

United eServices[®]
for brokers and consultants



United eServices[®]

Responsive. Timely. Accurate. Sound. Simple.

United eServices is designed specifically for brokers and consultants to help you meet the demands of your business. Whether it's maximizing your time with online quoting tools or helping you build strong relationships with accurate product information, our comprehensive online resources are there to help. You can quickly find answers to questions about our network or simply track your performance and review your compensation.

It's all part of our commitment to help you grow your business and provide the best health care experience. If you've not yet joined the thousands of our brokers and consultants already accessing this invaluable resource, you're missing out on the efficiency others are now enjoying. Register with United eServices online. Visit www.unitedeservices.com and click on the "Register" button.

Contents

Quoting	2
Case status and submission.	3
Renewal.	4
Products using Plan Wizard	5
Network.	6
Benefits administration	7
Training and forms.	8
Recognition.	9
Compensation.	10

Quoting

Our quoting application is designed to streamline the quoting process for groups up to 50 employees and provide you with one-stop access to UnitedHealthcare information.

Online quoting allows you to create quotes and proposals:

Quotes

- ▶ Quote single-site and multi-site medical, dental, vision, disability and life products
- ▶ View and sort medical, dental, vision and disability plans
- ▶ View plan benefit descriptions, online product and rate comparisons
- ▶ Manage saved quotes
(view, print, or copy a saved quote to create a new quote)
- ▶ Download an Excel template for importing census data

Proposals

- ▶ Generate customized proposals by selecting content options
- ▶ Print proposal for presentation
- ▶ Create an electronic file to e-mail your proposal
- ▶ Personalize the proposal by adding your company logo on the proposal cover page

We also feature online training tools. Or, you can select the “Quote Help & Information” option to obtain help information for a specific screen.

Quoting is fast, and available anytime. We've combined the latest technology with the ease and power of the Internet to provide you access to real-time quotes and information on United eServices.

Quoting Technical Support

Customer Service Support Center:

1-866-336-9369

Hours of Operation:

7a.m. – 6p.m., CST, Monday through Friday

Note: For groups of more than 99 employees, obtain information on benefit plans through the UnitedHealthcare Preferred Portfolio Plan Wizard.



Fast, real-time quoting

To access an online Quote, simply click on the “Quote” tab. For questions on Quoting, please contact your local UnitedHealthcare representative.

Case status and submission

Our case tracking feature allows you the ability to easily check the status of case submissions online. Please note: this function applies to groups with up to 50 employees.

Case status includes:

- ▶ Date application received
- ▶ Service center received
- ▶ Medical underwriting decision
- ▶ New business specialist case review
- ▶ Forwarded to Case Installation
- ▶ Benefits and premium confirmation sent
- ▶ Policy issued

Online case submission:

United eServices offers the following online, real-time case submission capabilities for single site and Multi-Site One Source Express groups with up to 50 employees:*

- ▶ Initiating the case from a saved quote
- ▶ Updating the case and census information
- ▶ Selecting and confirming the desired products and plans
- ▶ Enabling the employer representative and employees for online access to the required case and enrollment forms
- ▶ Collecting the necessary data for the completion of the case and enrollment forms
- ▶ Providing an electronic signature to the forms
- ▶ Monitoring the completion status of the required forms for the case

To Initiate a case online, select the “Initiate Case” action for the appropriate saved quote. To access online case status, simply click on the “Case” tab.

Track your new business case submissions online in real-time

* Please note that the functionality described may not currently be available to all states and all locations.

Renewal

Saving you time and helping you grow your business is what United eServices is all about. That's why we also offer you online renewal support for group sizes up to 50 employees. This support includes an e-mail alert to inform you when renewals are posted on United eServices. You can then obtain a list of your renewal policies and corresponding renewal packages online and generate an alternate renewal quote online. This means less time on paperwork and more time focusing on your business. Plus, your renewals are stored and organized for you, neatly and conveniently, and available at your fingertips.

With online renewals you can:

- ▶ View renewal policy information
- ▶ View, download and print available renewal packages in Adobe Portable Document Format (PDF)
- ▶ Export renewal information to Excel or comma-delimited (.CSV) format

With online alternate renewal quoting* you can:

- ▶ Select alternate medical, prescription drug, dental and life plans (based upon current coverage)
- ▶ Sort medical and dental plan selections based upon premium and plan type criteria
- ▶ Preview the alternate renewal quote proposal output, print the output or create an electronic file
- ▶ Add specialty products that are not currently on the policy

**Convenient,
organized
and available
any time**

You can review your renewal packages approximately three months prior to the policy renewal date and they remain online for six months.

To access online renewals, simply click on the "Renewal" tab.

Products using Plan Wizard

Benefit plan designs that offer employer savings and more flexibility for consumers

To access product information, simply click on the “Products” tab and then select the type of product information that best meets your needs. Or, select the “Plan Wizard” link under the “Products” tab.

