

All Savers[®] Alternate Funding vs. UnitedHealthcare 2019-20

Comparison of National Benefit Standards.

Key product attributes and coverage differences.

	All Savers Alternate Funding	UnitedHealthcare Fully Insured COC
UnitedHealthcare Motion [®]	Available on all plan designs; not applicable in PA, DE, WI, MO, NJ. Allow COBRA members to participate.	(2-50) embedded in select markets and specific plan designs with an HSA only. (51-100) available as a buy up option with HSA and a minimum of \$1,500 deductible. COBRA members are not eligible to participate.
Real Appeal [®]	Available on all plan designs.	Same
Network	All Savers has access to the full UnitedHealthcare network. See state plan grid regarding which networks are included.	Choice and Choice Plus
Pediatric Dental	Not covered	Covered
Plan Year	Policy Year or Calendar Year (TX only offers Calendar Year plans)	Policy Year or Calendar Year
Reimbursement – Non-Network	Maximum Non-Network Reimbursement Program (MNRP) – most services reimbursed to 110 percent CMS	Same
Underwriting	Medical Underwriting applies	Subject to Adjusted Community Rating
Vision Exam Pediatric	Not Covered	Covered (Adult exams standardly not covered – may vary by state)
Breast Cancer Drug and Tobacco Cessation Drugs	Prior Authorization Required for non-grandfathered plans	Same
Podiatry	Includes coverage for Bunionectomy or Hammer Toe	Same
Maternity	If the mother and baby are inpatient together and both are on the medical plan, the annual deductible will be waived for all the baby's eligible inpatient claims, including, but not limited to, physician and facility fees. However, if the baby stays longer than the mother, the baby's annual deductible will apply upon mother's discharge from the hospital. In all cases, any applicable copays and coinsurance will apply to the baby and mother separately.	Same
Transplant Travel Benefit	\$5,000 travel benefit	\$10,000 travel benefit

	All Savers Alternate Funding	UnitedHealthcare Fully Insured COC
Non-Network Professional Charges when Facility is In-Network	PEAR benefit paid at network benefit when facility is in-network (pathologists, ER physician, anesthesiologist, radiologist, hospitalist, assistant surgeon); surgeons are not paid in-network.	RAPLS benefit paid at network benefit when facility is in-network. Biggest difference is the surgeon – paid in-network by UnitedHealthcare but not All Savers.
Inpatient and Outpatient Physician Fees	Covered under the Physician's Visit—Sickness and Injury section in the SPD. Note: The professional fees are processed separately from the hospital benefit subject to an additional copay for each daily visit.	Covered under Hospital Inpatient or Outpatient stay facility benefit.

* Essential Health Benefits may vary as defined by State's Benchmark Plan

Benefit Limit Differences Categories that are covered by both Products, however, the dollar/visit limits may differ.

Dental Services – Accident Only	Unlimited – Includes impacted wisdom teeth	\$900/tooth limited to \$3,000 per year*
Durable Medical Equipment (DME)*	Unlimited – DME over \$1,000 is subject to prior authorization requirements	Covered with no dollar maximum. Benefits are limited to a single purchase (including repair/replacement) every 3 years.
Essential Health Benefits	The All Savers Alternate Funding Plans are self-funded and not required to provide benefits for EHBs.	May have to cover additional EHB and remove dollar limits as applicable. Visit and day limits may change depending on the state's benchmark plan. Require plans to cover at least 1 drug in each USP therapeutic category and class, e.g., Smoking Cessation
Hearing Aids – Adults over Age 18	\$5,000 every 36 months that includes a single purchase and repair/replacement	\$2,500 per year limited to single purchase per hearing impaired ear (including repair/replacement) every 3 years*
Home Health Care	Limited to 30 visits per year	Limited to 60 visits per year*
Manipulative Therapy (formerly Chiropractic)	Limited to 20 visits per year*	Same
Ostomy Supplies	Unlimited	Subject to \$2,500 annual maximum*
Prosthetic Devices	Unlimited	Covered with no dollar maximum. Benefits are limited to a single purchase (including repair/replacement) every 3 years*
Rehabilitation Services, Outpatient Therapy	Subject to Deductible and Coinsurance 30 visits combined for physical, speech, occupational, post-Cochlear and cognitive therapy	Visit Limits:* <ul style="list-style-type: none"> • Physical, Speech, Occupational, Pulmonary – 20 visits per year each • Cardiac – 36 visits per year • Post Cochlear – 30 visits per year • Cognitive – 20 visits per year
Acupuncture	10 visits per year	Standardly not covered
State-Mandated Benefits	Not applicable, ERISA applies	Covered
Transplant Services – Non-Network	Not covered	Same

