



**2021 Quarterly Broker Blast**  
**UnitedHealthcare**  
**Pennsylvania/Delaware Health Plan**  
**January 2021**



# Table of Contents

<b>General Updates</b>	<b>Pages 3-7</b>
Net Promoter Surveys (NPS)	<a href="#">Page 3</a>
Motion & Apple Fitness+	<a href="#">Page 3</a>
Member Education	<a href="#">Page 4</a>
Employee Engagement Planner	<a href="#">Page 4</a>
2021 Health & Resources Calendar	<a href="#">Page 4</a>
<b>COVID-19 Updates</b>	<b>Pages 5-6</b>
COVID-19 Resources	<a href="#">Page 5</a>
ProtectWell	<a href="#">Page 6</a>
<b>Administrative Reminders</b>	<b>Page 7</b>
Plan Changes Reminders	<a href="#">Page 7</a>
Retro Policy Reminders	<a href="#">Page 7</a>
<b>Medical Updates</b>	<b>Pages 8-9</b>
DE Level Funded	<a href="#">Page 8</a>
All Savers	<a href="#">Page 8</a>
Pharmacy	<a href="#">Page 9</a>
<b>Specialty Updates</b>	<b>Pages 10-11</b>
Benefit Ally	<a href="#">Page 10</a>
Supplemental Health	<a href="#">Page 11</a>
uBundle Discounts	<a href="#">Page 12</a>

# **General Updates: NPS; Motion and Apple Fitness+**

## **Help Us Help You with Net Promoter Score (NPS)!**

UnitedHealthcare is committed to serving our brokers, customers and members and we are always seeking out ways to improve on those efforts.

The Net Promoter Score® (NPS®) methodology has driven our entire organization toward delivering a best-in-class experience. It involves listening to our customers, brokers and members, interpreting their feedback, acting to make changes and then monitoring the results.

Simply stated, NPS® asks one vital question:

**“How likely are you to recommend UnitedHealthcare to a friend or colleague?”**

Our quest for satisfaction and improvement never ends, so your ongoing feedback is always encouraged and appreciated throughout the year. Twice a year (February and July), we will formerly reach out to our valued brokers, consultants and customers with a link to our NPS survey. We hope that you will take the time to complete the survey so that we can continue to improve on the service and experience we strive to deliver.

*Surveys for both our broker and customer surveys will release in late February.*

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## **Motion and Apple Fitness+**

UnitedHealthcare is excited to announce that Motion members will be eligible for 5 consecutive months of Apple Fitness+ subscription at no additional cost to employers or employees. Members can now make their move with Apple Fitness+. They have access to digital studio-style workouts with real-time metrics from Apple Watch synced to their iPhone so they can follow their workout progress on screen. Choose from 10 workout types, with new workouts added every week. And handpicked music from their favorite artists to keep them motivated. Motion members may earn financial rewards for participating in Apple Fitness+ workouts.

### **Eligibility details**

The Apple Fitness+ promotion is available to any Motion-eligible members who activate the offer between January 1 – June 30, 2021 and have registered for UnitedHealthcare Motion and paired an Apple Watch on the UHCMotion mobile app. Once members pair an Apple Watch, they receive a notification on how to redeem the Fitness+ promotion code.



# General Updates: Member Education

The Field Account Management Team is here to support you and our customers in this virtual environment.

- ❑ Support with Virtual Health Fairs, including flu shots
- ❑ Support with Virtual Open Enrollment Meetings, including post-enrollment education
- ❑ Service calls with the UnitedHealthcare Account Management team (frequency dependent on group size)
- ❑ Recorded Brainsharks on different topics that customers can upload to their intranet site for members to view on their own time
- ❑ Monthly Webinars focused on UnitedHealthcare programs, tools, resources, and wellness opportunities for our customers, brokers and members (see 2021 schedule below)

