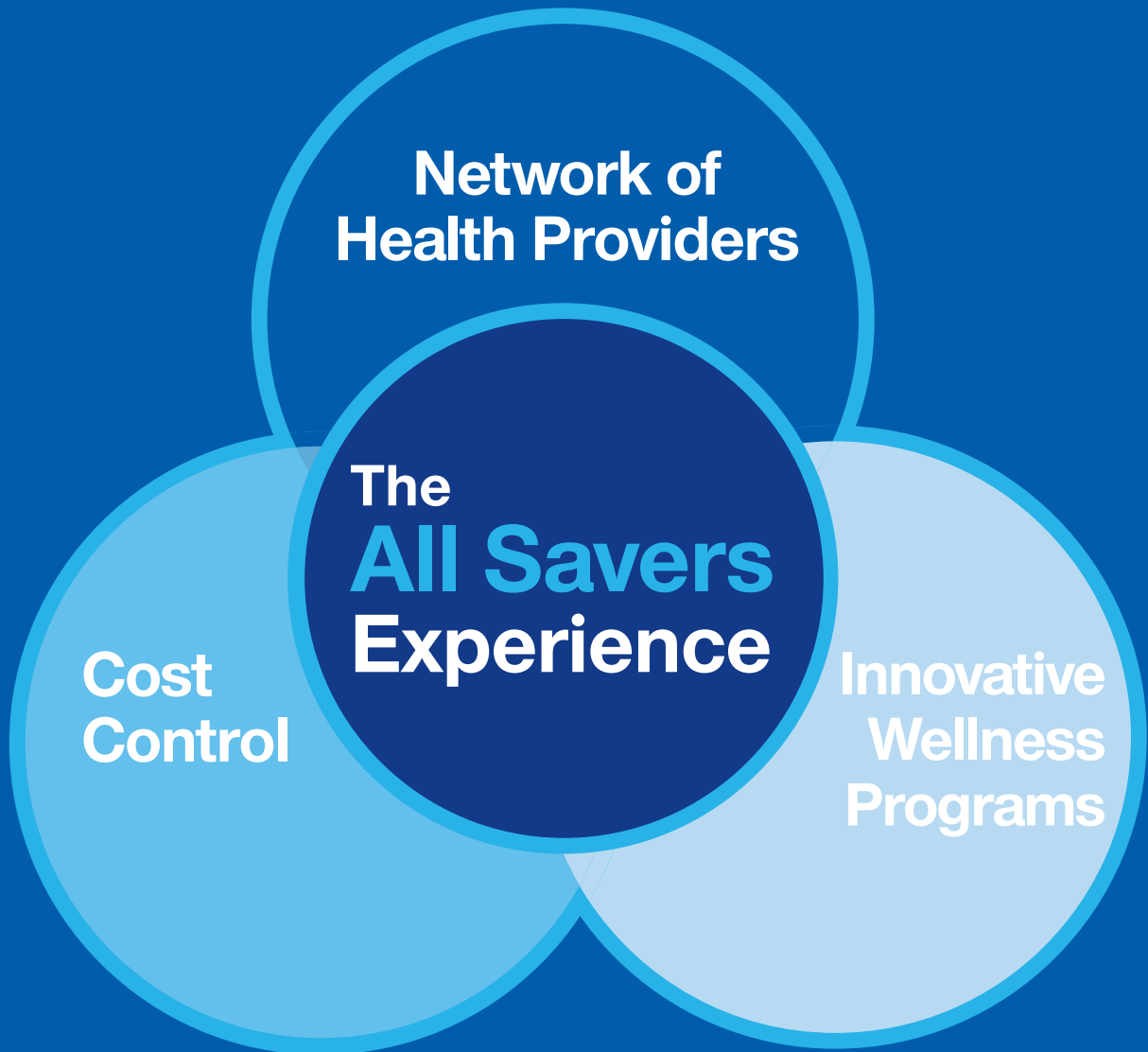
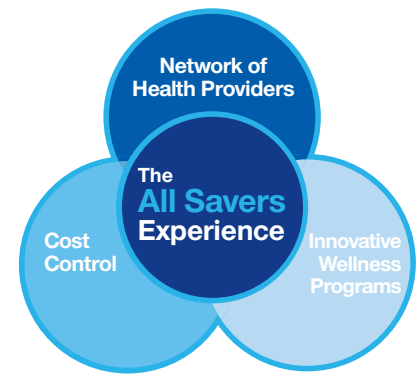


Why All Savers?



Health plan options for small business owners.

All Savers consumer-driven health plans are designed to meet the challenge of rising health care costs by offering flexibility and options with an Alternate Funding plan. All Savers provides access to the vast UnitedHealthcare network and the OptumRx® network of pharmacies.



Cost control.

- Surplus refund eligibility when claims costs are lower than expected.
- Level funding:
 - Fixed monthly claims funding payment throughout the plan year.
 - Not subject to adjusted community rating.
- Network and clinical programs focusing on appropriateness and cost-effectiveness.
- Automatic stop-loss reimbursement in cases where claims are higher than expected.



UnitedHealthcare networks and resources.

- Nationwide network of quality health care providers, including more than 1.2 million physicians and care professionals, and 6,500 hospitals and other care facilities.*
- Rally Connect® provider search and cost transparency tool allows members to choose the care at the most competitive price.
- Support from UnitedHealthcare resources.



A variety of plan designs.

- HSA, PPO and EPO plan portfolios to meet your employees' needs:
 - Deductibles that range from \$500 to \$6,850.
 - Coinsurance options of 50%, 80% or 100%.
 - Embedded and non-embedded deductibles.
- National pharmacy benefit manager with full OptumRx integration.
- Opportunity to bundle UnitedHealthcare Specialty benefits, taking advantage of combined billing and Packaged Savings®.



Robust tools.

- Detailed claims utilization reporting to help manage an employer's benefit plan.
- 24/7 website access:
 - Member website with access to benefit and claims information.
 - Employer website with the ability to manage member information and enrollment.
 - Provider website with member benefit verification.



Innovative wellness programs.

Wellness programs not available in DE, MO, NJ and PA. UnitedHealthcare Motion® not available in WI.

- UnitedHealthcare Motion: Use a motion device to track steps, reach goals and earn financial rewards (over \$1,000 per year) to offset member out-of-pocket costs—provided at no additional cost and part of your benefit plan.
- HealthiestYou Virtual Care: Connect with doctors 24/7, with no copay, shop and price prescriptions, and much more.
- Best Doctors: A second opinion service committed to helping members make the right medical decision with confidence.
- Rally®: User-friendly digital experience. Complete a health survey, choose missions, join challenges and earn Rally Coins to use for a chance to win rewards.



Superior service.

- Dedicated member services:
 - First contact resolution.
 - Claim navigation.
- Committed motion team:
 - Offering expertise and personalized assistance navigating through UnitedHealthcare Motion® program.
- Employer Welcome Webinar:
 - A live overview to help understand and get the most out of an All Savers Alternate Funding plan.



*UnitedHealthcare Networks. Data and Analytics, "Look beyond discounts to see more value from your provider network", April 12, 2018.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high-deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP. Minimum participation requirements may apply. Packaged Savings program is not available for all group sizes. Please consult your All Savers representative for more details.

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 activation credit 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 activation credit under this program. 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. Contact us at **1-855-256-8669** or email unitedhealthcaremotion@uhc.com 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.

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.

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. All trademarks are the property of their respective owners.