



UNITEDHEALTHCARE HELPS ENABLE EMPLOYERS TO SAVE BY BUNDLING MEDICAL COVERAGE WITH SPECIALTY BENEFITS

One misstep employers might make when trying to reduce health care costs is to eliminate specialty benefits such as vision, dental or disability. There are compelling reasons why employers should continue to offer or add these benefits, especially because combining medical coverage with specialty plans may result in improved employee health outcomes, increased productivity and lower costs.¹

With growing evidence of a link between oral and eye health to overall health, as well as to an array of chronic medical conditions, offering specialty benefits may prove valuable to employers and employees. And with uBundle®, employers across the country can save on medical premiums* when combining a UnitedHealthcare medical plan with specialty benefits, including qualifying dental, vision, life and supplemental health (accident, critical illness, hospital indemnity and disability). For an employer with 500 employees and a traditional health plan, the first-year savings with uBundle can exceed \$150,000**.

Additionally, when medical and specialty benefits are bundled through UnitedHealthcare, integrated data can help lead to better health decisions and contribute to improved health outcomes. This integrated approach enables proactive clinical interventions and consumer-engagement strategies, helping support a whole-person approach to care. For instance, the approach can link eligible employees with disease management programs and provide appointment reminders that help close gaps in care. By drawing upon a wide range of data, employers may be able to help improve their employees' health outcomes and lower costs by up to 4%.¹

This integrated approach proved valuable for Grace,² a UnitedHealthcare member who underwent surgery to resolve



Why it's important.

1 in 2

workers in the U.S. has a chronic condition.³

65

work days are missed each year (per employer) due to diabetes alone.⁴

Chronic conditions

like heart disease, diabetes, respiratory disease and arthritis call for care that can span multiple health benefits.³

\$1,685

is the average cost of absence per employee each year.⁵

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ankle and foot pain. As Grace recovered at home, the program connected her to a case manager who helped coordinate care. When Grace didn't feel safe navigating her home alone or confident in changing her dressings, her case manager organized home health care and also assisted with in-home physical therapy scheduling. Grace's case manager provided further assistance by connecting her to a social worker when she needed rides to see her doctor, as well as to the Employee Assistance Program (EAP) to receive resources in coping with stress when she grew frustrated due to her decreased mobility. Grace was thankful for the personal assistance she received from her care team, and she healed faster and returned to work feeling better.

Offering specialty benefits as part of an employee's menu of benefit options may help maximize the effectiveness of a company's health care dollars and build a culture of health and productivity. For more information, contact your broker or UnitedHealthcare representative. ☀

* Savings apply only to first-year medical premiums for employers with 51-100 employees; savings continue as long as the program is in effect for employers with 101 to 2,999 employees, as long as the qualifying benefits remain in-force. uBundle is not available in all states.

** For illustrative purposes only; savings will differ depending on the group size, plans chosen and premiums.

¹ Review of Bridge2Health's impact on our Key and National Account Book of Business, 2018.

² Real case; member name and some details changed for member privacy.

³ National Center for Chronic Disease Prevention and Health Promotion. Chronic Disease Prevention and Health Promotion (NCCDPHP). Atlanta. Centers for Disease Control and Prevention; 2017. Web.

⁴ Asay GRB, Roy K, Lang JE, Payne RL, Howard DH. Absenteeism and Employer Costs Associated With Chronic Diseases and Health Risk Factors in the US Workforce. Table 4. Annual Total Absenteeism and Costs to Employers in the United States Because of Selected Health Risk Factors or Chronic Diseases Among Employees, by Size of Employer. Prev Chronic Dis 2016;13:150503. Centers for Disease Control and Prevention; 2016. Web.

⁵ Worker Illness and Injury Costs U.S. Employers \$225.8 Billion Annually. January 2015. ©2017 CDC Foundation.

Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.

Bridge2Health is included for employers who purchase a fully insured UnitedHealthcare health plan and one or more of the following UnitedHealthcare plans: Dental (groups 101+), Vision (groups 101+), Disability (groups 2+), Critical Illness Protection (groups 51+), Accident Protection (groups 51+), Hospital Indemnity Protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your broker or UnitedHealthcare representative.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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

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