

Consumer-driven health plans

Creating health and wealth connections while controlling health care costs



UMR consumer-driven health (CDH) plans represent the most complete programs available in the marketplace today. Our solutions offer a comprehensive health care benefit experience designed to help:

- Employees and plan members live healthier lives and become progressively better consumers of health care.
- Employers create an environment capable of materially reducing the burden of health benefit costs on their businesses.

The program begins with driving personal ownership through selection of a consumer account type, such as a qualified high deductible health plan with a health savings account (QHDHP/HSA) or a health reimbursement account (HRA). Integrating your selected benefit plan with our state-of-the-art care management offering is available in order to best manage your at-risk population and encourage those who are healthy to stay that way!

UMR offers a variety of incentive tactics and strategies in order to increase participation in care management programs or simply to motivate members to take an active interest in their health and wellness. Lastly, UMR understands that communication and educational campaigns are necessary for any program to succeed. We provide a suite of effective and informative materials to help members understand and use the plans most effectively.

Ownership + Education + Activation = Success!

Qualified high deductible health plan/ health savings account (QHDHP/HSA)

UMR's QHDHP/HSA product offers a complete solution, which can be seamlessly configured for your needs. We handle the claim administration and provide employers with a choice of several preferred HSA financial institutions that offer a variety of integration points.



We help employers create an environment capable of materially reducing the burden of health benefit costs on their businesses.



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Improving Health, Reducing Costs

Our programs work to identify, engage, empower and change member behavior in an effort to improve their overall health.

In addition to the immediate cost relief of a higher deductible and payroll tax benefit, benefit managers will also be relieved by the ease of implementation. Through our complete product offering, we save companies additional time and money by being the single source for account management, employee communications, enrollment meeting facilitation and coordination of member services.

Health reimbursement account (HRA)

Flexibility is the key to the UMR HRA product offering. Our benefit plan modeling tools can help employers design a plan structure that meets their cost and benefit goals. Employers have configuration options regarding deductible placement, account access points, accumulation rules and balance rollover management.

As a full-service provider of consumer and traditional benefits, we can also offer employers an integrated product that includes a traditional PPO and an HRA. UMR provides full flexible spending account (FSA) administration services as a convenient way to help participants fund any out-of-pocket member responsibility, while making

full use of the available tax advantages. We have extensive HRA experience and bring a wealth of ideas to the table in order to design an HRA plan that works for specific employer needs.

Care management

UMR Care Management believes it takes more than provider discounts to control costs. Our care management programs offer a proactive approach to improving health while reducing health care costs for the long term.

UMR will provide you with a way to better understand your data, develop a comprehensive plan and engage members in managing their own health. We also provide a strategy for reducing the trend associated with health care costs and lost productivity. Our programs work to identify, engage, empower and change member behavior in an effort to improve their overall health.

UMR offers a number of incentive programs which can be used individually, packaged together, or custom designed specifically for you.

Incentives

Incentives have materialized as a proven vehicle to drive behavior change and inspire members to take a more active interest in managing their health and financial wellness. UMR offers a number of incentive programs which can be used individually, packaged together, or custom designed specifically for you.

Additionally, **umr.com** provides employers with the flexibility to establish both challenges and events that can reflect employer-sponsored and community activities, which highlight and drive an active, healthy lifestyle. **umr.com** provides online incentive tracking and fulfillment that allows flexible administration of rewards. Our standard incentives include rewards for:

- ***Completing an online clinical health risk assessment (CHRA)*** which helps members learn about their health status and possible health risks. In most cases, biometric testing accompanies the CHRA, which collectively provides empirical

data in conjunction with self-reported information. A CHRA can be used to encourage participation in a wealth of care management programs.

- ***Completing biometric screenings or meeting biometric targets***
- ***Actively participating in coaching programs*** (if identified as a candidate and successfully enrolled). While engaging with a health coach to best manage their disease, members receive a pool of additional dollars which can be used to help offset medical costs related to their illness.
- ***Actively participating in other care management or coaching sessions*** for wellness and maternity management can also be rewarded in order to maximize participation.

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To learn more about our consumer-driven health plan, visit our website at www.umar.com or contact your UMR representative.

Informational tools

UMR offers an online member portal, providing 24/7 access to important account information – such as account balances, incentive eligibility and claims activity – making it easy for members to manage their health benefits. In addition, UMR offers a variety of print and online materials to assist plan members in pursuing high quality, affordable health care options.

We combine our own quality Web services with nationally known medical and pharmaceutical resources offered by best-in-class organizations. We also provide **an efficient and effective suite of reporting tools, so employers know exactly how their benefit dollars are spent.**

Communications

A key to CDH plan success is a thoughtful marketing and communications campaign to ensure members understand their benefit offerings and how to make the most out of them. Effective print and online informational tools for employers and plan members are available to educate and communicate plan options, features and benefits.

Our communication plans are established, tested and can be seamlessly applied to any organization.

We are also available to customize and create new material based on your unique needs.

Benefits far into the horizon

CDH components can be configured to help consumers within a retiree population as well. With UMR's retiree reimbursement account (RRA) arrangement, retirees can use these funds to pay for insurance premiums, obtain reimbursement for qualified expenses or both.

Like an HRA, defined contributions are made annually by the employer and can accumulate year-over-year. Accounts can be set up to include the retiree and his/her dependents. They are not considered as taxable income, making this an attractive retirement benefit for both the employer and employee.

We know one size does not fit all, so we offer design leadership and consultative support in order to assist in developing benefit plan options, care management programs, incentive structures and communication campaigns that are designed for your needs and population. We would be happy to work with you to define CDH options for your organization.



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