



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?"

UnitedHealthcare is working alongside employers to make paying for health care simpler for every employee and 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

<20%

of Americans are aware of what their care will cost in advance¹



Upfront pricing

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

↓54% \$400+

lower out-of-pocket costs for Surest members²

lower claim costs per member per year³



Simpler navigation

Digital tools, like the **UnitedHealthcare® app** and **myuhc.com®** help members make more informed, cost-conscious health decisions:

49%

of members who used cost estimator tools via the **UnitedHealthcare app** or **myuhc.com** received services at below-average costs⁴



Broader coverage

Saving opportunities embedded into health plans to help offset employee health care costs

66%

of Americans reported living paycheck to paycheck⁵



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 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** incentivizes employees for reaching goals and completing healthy activities that can be used toward health care expenses



Financial assistance

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

<50%

of Americans are unable to cover a \$1,000 expense from their savings⁶



Support for emergencies

Financial assistance when health emergencies arise:

- **Supplemental health plans** provide additional financial security for covered events, such as accidents, critical illness and hospital stays
- **UnitedHealthcare Benefit Ally®** bundles coverage and provides employees with automatic cash payments for eligible medical events
- **Naviguard®** helps members negotiate out-of-network or surprise bills, leading to:

↓\$2.2K \$8B

average per-bill reduction⁷ in total employer value⁸



More ways to pay for care

Members can pay claims directly through the **UnitedHealthcare app** and **myuhc.com**, using a credit or debit card, ACH or health savings account (HSA)

¹Few Americans Know How Much Their Healthcare Costs. Gallup, Jan. 31, 2024. Available: <https://news.gallup.com/poll/609434/few-americans-know-healthcare-costs.aspx>.

²Surest self-funded 2022 book of business plan sponsors with at least 12 months of incurred experience in 2022 and both medical and pharmacy data within our warehouse; compared to matched comparison groups from a nationally representative commercially insured database matched by gender, age, urbanicity, and zip3 code using exact matching. 141_V03.

³Aon’s actuarial analysis compared a cohort of Surest members (derived from Surest’s 2021 and 2022 self-funded and fully insured book of business with complete medical and pharmacy data, plus three months of run-out, and who were not excluded by certain normalizing eligibility and experience restrictions) against a control group (derived from a multi-employer database with matching demographics, geographics, diagnoses, and health comorbidities for the same time period), and utilized Aon’s member-level Cost Efficiency Measurement (CEM) methods. Claim reduction figures apply to the 2022 plan year.

⁴UnitedHealthcare internal analytics, Sept. 2023.

⁵Survey: Almost 50% of Americans Consider Themselves ‘Broke’. MarketWatch, May 23, 2024. Available: <https://www.marketwatch.com/guides/banking/americans-broke-study/>.

⁶Gillespie, L. Bankrate’s 2024 annual emergency savings report. Bankrate, Feb. 22, 2024. Available: <https://www.bankrate.com/banking/savings/emergency-savings-report/>.

⁷Naviguard data from Jan. 2021–2023. and calculated off the sum of all negotiated cases’ total bill (total paid to provider).

⁸For all claims that have been processed by Naviguard participating health plans, calculated by subtracting total provider billed amount by amount paid to providers.

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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.

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), by UnitedHealthcare Insurance Company of IL (for IL), by United Healthcare 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.

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