

Save a bundle on All Savers Alternate Funding medical premiums when you add specialty plans.




With uBundle®, you can help lower your medical plan costs.

Bundle and save.

As an All Savers® Alternate Funding customer, you can save up to 4% on medical premiums by bundling your All Savers Alternate Funding medical plan with UnitedHealthcare dental, vision and financial protection plans.

Bundle more, save more.

Offer 1 or more of the following plans for more savings. The savings will apply as long as eligible plans remain in force.

 <p>2%* Dental</p>	 <p>.5% Vision</p>	 <p>.5% Life Basic Life and supplemental life.</p>	 <p>.25% to .5% Disability Short-term disability and long-term disability.</p>	 <p>.5% Supplemental health Accident, critical illness and/or hospital indemnity.</p>	<p>Up to 4% savings on our medical plan premiums.</p>
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*For new business effective August 1, 2020, or later. See back for rules and requirements.

An example of over \$13,000 in uBundle savings.

Group size: 75 employees

Estimated medical premium (per employee per month):
\$375 per month (\$337,500 total)

continued

Annual medical savings by adding:	
Dental (2%)	\$6,750
Vision (.5%)	\$1,687
Life and Supplemental life (.5%)	\$1,687
Short-term and long-term disability (.5%)	\$1,687
Supplemental health plans (.5%)	\$1,687
Potential total annual medical premium savings:	\$13,498

¹ For illustrative purposes. Your savings will differ depending on your group size, plans chosen and premiums.



uBundle rules and participation requirements.

Medical: Must be an All Savers Alternate Funding medical plan; requires a minimum participation of 70% of eligible employees.

Dental: Must be new business effective August 1, 2020, or later with a fully insured dental plan (contributory or voluntary); requires 50% minimum participation of All Savers Alternate Funding medical enrollment to receive medical cost savings of 2%.

Vision: Must be a fully insured vision plan (contributory or voluntary); requires 50% minimum participation of All Savers Alternate Funding medical enrollment to receive medical cost savings of 0.5%.

Basic life and supplemental life: The following must apply to receive medical cost savings of 0.5%.

- **Basic life** must be employer paid.
- **Basic life** must have a minimum benefit of \$25,000.
- **Supplemental life** requires 25% minimum participation of All Savers Alternate Funding medical enrollment.

Short-term disability and long-term disability: There are 3 ways to qualify for medical costs savings.

- **Option 1:** Both plans must be employer paid and fully insured to receive medical cost savings of 0.5%.
- **Option 2:** Both plans must be fully insured; 1 plan must be voluntary and 1 plan must be employer paid. Requires 25% minimum participation of UnitedHealthcare medical enrollment to receive medical cost savings of 0.5%.
- **Option 3:** Both plans must be fully insured and voluntary. Requires 25% minimum participation of UnitedHealthcare medical enrollment to receive medical cost savings of 0.25%.

Accident, critical illness and/or hospital indemnity: There are 2 ways to qualify for medical costs savings of 0.5%.

- **Option 1:** 1 or more plans must be employer paid.
- **Option 2:** 2 or more plans must be voluntary. Requires a minimum combined 20% participation of UnitedHealthcare medical enrollment.

Contact your broker or UnitedHealthcare representative to learn more.



The power of a united strategy.

By bundling UnitedHealthcare plans, you also get a simpler, service-focused experience, with:

- 1 dedicated account team.
- 1 integrated implementation process (eligibility, claims, billing).

uBundle is not available in the following states.

Alaska
Hawaii
Montana
Rhode Island
Vermont

Note: All Savers eligibility may vary by state.



Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

Medical cost savings may not apply to all rate components, contact your UnitedHealthcare sales representative to quote uBundle.

Benefits and programs may not be available in all states or for all group sizes. Components subject to change. 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 your UnitedHealthcare sales representative.

Health insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut or their 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. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHIC-POL-1 et al. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT 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. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHI-ACC-POL (2018) et al., in Texas on form UHI-ACC-POLTX (2018) and in Virginia on form UHI-ACC-POL-VA (2018). UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT 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. UnitedHealthcare Insurance Company is located in Hartford, CT.

Bridge2Health is included for employers who purchase a fully insured UnitedHealthcare health plan and one or more of the following UnitedHealthcare plans: Dental (groups 101+), Vision (groups 101+), Disability (groups 2+), Critical Illness Protection (groups 51+), Accident Protection (groups 51+), Hospital Indemnity Protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your broker or UnitedHealthcare representative.

Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Please consult your broker or UnitedHealthcare representative for more details.

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