* Essential Health Benefits may vary as defined by State's Benchmark Plan

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	All Savers Alternate Funding - HealthiestYou	UnitedHealthcare Virtual Visits (Fully Insured)
General Medical Visit Fee	\$0	\$49*
General Medical Virtual Visit Access	Included	Included
General Medical Coverage	Insured and non-covered Family Members	Insured Members Only
Access to additional HealthiestYou Services	Yes	No
Video Visits	Available now	Available now
Phone Visits	Available now	Available after 1/1/20
Monthly Utilization Reports	Monthly Detailed Reports Available and Generated for Clients	Available through UnitedHealthcare Health Analytics Consultant
Designated HealthiestYou Client Success Manager	Included	Available through UnitedHealthcare
Engagement Services	Proactive, customized Client Success resources	Multi-Channel
Best Doctors Core Services	Yes (as identified in the list below)	No
HealthiestYou Additional Services		
Insurance Sync	Yes	No
RX Pricing	Yes	No
Find Providers	Yes	No
Recipes	Yes	No
Geo Fencing	Yes	No
RX Pricing	Yes	No
Best Doctors Core Services		
Expert Second Opinion	Yes	No
Ask the Expert	Yes	No
Medical Records eSummary	Yes	No
Treatment Decision Support	Yes	No
Critical Care Support	Yes	No
Find Best Doc	Yes	No

* The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

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Additional Differences.

Issuance of health plan ID Cards: Interim ID cards issued within 24 business hours for All Savers and 48 business hours for UnitedHealthcare. Permanent ID cards are sent within 2 business days for All Savers and 3 business days for UnitedHealthcare.

Open Enrollment: All Savers does not offer open enrollment at new business but it is offered at renewal for 60 days prior to the effective date and 31 days after the effective date. UnitedHealthcare offers open enrollment for eligible members for 31 days after new business enrollment, and this open enrollment is offered annually.

Newborn Coverage: All Savers requires an enrollment form from birth for the baby to be added to the policy. If no enrollment form received within the first 31 days, the baby is not added. UnitedHealthcare enrolls the newborn for the first 31 days of life and then requires an enrollment form for continued coverage.

Member Portal:

www.mysaversconnect.com vs. **myuhc.com**[®]

Plan Credit: All Savers credits deductible only on calendar year plans. No out-of-pocket credit for All Savers. UnitedHealthcare credits deductible and out of pocket.

Comprehensive Wellness Platform includes Rally[®] Wellness, HealthiestYou and UnitedHealthcare Motion[®] on all plans. HealthiestYou provides Telemedicine, Best Doctors and dependent visits for those not enrolled on the plan at no charge. Motion is not available in DE, MO, NJ, PA, or WI.



Not For Consumer Use.

Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc[®] and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

UnitedHealthcare Motion 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 and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations from receiving an activity tracker and/or certain credits 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.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (except MA, MN and NJ), UnitedHealthcare Insurance Company in MA and MN, and UnitedHealthcare Life Insurance Company in NJ. 3100 AMS Blvd., Green Bay, WI 54313, 1-800-291-2634.

State mandates and variations from the National Standards can and will take precedent over this summary.