Month	Topic	Customer & Broker Webinar		Employee Webinar	
		Date	Time	Date	Time
January	Real Appeal	1/14/2021	10am EST	1/21/2021	10am EST
February	Pharmacy	2/4/2021	10am EST	2/11/2021	10am EST
March	Level2	3/4/2021	10am EST	3/11/2021	10am EST
April	Tools & Resources: Part 1	4/1/2021	10am EST	4/8/2021	10am EST
May	Tools & Resources: Part 2	5/6/2021	10am EST	5/13/2021	10am EST
June	Virtual Visits	6/3/2021	10am EST	6/10/2021	10am EST

## The Employee Engagement Planner

The Planner is a digital tool designed to help brokers and fully-insured customers quickly and easily get timely, relevant communications for employees. The Planner auto-populates a full plan year's calendar so you know what to send and when to send it – including pre-effective date tips, information on digital tools and resources, available health & wellness programs and more.

Communications can be downloaded instantly or packaged together to share in one -single email. To register, please visit [employereservices.com](http://employereservices.com) (for employers) or [unitedeservices.com](http://unitedeservices.com) (for brokers) or reach out to your Field Account Manager to learn more.

## The 2021 Health & Resources Calendar

Helping people live healthier lives is our mission at UnitedHealthcare. Our goal is simple: to improve health care for everyone — our members; the doctors who treat them; and the employers who care about them.

With that in mind, please check out the [2021 Health & Resources Calendar](#), which includes links to a variety of presentations and informational articles designed to help support healthier habits for all throughout the year.



# General Updates: COVID-19

## **Inpatient network treatment for COVID-19 extended; details provided in FAQ**

The current coverage guideline for COVID-19 treatment for fully insured and self-funded (ASO) customers that opted-in is to waive cost-share for inpatient and outpatient treatment in-network. This was set to expire Dec. 31, 2020.

A new coverage guideline will apply for COVID-19 treatment as of Jan. 1 through Jan. 31, 2021. Beginning Jan. 1 through Jan. 31, 2021, **inpatient treatment** for COVID-19 will be **covered** with no cost-share at **in-network facilities**. Coverage for out-of-network services for COVID-19 will be determined by the benefit plan.

**Note:** If there are any fully insured state-specific COVID-19 coverage requirements (such as those that currently exist in the District of Columbia, Indiana, Massachusetts, New Mexico New Jersey, and Vermont), UnitedHealthcare will continue to comply as required.

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## **COVID-19 Vaccine**

Keeping you up to date on the latest developments for a COVID-19 vaccine is our top priority. It will be an important way to slow the spread of the disease. That's why we are committed to helping you find vaccine information and get the vaccine. Your health care provider can help you understand more about the vaccine and your health.

Several trials from multiple companies are happening now, with promising results that you may have read about. It's also helpful to know that the [U.S. Food & Drug Administration \(FDA\)](#) has a review process that it completes before it will authorize vaccines for emergency use by the general public.

### **The Pfizer and Moderna COVID-19 vaccines have been authorized by the FDA.**

FDA-authorized COVID-19 vaccines are covered at \$0 cost-share during national public health emergency period. The [Centers for Disease Control and Prevention](#) and [state health departments](#) are advising who can get the vaccines and when.

Both FDA-authorized COVID-19 vaccines require two doses several weeks apart. If you receive a vaccine that requires two doses, you will need to get your second dose in the given time frame after your first dose.

### **The COVID-19 vaccine will have limited availability at first**

Vaccine distribution is being coordinated by the [Centers for Disease Control and Prevention \(CDC\)](#) and [state health departments](#). Since supplies are limited at this time, health care workers and residents of long-term care facilities will be the first to be vaccinated.

Click below for more details on UnitedHealthcare's response to COVID-19:

[Broker FAQ](#)

[Consultant FAQ](#)

[UHC COVID-19 Updates](#)



# General Updates: COVID-19 (cont'd)

## ProtectWell

**ProtectWell™** is a suite of apps that gives employees and employers confidence that recommended employee-level checks are in place to provide a safer business environment based on U.S. Centers for Disease Control and Prevention (CDC) guidelines.

What's included?