United eServices features valuable product information and tools to help present the right combination of funding preferences and pricing to maintain value and affordability for our customers. We offer the latest solutions in benefit program design, flexibility and efficiency, keeping health care accessible for all size businesses.

Our extensive products, programs and services can meet all of your customers’ health benefit needs. The product section on United eServices features:

- ▶ **Benefit summaries** – Detailed medical, dental, pharmaceutical and vision plan descriptions
- ▶ **Product grids** – Documents displaying side-by-side comparisons of medical plans including dual option
- ▶ **Benefit FAQs** – State-specific documents that pose and answer benefit-related frequently asked questions
- ▶ **Specialty products** – Life, Dental, and Vision coverage
- ▶ **Programs and services** – Detailed information on wellness programs, pharmacy programs and more
- ▶ **Renewal Product Relativity grids** – A reference guide designed to help estimate the approximate value of changing medical benefit plans

Plan Wizard

For groups with over 99 employees, we offer a Preferred Portfolio of products and an unbelievably easy way to find what’s best for your client. Our Preferred Portfolio products are a broad collection of consistent, streamlined benefit plans that are efficient and easy to administer.

The UnitedHealthcare Preferred Portfolio Plan Wizard is a Web tool designed for brokers and consultants to obtain information on these streamlined benefit plans. It automatically produces a list of UnitedHealthcare plans matching the specific needs of your client.

Network



The Network section on United eServices is your source for information on UnitedHealthcare's national network of physicians, hospitals and other health care professionals.

Our national network makes it easy to give consumers broad access to a variety of health care professionals.

Network fact sheets

Our network fact sheets give you snapshots of key market information, including market leaders, number of covered individuals, accreditation status, reimbursement methods, and data on physicians, hospitals and other health care professionals. Network fact sheets show you key features of our medical networks nationally at both the state and market level.

Network maps

Our Network Accessibility Area Maps indicate areas that have access to UnitedHealthcare's products and services. Our networks continue to expand and evolve to meet the needs of our customers and enrollees, so check this section regularly for the most up-to-date information.

Network changes

The Network changes information enables you to easily keep current on network activity. This information is updated weekly and comes directly from the Network Database (NDB), the single source of physician and facility information supporting UnitedHealth Group's data applications and strategic reporting.

Physician directories

You can access directories of our network physicians, dentists, hospitals, facilities and other health care professionals all online.

To access these online directories, click on the "Network" tab on the home page and then click on Physician Directories.

You will find links to our separate directories of participating medical, dental and vision professionals.

Select the appropriate directory, enter your pertinent search criteria and see how easy it is to find the information you need.

An integrated national delivery system

Benefits administration

Easy administration, self-service convenience, anytime, anywhere

To access online benefit administration, click on the “Benefits Administration” tab and go directly to Employer eServices®.

If you are not yet registered, please contact your local UnitedHealthcare representative.

Online benefits management

Streamlined. That’s the only way you and your clients should handle benefits administration. With United eServices, we offer you a full suite of innovative online tools designed to simplify and streamline the benefits management process. Whether you handle the workload for your clients or they manage administration themselves, we are committed to making the process as simple as possible. Our comprehensive and powerful tools will change the way you do business, making the experience better.

You and your clients can enjoy these benefits online:

Eligibility inquiries

No calling or waiting, the information is at your fingertips

- ▶ Verification
- ▶ Enrollment information

- ▶ Initiating terminations
- ▶ Request adjustment invoices to reflect eligibility updates

Resources and training

- ▶ Online tutorials
- ▶ Communications Resource Center
- ▶ Network information
- ▶ Programs and services

Real-time eligibility updates

Prompt access to benefits, reduces errors and ensures accurate billing

- ▶ Add, reinstate, or terminate employees and dependents
- ▶ Update eligibility information
- ▶ Request ID cards
- ▶ Add pharmacy benefits in minutes

Online billing*

Saves time and eliminates premium payment hassles

- ▶ View payment history
- ▶ Create multiple payment methods
- ▶ Account balances
- ▶ Past due aging
- ▶ E-mail notification of online invoices
- ▶ View current or prior period activity
- ▶ Online invoice payment

Reporting**

Online reports help to analyze the health care experience

- ▶ Health care data
- ▶ Trends and evaluation
- ▶ On-demand custom reports and graphing

Well-organized, streamlined information is critical to effective employee benefits plan administration. Discover the advantage we bring to your desktop.

* Services vary depending on designated access and the group’s size and funding arrangement.

** Reporting availability and functionality based on customer’s benefit plan and funding arrangement.

Training and forms

The training tools and forms in these sections give you an easier way to work with UnitedHealthcare.

Demos

The online demonstrations provide tours and step-by-step overviews of the tools and resources available on each of our portals.

- ▶ United eServices® – for brokers and consultants
- ▶ Employer eServices® – for employers
- ▶ myuhc.com® – for consumers

Forms

To access a form or document for reviewing or printing, simply select a state from the drop-down list. Whether the form is for you, a customer, or an employee, you can find them online to easily view, download, and print. Where forms are not available, please contact your UnitedHealthcare representative for assistance.

