

Reasons to choose UnitedHealthcare

▶ **Comprehensive benefit solutions**

From cutting-edge consumer-driven plans to traditional coverage, get affordable products designed to serve organizations of virtually every size. Also, choose from integrated vision, dental, life, disability and behavioral health plans for streamlined administration.

▶ **Promote healthy lifestyles with wellness programs**

UnitedHealth Wellness® programs help members take charge of their health and well-being. Based on clinical lifestyle modification research, our programs help members understand and educate themselves, then support and reward positive change. UnitedHealth Wellness is included in all plans.

▶ **Nationwide network access**

With more than 573,000 physicians and health care professionals, 4,875 hospitals and 60,000 pharmacies, it's easy to find a network physician or hospital nearby.

▶ **UnitedHealth Premium® designation program**

The UnitedHealth Premium designation program gives members important quality and cost efficiency information about doctors and facilities in our network to help them make informed decisions about their care.

▶ **Online tools for employers and members**

Employer eServices® lets benefits professionals manage enrollment, eligibility and billing in real-time. myuhc.com®, our member-focused Web site, lets members research health information, check claims status, find network physicians and more – all online.

▶ **Outstanding customer service**

We provide information to members when and how they want it. Members can get automated information quickly and easily, or speak with a knowledgeable representative.

▶ **Enhanced coverage rules**

Our new Certificate of Coverage supports overall health and wellness, plus more ways for customers to manage costs.¹

▶ **Consistent results**

Since 2001, our average medical trend cost has consistently outperformed the trend averages of our largest national competitors.²

¹ Availability of the new 2007 COC varies by state.

² Hewitt Health Initiative

What sets UnitedHealthcare apart

Corporate facts

UnitedHealthcare's parent company, UnitedHealth Group®, is one of the largest health care services companies in the United States:

- ▶ More than \$75 billion annual revenue
- ▶ More than 73 million people served by UnitedHealth Group
- ▶ We managed almost \$100 billion in aggregate health care spending on behalf of constituents and consumers
- ▶ UnitedHealthcare has over 26 million health benefits plan enrollees

Source: 2007 Annual Report

UnitedHealth Group reputation and recognition

- ▶ Fortune Magazine ranked UnitedHealth Group No.1 in the industry for innovation for the third year in a row in 2008.
- ▶ UnitedHealth Group was ranked No. 105 on the 2007 Forbes Global 2000, a list of the world's largest companies based on sales, profits, assets and market value.

UnitedHealthcare's competitive differences

- ▶ Health and well being philosophy: Our programs are designed to help keep consumers healthy, including UnitedHealth Wellness, Healthy Pregnancy program, reminders program, and 24-hour consumer phone line staffed by nurses and master's level specialists to help with health, personal, or financial issues.
- ▶ Open access products require no referrals. No prior authorization for most medical procedures.
- ▶ Disease management programs for conditions such as asthma, diabetes, coronary artery disease and congestive heart failure provide support to a larger population of people with these conditions.
- ▶ Innovative use of claims data helps identify those most likely to become ill and helps promote adherence to best-practice and evidence-based care.
- ▶ Online consumer health records for simple, secure access to vital health data anywhere, anytime.



For a complete description of the UnitedHealth Premium designation program, including details on the methodology used, geographic availability, and program limitations, please see myuhc.com.

UnitedHealth Wellness is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Some UnitedHealth Wellness programs and services may not be available in all states or for all group sizes.

UnitedHealthcare VisionSM coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. UnitedHealthcare DentalSM coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. Unimerica Life and Disability products are provided by or through Unimerica Insurance Company, UnitedHealthcare Insurance Company or their affiliates.

The DefinitySM Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member of FDIC. "Definity HSA" refers generally to the Definity HSA product, which includes a HDHP, although at times "Definity HSA" may refer only and specifically to the Definity Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP. UnitedHealthcare's DefinitySM Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

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



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