

Specialty Benefit Solutions (SBS) Administration Guide



**Thank you for selecting a
Specialty Benefit Solutions
(SBS) package through
UnitedHealthcare
Specialty Benefits**

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This administration guide is merely a guide and does not take the place of your group contract. For specific legal guidelines and requirements, please refer to your group contract.

Welcome to Specialty Benefit Solutions (SBS)

Thank you for selecting a **Specialty Benefit Solutions (SBS) package through UnitedHealthcare Specialty Benefits** for your company's specialty benefits. We're happy to serve you. This employer administration guide contains important information that will help you administer your SBS plan.

Our goal is to simplify specialty benefits by providing your employees with a unique selection of products that include dental, vision and life insurance*, plus WorkLife services and a health discount program. It is important to note that SBS services will be billed and administered separately from any UnitedHealthcare medical plan you may have.

If you need to clarify information provided in this guide, require information not covered in this guide, or want help resolving a situation that arises, please contact Group Services at **866-877-7196** or sbs@healthinsight.com.

We appreciate your business and value our relationship with you.

*Life insurance is only available on our Contributory (employer-paid) SBS plans.

Understanding your SBS plan administration and billing

HealthInsight, a third-party administrator, provides certain billing and administrative services for the SBS plan. HealthInsight is responsible for:

- Eligibility and enrollment functions
- Direct billing and collection of premiums
- Creation and distribution of welcome kits and member ID cards
- Payment of commissions to brokers and general agents

Monthly billing

Each month, on or around the 15th, HealthInsight will e-mail you a single invoice for all services provided. If you wish to receive a paper invoice, please send an e-mail to sbs@healthinsight.com. or contact Group Services at **866-877-7196, Option 1**.

If your medical coverage is provided through UnitedHealthcare, it is important to note that your **SBS invoice is independent of your medical invoice**; separate payments for each product are required.

Premium payments for SBS plans should be remitted directly to:

SBS Premiums
Lockbox #7916
P.O. Box 8500
Philadelphia, PA 19178-7916

Important: Payment is due and should be received by the payment due date each month to ensure uninterrupted coverage. If your premium payment is not received in full by the end of the month when payment is due, your policy is subject to termination. Do not send any other correspondence or materials with your payment.

Enrollment and eligibility information

Eligibility requirements

All newly hired eligible employees should be given the opportunity to apply for coverage within 31 days of the date the employee or dependent first becomes eligible. Please follow your own company eligibility policies for new hires, rehires and leave of absence situations.

Any employee and/or dependent who applies for SBS benefits more than 31 days after the date of eligibility is considered to be a late entrant. Late entrants may only be added to the plan upon the group's next open enrollment period.

Evidence of insurability

Evidence of insurability is not required for the life insurance benefit included in the employer-paid SBS plans.

Effective dates of coverage

Effective dates of coverage can only be on the first of the month. New employees must complete, sign and date the member enrollment form within 31 days from when they first become eligible to enroll. Please follow your own company eligibility policies to determine when a new hire becomes eligible for coverage at the end of any company-designated waiting periods.

Requests for termination of coverage

All termination requests are made effective on the last business day of the month. Notify us immediately to report a termination of employment. If you do not notify us, you will continue to be charged for that employee's coverage.

Note: We will continue to charge you for a terminated employee's coverage if you do not call or e-mail us the termination notice. If a covered employee uses services after the termination of employment and before we are notified, a premium must be paid up to and through the month in which services were used.

Termination requests can be made via e-mail to sbs@healthinsight.com, fax 732-676-2655 or submitted on company letterhead to HealthInsight at:

Specialty Benefit Solutions

P.O. Box 67

West Long Branch, NJ 07764

Group Services: 866-877-7196, Option 1

Retroactive eligibility adjustments

All requests for additions and terminations of eligibility must be submitted within 60 days of the effective date. For example, notification of a member addition or termination desired to be effective on Jan. 1, 2009, the information must be received no later than March 1, 2009.

Eligibility adjustment requests can be made via e-mail to sbs@healthinsight.com, fax 732-676-2655 or submitted to HealthInsight at:

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Reminders:

- Member additions require a signed member enrollment form.
- Changes to members made to your UHC medical plan do not transfer to SBS, you must submit them directly to Specialty Benefit Solutions.

How to access benefits online

The SBS Web site, www.uhcspecialtybenefits.com/SBS, is the easiest way to find out more about your employee benefit plan.

1. Visit www.uhcspecialtybenefits.com/SBS
2. Select **Employer** in the center of the screen.
3. Enter the ZIP code of your primary business address; click SUBMIT.
4. From this page, you can find everything you need.
 - Use the Helpful Links and Resources section for convenient links to:
 - o Dental Service Locations
 - o Vision Service Locations
 - o WorkLife Services, use access code SBS
 - o Health Discounts
 - Select Plans and Products to find out more about the SBS product and benefits that are included.
 - Find linked documents on the specific SBS plan you selected.
 - Go to the Resources section to download forms.

SBS group services

If you have questions related to your SBS plan, you can contact SBS Group Services at **866-877-7196** (8 a.m. to 8 p.m. EST) to get assistance with:

- Bills and invoices
- Member ID cards
- Questions on claims and claims payments
- Understanding your benefits and plan coverage
- Answering any other questions you have related to your SBS benefits

The SBS member identification card

Your employees can use their SBS member ID card at thousands of participating provider locations and retail locations nationwide. At the time of service – or product purchase – your employees need to present their SBS member ID card with any required payment to get the benefits and savings offered by their plan.

Please note: Employees who elected coverage for family members will receive two ID cards – both are identical and match the subscriber or employee name and ID number.



Life insurance* beneficiary designation

You are responsible for maintaining the most current employee beneficiary designations. A **Beneficiary Designation** form is available online at the SBS Web site at www.uhcspecialtybenefits.com/SBS, Resources section, or by calling the Group Service line **866-877-7196** (press 2, then press 3 for Life Insurance questions.)

Important: Employees who are not actively at work may be at risk of losing their group life insurance coverage. The employee termination, conversion privilege and waiver of premium provisions of the policy should be reviewed carefully to determine what options are available when an employee is not actively at work.

Life insurance* conversion privileges

Employees may convert all or part of their life insurance to an individual life policy when:

1. The employee's coverage ends as a result of termination of employment.
2. The employee ceases to be eligible for the insurance.
3. All or part of the group insurance amount is lost due to a reduction of insurance because of age.

Please note: Written application and the first premium payment for the conversion policy must be received by the individual life insurance carrier within 31 days after the employee's or dependent's life insurance terminates.

Note: If an employee is disabled prior to age 60, he/she should not request conversion, but should be kept on the existing policy until they qualify for waiver of premium. However, if the employee is not continued on the existing policy, the employee should be advised of the Conversion Privilege.

How to apply for a conversion policy

1. The insured can obtain a quote for insurance by completing the **Individual Life Conversion Request for Information** form, which is available online and through Life Customer Service at **866-293-1794**. The plan administrator will be required to provide information including, but not limited to: policy number, age, sex, amount requested, last day worked and/or termination date.
2. You may either fax the **Request for Information** form to **978-762-4767** or mail it to:

**HRMP
Life Conversion Facility
5 Hutchinson Drive
Danvers, MA 01923**

3. If the insured decides to apply for a conversion policy, the Life Conversion Facility will send the **Application for Conversion** form to the insured employee.

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UnitedHealthcare Dental coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates.

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

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.

Specialty Benefit Solutions packages are not available in all states and state-specific requirements may cause limitations or variations to the plans.



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