



Packaged Savings®

For groups with 5-50 eligible employees who purchase All Savers Alternate Funding plans and UnitedHealthcare specialty products.

The more you bundle, the more you could save.

When you choose the All Savers Alternate Funding medical plan and also select an eligible UnitedHealthcare specialty plan, you qualify for the Packaged Savings program. Under the Packaged Savings program, you receive administrative credits based on the number of lives enrolled in the All Savers Alternate Funding medical plan and the UnitedHealthcare specialty plans you choose. The chart below shows potential savings.

When your company purchases medical coverage and:	You enjoy the following potential savings (calculated per employee per month):
Dental	\$3
Vision	\$2
Life ¹	\$1
Short-term disability ^{2,3}	\$1
Life ¹ and short-term disability ^{2,3}	\$2
Life ¹ and long-term disability ^{2,3}	\$2
Dental and vision	\$5
Dental and life ¹	\$4
Vision and life ¹	\$3
Dental, vision and life ¹	\$6
Dental, vision, life ¹ and short-term disability ^{2,3}	\$7

See next page for product combination details and program terms and conditions.

Some things to remember.

- Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000.
- Credits are available at the amounts outlined above for All Savers Alternate Funding medical groups who elect eligible UnitedHealthcare specialty coverage. For contributory and employer-paid specialty coverages, credits apply as long as the eligible medical and specialty coverage remain in-force.
- Long-term disability must be combined with life or short-term disability coverage to qualify for the program and be eligible for credit³.

¹Any combination of life products counts as one product for the purpose of the program. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000.

²Any combination of disability products counts as one product for the purpose of the program.

³Customers will receive a single bill for the All Savers Alternate Funding plan and the Dental, Vision and Life plans. Disability products will be billed separately.



In brief:

- Savings potential when you purchase an All Savers Alternate Funding plan as well as one or more UnitedHealthcare specialty benefit plans.
- The convenience of working with one UnitedHealthcare account team to service all your benefit needs.
- Savings credits are based on your medical enrollment and the number of eligible employer-paid or contributory specialty benefit plans you offer your employees.
- Per employee, per month savings are given as a monthly credit. The credit is calculated based on the number of enrolled All Savers Alternate Funding medical subscribers.

Program terms and conditions:

1. This Packaged Savings program is available solely to groups with 5-50 eligible employees who have selected All Savers Alternative Funding and who purchase eligible UnitedHealthcare specialty products. Group size may vary by state. For information on other UnitedHealthcare Packaged Savings programs, please contact your UnitedHealthcare representative
2. Per employee per month savings is given as a monthly credit based on the number of enrolled All Savers Alternate Funding Plan medical subscribers.
3. Employer-paid plans require an employer contribution level of 50% of the employee premium or greater.
4. Voluntary specialty benefit plans do not qualify for the Packaged Savings program.
5. Employee enrollment in qualifying dental and vision plans must be 75% or greater of total eligible medical employees for Packaged Savings to be activated.
6. Life insurance plans qualifying for Packaged Savings must completely replace existing life plans or be added to customers with no prior coverage; adding an additional life policy to an existing life benefit does not qualify for Packaged Savings.
7. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000. Customers who have existing basic and supplemental life with another carrier must place both the basic and supplemental life with UnitedHealthcare to qualify for Packaged Savings.
8. Any combination of life products counts as one product for the purpose of the program. Any combination of disability products counts as one product for the purpose of the program. Long-term disability does not qualify alone; it must be packaged with life or short-term disability.
9. UnitedHealthcare Specialty benefits can be added off-cycle from the existing medical or specialty benefit effective date and will become eligible for Packaged Savings as long as medical coverage remains in force and products meet eligibility requirements.
10. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time.
11. Not all specialty benefits are available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for specialty product availability.



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

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOO.INT.06.TX or VCOO.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOO.INT.06.VA or VCOO.CER.13.VA.

UnitedHealthcare Life products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In New York, it is provided on Form LASD-POL-LIFE NY (05/03). Life and Disability products are provided on policy forms LASD-POL (05/03) and UHCLD-POL 2/2008. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company is located in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06. Plans sold in Virginia use policy form number DPOL.06.VA and associated COC form number DCOC.CER.06.VA.

Benefits for the UnitedHealthcare dental DHMO plans are provided by or through the following UnitedHealth Group companies: Dental Benefit Providers of California, Inc., Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. Plans sold in Texas use contract form number DHMO.CNT.11.TX and associated EOC form number DHMO.EOC.11.TX.

The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by DBP Services.

The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware.

Solstice (FL) DHMO offered by Solstice Benefits, Inc. a Licensed Prepaid Limited Health Service Organization; Chapter 636 F. S., and administered by Dental Benefit Providers, Inc.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. Specialty benefits and programs may 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.