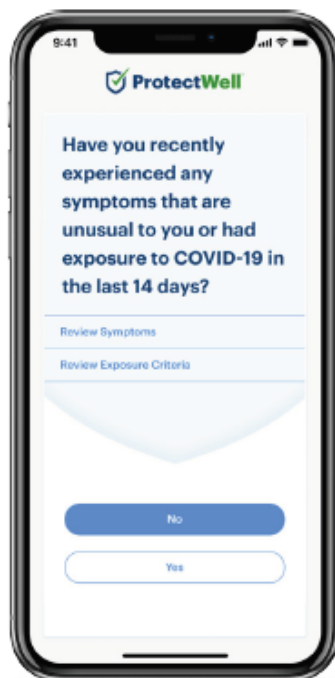
1. The employee app gives guidance on whether — based on their self-evaluation — they are healthy enough to go into work daily and helps co-workers know their colleagues are following safety protocols.
2. The checker app for employers provides workplace entry QR code scanner and assigns green/red employee work status.
3. The Dashboard for Admins (coming soon!) provides a way to customize messaging, with a self-configure approach and also provides reporting.

What's the price?

ProtectWell™ is being made available **at no charge through 2021** as part of UnitedHealth Group's response to the COVID-19 pandemic. Contact your Sales and Account Management team today to learn more, or visit [www.weprotectwell.com](http://www.weprotectwell.com).



User signs in



No symptoms



Cleared for access



# General Updates: Administrative

## Requests for Plan Changes received after the 10th

Please remember the following key details when requesting plan changes after the 10<sup>th</sup> of the month preceding the renewal date and please share with your customers accordingly:

- Members will receive a new member ID card and Summary of Benefits and Coverage (SBC) for the mapped renewal plan. These are auto-generated to ensure compliance with issuance requirements.
- Members will receive a second member ID card and a second SBC once the plan change has been processed. Upon receipt of the second and correct plan documentation, members should be instructed to discard the previous set that auto-generated for the mapped plan enrollment.
- The **renewal month** and **the following month** invoices will bill at the rates for the mapped renewal plan. The client should pay-as-billed, as any necessary billing adjustments will be made once the plan change has been processed.

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## Eligibility Updates and our Retro Policy

### Fully Insured:

All eligibility updates must be communicated to UnitedHealthcare within 31 days of the qualifying event. Corrective action can only be done within 60 days and will be applied based on the contract guidelines. Failure to provide documentation of an error on the part of UnitedHealthcare will result in a denial of the eligibility request until open enrollment.

### All Savers:

No late entrants are accepted without medical application, underwriting and leadership approval. If an enrollment form is received later than 31 days from the date an employee or dependent is first eligible to enroll, coverage will be postponed until the benefit plan's next anniversary renewal date.

Any retro premiums or claims will be the responsibility of the group or member.





# Medical Updates: DE Level Funded

## New website available for UnitedHealthcare Level Funded plans

When selling the Delaware Level Funded product, we are pleased to make available our new business-to-business website, [uhceservices.com](https://uhceservices.com), for our customers and brokers. The new website will provide access to the same information as on [myallsavers.com](https://myallsavers.com). Please note that myallsavers.com will still be used for All Savers business sold in Pennsylvania.

### What this means for you:

For any groups sold with the DE Level Funded product starting with 12/01/20 effective dates, you will receive an email from us inviting you to register on the new website. Use the **Register Now** link within the email to access [uhceservices.com](https://uhceservices.com) for the first time. Please note that the invitation to the new website will be sent to the email address we have on file for you. If you wish to confirm an email address, contact your sales representative or you can call Client Services direct at **888-201-4216**.

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## All Savers Virtual Training

All Savers® Alternate Funding plans help give your small business clients more choices. Like multiple plan designs, wellness programs and alternate funding—designed to help employers find the right balance between managing costs and offering affordable, quality medical benefits.

### Learn more through online training.

In 5 short sessions, you'll learn about All Savers Alternate Funding product components, rates, renewals, reporting and wellness capabilities. You can easily access these training presentations 24/7 from anywhere. Each session takes just 10 to 15 minutes to complete.

