact, Surest has delivered 7.7% per member per year² total lower cost of care and 54% lower member out-of-pocket costs.³**

A simpler experience

An app and website are designed to be intuitive so employees can search, compare and decide where to get care. In fact, 82% of Surest members said they “understand” or “really understand” their plan.⁴

For more information on a group health plan built to go farther for your business and employees, connect with us or your broker before you renew.

Sincerely,

Placeholder Signature

<FirstName> <LastName>

<Title>

P.S. Request our complimentary brochure by calling <1-800-000-0000>, visiting <uhc.com/XXXX> or mailing the reply card.

United
Healthcare®



Find out more with this complimentary brochure

Call <1-800-000-0000>, visit <uhc.com/xxxxxxxx> or mail your reply card.

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surest.

<Prospect ID>

<FirstName> <LastName>
<Address_Line_1>
<Address_Line_2>
<City>, <State> <Zip_Code_5> <Zip_Code_4>

United
Healthcare®

surest.

¹ Aon's UnitedHealthcare Surest Cost Efficiency Measurement 2021-2022, February 2024, study of a Surest member cohort derived from Surest's 2021 and 2022 book of business with complete medical and pharmacy claims data, plus three months of run-out, and who were not excluded from the cohort by certain normalizing eligibility and experience restrictions. Control group derived from Merative MarketScan® Research Databases.

² Aon's Cost Efficiency Measurement of Surest 2021-2022, March 2024.

³ Members who migrated from a non-Surest plan into a Surest plan in 2022, compared to those who stayed with a non-Surest plan.

⁴ Member survey for 2019 Surest self-insured enrollees of one large plan sponsor.

⁵ <Regional Footnote>

Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA), by UnitedHealthcare Insurance Company of IL (for IL), by UnitedHealthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CA, CO, DC, DE, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, MT, NC, NE, NH, NV, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV and WY). These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. Administrative services for insurance products underwritten by All Savers Insurance Company and UnitedHealthcare Insurance Company, and for self-funded plans, are provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

<Legal Entity>

Yes, send me complimentary Surest plan information



Email to: _____

My health insurance renewal month is: (Check one)

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

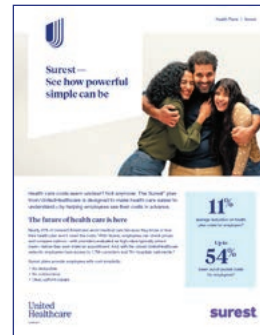
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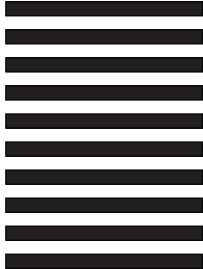
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**Looking for a new way to
manage the cost of employee
health benefits? See inside...**