



Specialty Benefit SolutionsSM

Big company benefits for small businesses



Big company benefits – without the big price

A simplified approach to specialty benefits

Do your small business clients wish they could afford to offer their employees the kind of benefits that large companies routinely provide? Or, do your clients find most benefits out of reach, but still desire the employee retention that a strong benefits package can provide? Now there is a single source for your specialty benefits needs — Specialty Benefit SolutionsSM (SBS). UnitedHealthcare Specialty Benefits is offering you the opportunity to provide a spectrum of benefits to your clients, size 2-99 employees, through the packaging of a number of specialty benefits under one umbrella called Specialty Benefit Solutions.

No matter the size of their company, your clients can choose a plan to suit their needs and budget. Plus, the beauty of selecting an SBS plan is that all of the specialty benefits are included in one convenient package — which means your clients and their employees get just one ID card, just one bill and hassle-free administration.

Specialty Benefit Solutions packages at a glance

Whether your clients need a voluntary plan or can afford to offer a contributory plan with lower out-of-pocket costs for their employees, Specialty Benefit Solutions includes an attractive range of plan options to suit your client’s needs.

SBS packages include flexible funding options to meet your clients’ preferences. It is offered both on a contributory (employer-sponsored) 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 certain services. All other program components are static.



The SBS product offerings are summarized in the grid below.

SBS Product Set	Contributory (employer-sponsored) 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 Services	All plans include access to WorkLife Web site with info/support on family/health topics					
Health Discount	All plans include discounts on health/wellness services nationwide.					

The advantages of SBS packages

Even the playing field

It's hard to compete with bigger businesses that can entice prospective employees, or retain current employees, without a robust benefits package. But with a SBS package, the playing field is more even. Now you can offer your clients a valuable benefits package that includes five different highly popular benefits: Dental, Vision, Life/AD&D, WorkLife services and health discounts.

The power of the all-in-one package

Whether your clients choose the Classic, Preferred or Elite plan, their employees can take advantage of a package providing valuable and health-focused benefits with wellness and preventive components.

Easy online rate quotes

In a matter of seconds, you can generate a quote online and e-mail it to your clients. The daunting task of selecting from many benefit providers and products is simplified into three packages offered at two funding levels — some with optional buy-ups to customize for the group.

Ease of administration

Because the SBS product is a packaged product, administration is easy with one point of contact and only one bill to process. All packages are available as a contributory or voluntary offering. With voluntary, your clients have the opportunity to offer an attractive package of benefits without incurring the additional cost.

Competitive pricing

Designed with competitive pricing in mind, the SBS package options are very affordable and rates are guaranteed for two years.*

One ID card and a single toll-free number for the package

The single SBS ID card displays all the information members will need to take advantage of their benefits, including a single toll-free phone number for the entire package of benefits.



An employee study concluded that 77 percent of employees say that benefits are a very important consideration when they are deciding whether to accept a new job.¹

*Two-year rate guarantees are not available in New York.

**Life/AD&D is only available with contributory plans.

***Available on some plan designs.

1 Source: 2001 Employee Benefit Research Institute/Matthew Greenwald & Associates Value of Benefits Survey.

<http://www.ama-assn.org/amednews/2002/05/27/bica0527htm>

The benefits included in SBS packages

With an SBS plan, members will have access to a package that includes all five benefits: Dental, Vision, Life/AD&D**, WorkLife services and health discounts. Levels of coverage and buy-up options vary by package design — Classic, Preferred and Elite. All plans are available contributory or voluntary. Members can expect to receive:

Dental

Dental benefits include:

- Fully insured dental coverage: coverage for preventive and diagnostic procedures such as cleanings, X-rays and routine examinations
- Innovative preventive care programs with coverage for prenatal dental care for women in their second and third trimester for additional preventive and periodontal services with no out-of-pocket costs and coverage for oral cancer screening
- Consumer MaxMultiplierSM*** which awards members based upon the unused dental benefit period maximum and can be carried forward each year (based on program guidelines)
- Access to a large national network of more than 100,000 participating dentists and specialists

Vision

Vision benefits include:

- Comprehensive annual eye exams
- Eyeglass frames and lenses, or contact lenses in lieu of eyeglasses, are available as covered-in-full options with a copayment in-network and as an allowance out-of-network.
- National network of more than 30,000 private practice and retail chain providers conveniently located near work or home
- Discounts on many popular services

Life/AD&D

SBS packages include a \$15,000 Life and Accidental Death & Dismemberment (AD&D) insurance benefit. This modest benefit amount allows your clients to provide this important financial protection to their employees at a reasonable cost with no requirement for medical underwriting.

The following benefits are automatically included in the Life/AD&D benefit, at no additional cost:

- Travel Assistance: assists travelers with a variety of services such as pre-trip information and emergency medical assistance and transportation.

- Will and Trust Preparation: provides access to information on will preparation, including articles, forms and calculators.
- Beneficiary Services: offers grief consultation and financial/legal assistance services for beneficiaries.

Life/AD&D coverage is available with contributory plans only.

WorkLife services

The SBS WorkLife services benefit included in all SBS packages provides many ways for your clients' employees to maintain and balance their health and well-being.

Because employees continuously experience life events and their needs change over time, consultations and referrals are available on a wide variety of subjects including:

- Child/Parenting Support Services
- Adult/Elder Support Services
- Chronic Condition Support Services
- And much more

In addition to the consultative and referral services, your clients' employees would also have 24/7 access to an abundance of online resources at www.liveandworkwell.com.