### Choose from:

[What Is Alternate Funding?](#)

[Eligibility, Quoting and Taxes](#)

[Real Appeal® and Wellness Programs](#)

[All Savers Employer Monthly Reporting](#)

[All Savers Alternate Funding DocuSign Training Guide](#)





# Pharmacy Updates

## **Reminder: Essential Prescription Drug List (PDL) and the Standard Select Pharmacy Network**

The Essential PDL combines a benefit design with four tiers with a closed drug list. In most therapeutic classes, there are multiple medications that all work the same or in a similar way. By covering only those drugs that offer both unique clinical value and competitive prices, we provide coverage for treatment options members need while providing them with lower total pharmacy costs. In the rare circumstance a member is unable to use a covered option, an exception process is available.

**Effective 1/1/2021, UnitedHealthcare will be offering the 4-Tier Essential Prescription Drug List (PDL) paired with the Standard Select Pharmacy Network for all fully-insured 2-50 customers.** The Standard Select Pharmacy Network will replace the Value Pharmacy network, and offers national access to pharmacies with greater savings. Similar to the Value Pharmacy network, the Standard Select Pharmacy network is anchored by Walgreens and excludes both CVS and Target (other exclusions apply; please consult your Sales and Account Management Teams for more details).

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## **Reminder: Prescription Drug List (PDL) Updates effective January 1, 2021**

To respond to price changes, new clinical information or other market factors that affect medications, we update the PDL typically 2-3 times per year. For example, when a medication's price increases in the middle of the year, we're able to make a mid-year change. This helps us manage the pharmacy benefit responsibly – providing more affordable options and reducing excess costs.

You can review the recorded webcast that discusses the PDL updates that took place effective 1/01/2021 via this link: [January 2021 PDL Updates](#)

### **Member Notification**

Impacted employees will receive a letter 30-60 days prior to the effective date.

***Stay tuned for more information about our upcoming PDL changes taking effect May 1, 2021.***



# Specialty Updates: Benefit Ally (100+ eligible)

## With Benefit Ally, relief is in sight.

Whenever employees experience a health crisis, their primary focus should be on their health—not on their medical debt. As their employer, you can help by offering UnitedHealthcare Benefit Ally™. A suite of supplemental health products bundled with your medical plan, Benefit Ally automatically pays out a financial benefit when an eligible medical event is identified. Here are some examples:



### Accidents

- Emergency room visits
- X-rays
- Physical therapy



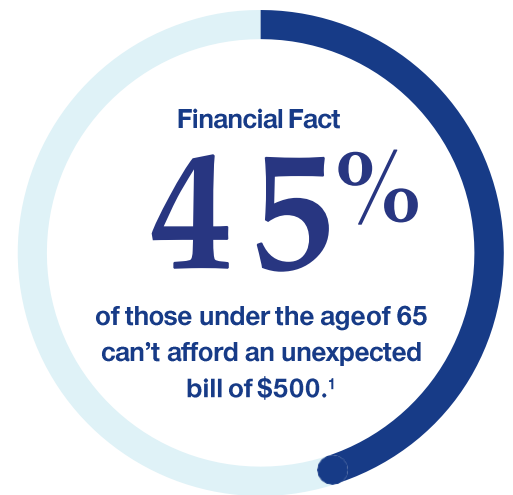
### Critical Illness

- Cancer
- Heart attack
- Stroke



### Hospital Indemnity

- Hospital or ICU admissions or stays



## Offering support that benefits both you and your employees.

### For our customers:

- Simplifies administration because it eliminates duplication of work.
- Helps you offer solutions built to lessen your employees' financial burden.
- May help attract and retain staff.
- Available at a competitive price.

### For your employees:

- Helps lessen the financial burden of critical care for employees — and their covered family members, too.
- Saves time because cash payments are automatically sent to the employee when an eligible medical event is identified.
- May lead to greater employee satisfaction.

