



Health care costs, made simpler

Paying for health care can feel confusing. Employees may get multiple statements for a given provider visit and wonder, “What do I actually owe?”

With much of the workforce equating a good health plan with ease of use and affordability, employers need to ensure their employees understand their benefits.¹

UnitedHealthcare is working alongside employers to make paying for health care simpler for every member. Every day.

To learn more, contact your broker, consultant or UnitedHealthcare representative

UnitedHealthcare

There for what matters™

Member experience designed with simplicity in mind

Employees want more visibility into costs prior to receiving care—and better support when it’s time to pay for care.



Cost clarity

Upfront pricing information may help members better understand care costs

<50%

of consumers compare costs before receiving care²



Upfront pricing

With health plans like Surest™ from UnitedHealthcare, members can compare costs before even making an appointment:

↓54%

lower average out-of-pocket costs for members³

82%

of those surveyed said they “understand” or “really understand” their plan⁴



Simpler navigation

Digital tools are helping members make more informed, cost-conscious health decisions:

- **UnitedHealth Premium® program** provides physician designations based on quality and cost-efficiency criteria
- **myuhc.com®** dashboard redesigned with cost estimates for care and easier navigation



First-dollar coverage

With health plans built to help ease employees’ first-dollar costs, quality care may be more affordable

44%

of Americans are living paycheck to paycheck⁵



Financial benefits

Tools to remove some of the financial stress when paying for care:

- **Care Cash®** is a preloaded debit card to use for certain health care expenses
- **UnitedHealthcare Rewards** is a program giving employees financial incentives for reaching program goals and completing activities built for a variety of interests such as walking, biking, tracking sleep and more



Care at \$0 cost

Some health plan designs eliminate out-of-pocket costs for certain health services, with \$0 copays for:

- **Network virtual visits** for primary and urgent care
- **5 vital drugs** through the UnitedHealthcare Vital Medication Program: albuterol, epinephrine, glucagon, insulin and naloxone



Financial assistance

Paying for care may be easier with strategies built to help employees navigate the billing process

40%

of Americans could not cover a \$400 emergency⁶



Support for emergencies

Financial assistance when health emergencies arise:

- **UnitedHealthcare Benefit Ally®** bundles coverage and provides employees with automatic cash payments for eligible medical events
- **Supplemental health plans** provide additional financial security for covered events, such as for accidents, critical illness and hospital stays



Guidance for unexpected bills

2 in 3 Americans are worried about affording unexpected medical bills.⁷ Naviguard® helps members negotiate out-of-network or surprise bills:

↓\$2.4K

average per-bill reduction⁸

≈72%

success rate resolving balance bills⁹

¹2023 employer health and benefit strategies focused on affordability and access. Mercer, July 6, 2022. Available: <https://www.mercer.com/en-us/about/newsroom/2023-employer-health-and-benefit-strategies-focused-on-affordability-and-access/>.

²2019 Health and Financial Wellbeing Mindset Study – The State of Employee Wellbeing. Alight Solutions, the National Business Group on Health (NBGH) and Kantar Consulting, May 21, 2019. Available: <https://www.alight.com/Thought-Leadership/state-of-employee-wellbeing-2019>. Accessed: May 2023.

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

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

⁵Beckman, K. Inflation pain: 44% of Americans are living paycheck to paycheck. BenefitsPro, April 19, 2023. Available: <https://www.benefitspro.com/2023/04/19/inflation-pain-44-of-americans-are-living-paycheck-to-paycheck/>.

⁶Cavanaugh, L. Financial wellness: The No. 1 requested employee benefit. BenefitsPro, May 16, 2023. Available: <https://www.benefitspro.com/2023/05/16/financial-wellness-the-number-1-requested-employee-benefit>.

⁷All data sourced by Kaiser Family Foundation, Data Note: Public Worries About And Experience With Surprise Medical Bills, Feb. 28, 2020.

⁸Naviguard data from Jan. 2021 – Apr. 2023. and calculated off the sum of all negotiated cases' total bill (total paid to provider).

⁹Naviguard data 1/1/2021 – 04/30/2023. Based on 2021- 2023 data for claims on which Naviguard was engaged. Negotiation success rate is based on claims negotiated to less than billed charges. Negotiation success rate may vary and is not a guarantee of future results.

NOT FOR USE IN NEW YORK.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Care Cash® provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico. There are no geographic restrictions for self-funded participants.

UnitedHealthcare Benefit Ally® offers Accident Protection, Critical Illness, and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered “minimum essential coverage” under the Affordable Care Act and therefore none of the products satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA) or by UnitedHealthcare Insurance Company (for AZ, AR, MI, MN, MO, OK, PA, SC and TN). 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. Stop loss insurance for level-funded plans is underwritten by United Healthcare Insurance Company.

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