

UnitedHealthcare Now

Innovations that Count
Small Business Experience



Local Leadership Team

Tom Wiffler, President and CEO

Sandy DeStefano, Vice President
Sales and Account Management-Small Business

Eric Nelson, Director of Sales-Small Business

Diane Vojtas, Director of Account Management-
Small Business

Shawn Doty, Manager of Sales Operations-
Small Business

National and Regional Leadership Team

Gail Boudreaux, Executive Vice President
UnitedHealth Group, CEO UnitedHealthcare

Kathryn Sullivan, Central Region CEO

Tom Bellamy, Regional Vice President-
Small Business

Member Service

- ▶ 100% of member phone calls are taken in the United States
- ▶ Call quality for accuracy and accessibility remains strong
 - Improving year after year from 97.6% in 2008 to 98.6% in 2011
- ▶ First call resolution is a key factor
 - 100% of member calls are recorded
 - Member call survey satisfaction improved from 92.7% in 2009 to 95% in 2011
 - Members can request follow-up calls from a Supervisor
- ▶ Health Advisor provides “concierge” services to help members navigate the health system by providing assistance with pharmacy, consumer-driven health (CDH) accounts, specialty benefits, as well as medical benefits
 - Three-way calling with provider offices for claim questions and appointment scheduling
 - Outbound follow-up calls made to members

Network

- ▶ Relationship – focused philosophy with predictable, stable and affordable pricing disciplines
- ▶ Provider Advocates serve as “feet on the street” service directly related to our improvements with provider satisfaction of 69.9% in 2007 to 91.5% in 2011
- ▶ Multiple competitive Network options with innovative product offerings available to meet your access/pricing needs
- ▶ 1H:1N (One Hospital, One Nurse) program staffs onsite and telephonic nurses at certain contracted facilities to assist inpatient members
- ▶ Recently announced contracts with:
 - Rush-Copley Medical Center and Rush University Medical Center were added to the UnitedHealthcare network in 2012. The addition of this network includes access to an additional 780 physicians and health care professionals in Illinois.

Product Innovations

- ▶ \$0 Copay for Kids
 - This new benefit was added to plans on the insurance license for our 2011 Certificate of Coverage. All office visit co-payments for children 18 and under will be \$0 for diagnostic and preventive care when the services are performed by a pediatrician or primary care physician.
- ▶ UnitedHealthcare Navigate®
 - Navigate offers a variety of plan design options that provide traditional benefits with the security and guidance of a primary care physician.
- ▶ UnitedHealthcare Multi-Choice®
 - With UnitedHealthcare Multi-Choice, groups with 2-50 eligible employees may choose from one package that includes multiple benefit design options, allowing you to select exactly the medical benefit coverage you need.
- ▶ myHealthcare Cost Estimator
 - myHealthcare Cost Estimator is your personalized online tool that will empower you to make informed health care decisions. It is fully integrated with customer service and clinical support to help you get the answers you need.
- ▶ UnitedHealthcare Health4Me
 - UnitedHealthcare Health4Me mobile app provides instant access to your family's critical health information — anytime/anywhere. Whether you want to find a physician near you, check the status of a claim or speak directly with a health care professional, Health4Me is your go-to resource.

Operations

- ▶ No Fee Services Available through UnitedHealthcare Benefit Services (20-99 eligible employees)
 - UnitedHealthcare Benefit Services provides COBRA services for all eligible products, regardless of vendor.
 - Simplified COBRA process - new daily feed for COBRA election forms that are sent directly to the member
 - Pre Tax Premium Planning Services - Maintain compliance with Federal Regulations, provide your clients with the necessary plan document and filings as required under section 125
 - No Fee flexible spending account (FSA)
- ▶ Claim Accuracy increased from 99.7% in 2010 to 99.94% in 2012¹

We pay over 20 million claims per month

- 84% (**over 10 points higher than the industry average**) of claims are processed automatically
- 98% of claims are paid within 10 days of receipt²

¹Claims data from January 2012 to October 2012.

² SOURCE: UnitedHealthcare service data, Sept. 2010 and 2011 McMahon Trend Summary

³ FORTUNE Magazine, March 19, 2012. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of, UnitedHealth Group.

All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator, or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits. Insurance coverage provided by or through UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of Illinois or their affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

FORTUNE® Magazine

FORTUNE Magazine has released its 2012 ranking of the most admired companies. For the second consecutive year, UnitedHealth Group was ranked number one among health care insurance and managed care companies in the following categories³:

- ▶ Innovation
- ▶ People management
- ▶ Use of corporate assets
- ▶ Social responsibility
- ▶ Quality of management
- ▶ Financial soundness
- ▶ Long-term investment
- ▶ Quality of products/services

J.D. Power and Associates

UnitedHealthcare was ranked “Highest Employer Satisfaction among Self-Insured Commercial Health Plans,” according to the J.D. Power and Associates 2011 Employer Health Insurance Plan StudySM. The study includes feedback from self-insured employers nationwide.

UnitedHealthcare ranked highest in a study that looked at five self-insured satisfaction factors:

- ▶ Cost and cost management
- ▶ Account servicing
- ▶ Employee plan service experience
- ▶ Product offering and benefit designs
- ▶ Problem resolution

American Medical Association

According to The American Medical Association's (AMA) 2012 National Health Insurance Report Card, released June 18, 2012, UnitedHealthcare was ranked first for the second year in a row among its industry peers on two metrics that are highly important to physicians: Contracted Fee Schedule Match Rate and Electronic Remittance Advice (ERA) Accuracy. The Report Card provides an annual check-up for the nation's largest health insurers and the systems they use to manage, process, and pay claims.