## Here's an example of Benefit Ally at work.

Say your employee, Jack, fractures his leg and needs emergency care and crutches. Even with his health plan, the injury sets Jack back because of his deductible expenses. See how a Benefit Ally plan can help.\*

Initial care/hospital care		Follow-up care/common injuries	
Emergency room visit	\$100	Crutches	\$100
Diagnostics: X-ray	\$50	Follow-up physician visit	\$50
Initial physician visit	\$50	Fracture benefit	\$750
<b>Total payment to Jack:</b>	<b>\$200</b>	<b>Total payment to Jack:</b>	<b>\$900</b>

Jack receives a check for

**\$1,100**

and he can use it however he chooses.

Contact your UnitedHealthcare representative for more information.

\*For illustrative purposes only. Example is based on a Value plan design. Cost varies based on packages. For more information, refer to plan benefit materials. Payout from member's Benefit Ally coverage will be triggered when UnitedHealthcare identifies a qualifying medical event.



# Specialty Updates: Supplemental Health

## Supplemental Health Benefits Explained

Below are three videos that are less than two minutes in length and offer fun graphics and clear language to go along with UnitedHealthcare's vision to deliver the most affordable coverage; simplest experience; and highest quality, supported care.

**Accident Protection:** pays the employee a cash benefit for covered injuries

Video: [Accident Protection Plan Explained](#)

**Critical Illness:** pays the employee a cash benefit if diagnoses with a covered condition

Video: [Critical Illness Protection Plan Explained](#)

**Hospital Indemnity:** pays the employee a cash benefit for a covered hospital stay and related expenses

Video: [Hospital Indemnity Protection Plan Explained](#)

All three of these supplemental health products offer:

- Flexible plan options
- Guarantee issue and rate guarantees
- HDHP compatibility and portability
- Optional wellness riders
- Personal claims support
- Enrollment education and support
- Medical plan and clinical integration and more



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## Customers can save even more when they bundle their plans.<sup>1</sup>

Help customers get a 5% second year rate cap when they add a dental plan by July 1, 2021.



The guidelines:

- Effective dates are January 1, 2019 – July 1, 2021.
- Group size 2 – 100 eligible lives.
- Offer not available to groups situs in RI, WI, WA, FL (2-50), ACEC groups.

## Earn big smiles with guaranteed dental rates.

<sup>1</sup>Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Please consult your UnitedHealthcare representative for more details.



# Specialty Updates: uBundle

## See more health plan savings with uBundle for 51+ groups

Eligible fully-insured customers can save up to 4 percent on their medical premiums when bundling the UnitedHealthcare medical plan with UnitedHealthcare dental, vision, life, disability and supplemental health plans. Bundling also helps simplify the administrative experience and provides employees with a more competitive benefits package.



\*For new business effective Jan. 1, 2019 or later. Ask for details.

Add to that simpler administration and dedicated support — plus **Bridge2Health**® integration, which gathers actionable data to close gaps in care, reduce costs and improve productivity.

Specialty	Members	Providers	Experience
Dental	11M+	104K+ unique network providers <sup>2</sup>	
Vision	19M+	100K+ network private practice and retail chains <sup>2</sup>	
Life, Disability and Supplemental Health	1.5M+		20+ years of experience <sup>2</sup>

<sup>1</sup>Subject to uBundle rules, coverage and participation requirements. uBundle and certain specialty plans may not be available in all states or for all group sizes. Components subject to change. Ask your UnitedHealthcare representative for details. <sup>2</sup>UnitedHealthcare internal membership and network reports, October 2018.

## uBundle Medical Cost Savings: Key Reminders

- uBundle is available for 51+ customers (based on each state's counting methodology)
- uBundle discounts apply to both in-force fully-insured medical business as well as new business opportunities (including All Savers)
- uBundle discounts are applied to the medical plan rates when NEW Specialty Lines of Coverage are sold.
- For customers with existing specialty lines, the in-force specialty lines do not contribute to the uBundle qualification criteria.
- uBundle discounts remain in place each year as long as the medical and specialty lines continue to renew.

For more details on how uBundle can help your customers save money, please contact your **Specialty Account Executive** for Details.

<sup>1</sup>Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Please consult your UnitedHealthcare representative for more details.