Health discounts*

To help employees save money on non-covered health and wellness needs, SBS packages include a health discount program that offers typical savings of 5 to 50 percent on hundreds of the health care products and services employees want most, including:

- Prescription drugs
- LASIK eye surgery
- Cosmetic dentistry
- Complementary and alternative medicine
- Smoking cessation
- Weight management
- Fitness clubs
- Infertility services

⁴ Disclosure: The UnitedHealth Allies® discount plan is administered by HealthAllies®, Inc., a discount medical plan organization. The UnitedHealth Allies discount plan is NOT insurance. The UnitedHealth Allies discount plan provides discounts at certain health care providers for medical services. The UnitedHealth Allies discount plan does not make payments directly to the providers of medical services. The discount plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773, www.unitedhealthallies.com, ohacustomer@optumhealth.com.

The advantage of SBS

Specialty Benefit SolutionsSM (SBS) plans provide access to a unique package of benefits, which include health support and discount programs, as well as fully insured specialty benefits. With SBS packages, you can offer your clients a simplified approach and easy administration. With three different plans to choose from, composed of five valuable benefits, plus two funding levels, you have a set of robust benefit packages to offer your clients to suit their varying needs.

Plus, with three buy-up options for dental, your clients have the flexibility to offer Orthodontia coverage for children, increase the annual maximum, and/or waive the traditional waiting period*.

SBS's plans are offered at guaranteed two-year rates**, and product pricing is based on the number of enrolled employees in the following bands: 2-4, 5-9 and 10+ lives.

Requesting a quote

Obtaining a quote for an SBS package is quick and easy. You can generate a quote online by visiting www.uhcspecialtybenefits.com/SBS. Brokers can receive an instant online rate quote by using SBS's online rating engine located within the broker site. By entering the following information, rates will be quoted for all SBS plans:

- ▶ Number of employees in the group by tier
- ▶ Zip code for group billing situs
- ▶ Effective date
- ▶ Standard Industry Code (SIC)

Get a quote in less than a minute at:
[www/uhcspecialtybenefits.com/SBS](http://www.uhcspecialtybenefits.com/SBS)
Make this URL a shortcut on your desktop today!

*Waiting period waiver available on contributory plans only.

**Two-year rate guarantees not available in New York.

Underwriting guidelines***

- Effective date of coverage and renewals can only be on the first of the month.
- Orthodontal benefits are only available for groups with 10 or more enrolled.
- Employees must actively work at least 30 hours per week on a full-time basis to be eligible for this plan.
- Eligible dependents include spouse and any children from birth through age 19.
- Children ages 20 and older are eligible if they are dependent, full-time students under age 25.

Contributory Plan Designs

- Employers must contribute at least 50 percent toward the employee premium.
- Groups must have at least 75 percent of the active eligible employees enrolled,

Voluntary Plan Designs

- Employees must contribute at least 51 percent toward the premium.
- Minimum of two eligible employees must enroll.

Enrolling a new group

Enrolling a new group is quick and easy. A convenient online group application process allows for quick production of the appropriate group forms for the SBS plans. Once the forms are presented online for printing, the following items must be submitted:

1. Signed Group Application forms for the applicable package. (Separate forms for Dental/Vision and Life/AD&D insurance may be required).
2. A completed and signed UnitedHealthcare Dental and Vision Member Enrollment Form for each employee or complete the member enrollment spreadsheet template on our Web site.
3. A binder check equal to one month's premium made payable to Specialty Benefit Solutions.
4. A copy of the quote or installation sheet that prints from the online enrollment.
5. A Wage and Tax Statement or current payroll information or a recent prior carrier bill.¹
6. If the group had prior dental coverage through another carrier, a copy of the group's current summary of benefits and a recent bill or renewal notice demonstrating 12 months of coverage.²

*Waiting period waiver available on contributory plans only.

**Two-year rate guarantees not available in New York.

***Underwriting guidelines may vary based on state specific requirements.

¹A Wage and Tax Statement will not be required if the employer group has UnitedHealthcare medical coverage.

²New York demonstration of coverage is 6 months.



Submissions should be mailed to:

HealthInsight

Attn: Specialty Benefit Solutions

745 Hope Road, Suite 200

Tinton Falls, NJ 07724

Once a group is enrolled in a SBS plan, Group Welcome materials will be mailed to their employees. The member materials will include a SBS Member Welcome Brochure and a SBS Member ID card.

Becoming a SBS broker

All brokers must be appointed by United HealthCare Insurance Company to sell the SBS prepackaged benefit plans, which offer insured products as part of the benefit options.

Brokers interested in becoming appointed should access the SBS broker Web page at www.uhcspecialtybenefits.com/SBS, and follow instructions to become appointed to UnitedHealthcare Insurance Company.

All completed forms should be mailed or faxed to the UnitedHealthcare address listed below.

UnitedHealthcare Producer Credentialing

450 Columbus Blvd

CT030-09NA

P.O. Box 150450

Hartford, CT 06115-0450

Fax: (860) 702-8307

Commissions

On behalf of United HealthCare Insurance Company and its affiliates, a flat commission rate of 10 percent will be paid to the broker for all SBS plans. Brokers who are not appointed to United HealthCare Insurance Company will not receive commissions. Commissions are based on paid premium and are distributed on a monthly basis and remain in effect for as long as the group pays its product fees through SBS, as states allow. Commissions are paid no later than the 15th of the month following services rendered.



For any questions or comments related to SBS plans, broker licensing, commission payments, rates or quotes, please contact us directly at 866.877.7196, or visit our Web site at www.uhcspecialtybenefits.com/SBS.

UnitedHealthcare Dental coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by DentalBenefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Dental DHMO plan in Florida is provided by Solstice Benefits, Inc.

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.

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.