Training

We strive to build valued relationships with brokers and consultants and provide the tools necessary to build your book of business with UnitedHealthcare.

We expect that brokers and consultants who quote UnitedHealthcare are knowledgeable in our products and services. With our online Broker University, you can schedule classes when it is convenient for you and signing up is a breeze. Simply visit United eServices and click on “Training.” You can receive up to a 25 percent discount on continuing education courses, complete UnitedHealthcare’s Small Business certification and attend other training courses such as Introduction to HIPAA privacy.

Online help

Online assistance to help you gain the most of United eServices tools and resources.

Links

The Links section puts you in touch with various segments of our business. You’ll find links to:

- ▶ UnitedHealth Group
- ▶ Communication Resource Center
- ▶ myuhcdental.com
- ▶ uhcvision.com
- ▶ goldenrule.com
- ▶ and more

Simpler, Easier, Better.®

Recognition



UnitedHealthcare is pleased to offer United In Excellence[®], a suite of powerful programs and services for our valued brokers and consultants. Through United In Excellence, we provide outstanding incentives, rewards and special service opportunities including Echelon[®] and United AdvantageSM.

United AdvantageSM

United Advantage is an exclusive rewards program designed for our top-performing UnitedHealthcare brokers and consultants. Complementing our United in Excellence philosophy, the United Advantage program demonstrates our commitment to supporting and building invaluable relationships that produce extraordinary results. United Advantage provides special benefits and services that only a select few can receive and enjoy from UnitedHealthcare. These exclusive benefits and services fall under the following categories:

- ▶ Service
- ▶ Business support
- ▶ Recognition
- ▶ Training and education

There are three membership levels in the program – Platinum, Gold and Silver. Qualifications for levels of membership are based on the net growth and size of the agency's book of business.

Echelon[®]

Excellence gets you places

As part of the United in Excellence program, all UnitedHealthcare brokers, consultants and Small Business general agents are eligible for Echelon, our national sales incentive program. This exclusive designation is reserved for brokers whose efforts go above and beyond expectations – who take their relationship with UnitedHealthcare and their clients to the next level. Each spring, we offer our top performing brokers the opportunity to join key representatives from UnitedHealthcare on a world-class trip to an exciting and exotic destination.

To review criteria and guidelines, click on the Echelon logo on the United eServices home page.

Invaluable relationships, extraordinary results

Compensation

At UnitedHealthcare, we understand the importance of tracking your performance and maximizing your rewards. We want you to be successful and grow your book of business. With our compensation tools available on United eServices, you have access to the information you need, when you need it.

Secure, organized, and comprehensive.

Online commission statements

Avoid the hassle of waiting for information in the mail. You can view your individual commission statements online any time, anywhere. This is available to you if you receive your individual commission statements addressed to your individual name.

Plus you can:

- ▶ Save, download, and print your statements
- ▶ Export historical data

You also have the option of signing up for electronic funds transfer. Payments are deposited directly into your bank account every month, eliminating the need to wait for your check to arrive in the mail and making a trip to the bank. Simply visit United eServices and select the Direct Deposit Authorization form under the “Forms” tab.

For group sizes over 50, please contact your UnitedHealthcare representative for commissions schedules and bonus program information.

**Excellence
rewarded**

Accessing commission schedules and bonus programs

Accessing your market's commission information is easy. Simply click on the “Compensation” tab on United eServices and then click “Commission Schedules and Bonus Programs.” Select your market from the drop down list and you will find the commission schedule that's right for you.



www.unitedhealthcare.com

Insurance coverage provided by or through: United HealthCare Insurance Company, United HealthCare Insurance Company of New York, or their affiliates. Administrative services to self-funded plans provided by United HealthCare Services, Inc., United HealthCare Insurance Company, United HealthCare Service LLC or their affiliates.

Health Plan coverage provided by or through: United HealthCare of Alabama, Inc., United HealthCare of Arizona, Inc., United HealthCare of Arkansas, Inc., United HealthCare of Colorado, Inc., UnitedHealthcare of Florida, Inc., United HealthCare of Georgia, Inc., UnitedHealthcare of Illinois, Inc., United HealthCare of Kentucky, Ltd., United HealthCare of Louisiana, Inc., UnitedHealthcare of the Mid-Atlantic, Inc., United HealthCare of the Midlands, Inc., United HealthCare of the Midwest, Inc., United HealthCare of Mississippi, Inc., UnitedHealthcare of New England, Inc., UnitedHealthcare of New Jersey, Inc., UnitedHealthcare of New York, Inc., UnitedHealthcare of North Carolina, Inc., United HealthCare of Ohio, Inc., United HealthCare of Tennessee, Inc., UnitedHealthcare of Texas, Inc., United HealthCare of Utah, UnitedHealthcare of Wisconsin, Inc.

 Printed on paper containing recycled material.

100-4698 8/07 Broker © 2007 United HealthCare Services, Inc.