

# Specialty Benefit Solutions

## A Simplified Approach to Specialty Benefits

Introducing **Specialty Benefit Solutions (SBS)**, from UnitedHealthcare Specialty Benefits. SBS is a set of prepackaged specialty products and services, offering small businesses a simple and convenient way to deliver a robust suite of employee benefits.

This bundled solution combines Dental, Vision and Life/AD&D insurance products with valuable support and discount programs, including WorkLife services and Health Discounts. The SBS Web site provides simple online quoting for the entire set of specialty products available in each target market. Visit [www.uhcspecialtybenefits.com/SBS](http://www.uhcspecialtybenefits.com/SBS).

What's more, SBS offers several flexible delivery options to meet customer preferences. It is offered both on a contributory (employer-paid) or a voluntary (employee-paid) basis. In addition, each funding category offers three plan design levels for Dental and Vision – **Classic** (low), **Preferred** (medium) and **Elite** (high) – each with variations in coverage for Dental and Vision services. All other program components are static.

The SBS product offerings are summarized in the grid below. (Specific plan designs depend on the market.)

### Specialty Benefit Solutions (SBS) Package Overview

SBS Product Set	Contributory (employer-paid) plans			Voluntary (employee-paid) plans		
	Classic (Low)	Preferred (Med)	Elite (High)	Classic (Low)	Preferred (Med)	Elite (High)
Dental Plan*	✓	✓	✓	✓	✓	✓
Vision Plan**	✓	✓	✓	✓	✓	✓
Life/AD&D Plan	\$15,000			Not available		
WorkLife	All plans include telephonic and online access to WorkLife services for topics such as childcare, parenting, adult/eldercare and chronic conditions, to name just a few.					
Health Discount	All plans include discounts on health/wellness services nationwide.					
Buy-Up Options	Preferred and Elite plans include the option to buy up to \$1,500 annual max, add Orthodontia (for groups 10+ employees) and waive the waiting period (Contributory only)					

**Please note the following plan variations:**

\* Dental: Coinsurance percentages for each plan design option match between Contributory and Voluntary, but coverage of certain services may vary. Endodontics, periodontics and oral surgery are covered in class II (minor restorative) for all contributory plans, and in class III (major care) for all voluntary plans.

\*\* Vision: Copay levels are higher for Classic plans and step down for Preferred and Elite. Standard allowances for out-of-network benefits.

\*\*\* Life: Contributory plans include \$15,000 of Life and AD&D coverage; Life insurance not available with voluntary plans.

A convenient Online Group Application tool allows the broker to begin the installation process immediately, making it easy to add ancillary employee benefits. SBS is designed to stand as a package on its own or as a great compliment to a medical plan. The SBS package is administered simply through a single point of contact, including invoice, service and fulfillment. SBS offers Spanish-speaking members access to Spanish-speaking customer service representatives and Web site links.

Note: SBS is administered on a separate platform outside UnitedHealthcare systems; UnitedHealthcare Packaged Savings Program does not apply, however the packaged pricing concept was considered in developing rates.

**To learn more about Specialty Benefit Solutions and our simplified approach, contact a UnitedHealthcare Specialty Benefits sales representative. Available in: AL, AZ, CA, DC, DE, FL, KS, River Valley, MD, MO, NE, Upstate NY, TN, VA, WV and WA. Other markets may be added over time.**

**\*Disclosure: The UnitedHealth Allies® health discount program is administered by HealthAllies®, Inc., a discount medical plan organization located at 505 N. Brand Blvd., Suite 850, Glendale, CA, 91203, 1-800-860-8773.**

**The health discount program is not insurance.** The health discount program provides discounts at certain providers for health products and services. The health discount program does not make payments directly to the providers of health products and services. The program member is obligated to pay for all health products and services but will receive a discount from those providers who have contracted with the discount plan organization.





# Specialty Benefit Solutions

## A Simplified Approach to Specialty Benefits



UnitedHealthcare Dental® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, CT, or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX (11/15/2006) and associated COC form number DCOC.CER.06.

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, CT, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06 and associated COC form number VCOC.INT.06.TX.

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.

The Packaged Savings® program is not available for this product.

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