

# UHC SPECIALTY NEWSLETTER

## Get back to the fundamentals of our specialty products!

In this issue, we're highlighting the importance of understanding our contribution and participation guidelines, as well as the plans and benefits available. From plan maximums to guaranteed issue amounts, we're breaking down the basics to help make informed decisions for small business employer groups.



## Dental

<b>Employer Contribution</b>	<b>Contributory:</b> 50% - 100% employer contribution <b>Voluntary:</b> 0% - 49% employer contribution, 0% toward dependents
<b>Employee Participation</b>	<b>Contributory:</b> 75% participation of eligible employees less valid waivers, not to fall below 50% of total eligible employees <b>Voluntary:</b> 2 eligible employees, 2 enrolling
<b>Ortho/Implant Participation</b>	5 eligible employees, 3 enrolling
<b>Stand Alone</b>	<b>Yes</b> - Sell without other UHC products down to 2 eligible employees
<b>Dual Option</b>	<b>Dual Option Requirements:</b> <ul style="list-style-type: none"> <li>• DHMO/DPPO requires <b>5 eligible employees, 3 enrolling</b></li> <li>• DPPO/DPPO requires <b>10 enrolling employees</b></li> <li>• <b>20% relativity spread</b> between the two plans</li> <li>• <b>2 key differences</b> between the two plan offerings</li> </ul>

Under 5 Eligible	Over 5 Eligible
Annual Max Up to \$1500	Annual Max \$2000 \$2500 \$3000 \$5000 Unlimited
	Child Only Ortho <b>or</b> Child and Adult Ortho
Consumer MaxMultiplier	Consumer MaxMultiplier
	FlexAppeal Preventative MaxMultiplier ("H" Plans)
	FlexAppeal Enhanced ("X" Plans)

Things to Consider:		
Voluntary	<b>Or</b>	Contributory
Incentive	<b>Or</b>	Passive
Waiting Period	<b>Or</b>	No Waiting Period
Endo/Perio in Major Services	<b>Or</b>	Endo/Perio in Basic Services
MAC	<b>Or</b>	UCR (70%-95%)
Dual Dental DHMO/PPO Requires 5 Eligible	<b>Or</b>	Dual Dental PPO/PPO Requires 10 Eligible



## Vision

Employer Contribution	Employer Paid:	50% - 100% Contribution	<b>2-99 Eligible</b>			
	Voluntary:	0% - 49% Contribution				
Participation	Employer Paid:	75% participation, less valid waivers Not to fall below 50% eligible	Frequency	12/12/12, 12/12/24, 12/24/24, 24/24/24		
	Voluntary:	2 eligible employees, only 1 to enroll	Exam Copy	\$0 \$10 \$15 \$20 \$25		
Stand Alone	Available		Material Copay	\$0 \$10 \$15 \$20 \$25 \$30		
Dual Option	Not Available		Frame Allowance	\$100 \$130 \$150 \$175 \$200		
			Contact Allowance	\$105 \$125 \$150 \$175 \$200		
			Progressives covered at a copay by tier (I,II, III, IV)			



## Life

### BASIC LIFE

<b>Employer Contribution</b>	<b>Non-Contributory:</b> 100% employer contribution <b>Contributory:</b> 25% - 99% employer contribution <b>Voluntary:</b> Not available on basic life, would require supplemental life
<b>Employee Participation</b>	<b>Non-Contributory:</b> 100% participation of eligible employees, waivers do not apply to life products <b>Contributory:</b> 75% participation of eligible employees <b>Voluntary:</b> Not available on basic life, would require supplemental life
<b>Stand Alone</b>	<b>2-5 Eligible Employees:</b> Requires 2 additional specialty lines <b>6+ Eligible Employees:</b> Available

#### Guarantee Issue and Plan Maximum

Group Size	Guarantee Issue	Plan Max
2-5 Eligible Employees	\$25K	\$50K
6-19 Eligible Employees	\$50K	\$175K
20-50 Eligible Employees	\$100K	\$250K
51- 99 Eligible Employees	Lesser of \$175K or Plan Max	\$350K

### SUPPLEMENTAL LIFE

<b>Employer Contribution</b>	<b>Voluntary:</b> 100% employee paid
<b>Employee Participation</b>	<b>2-9 Eligible Employees:</b> Not available <b>10+:</b> 25% participation of eligible employees
<b>Stand Alone</b>	<b>No</b> - Requires basic life

#### Guarantee Issue and Plan Maximum

Group Size	Guarantee Issue	Plan Max
10-19 Eligible Employees	\$30K	\$100K
20-50 Eligible Employees	\$30K	\$100K or \$200K
51-99 Eligible Employees	\$50K or \$80K	\$100K or \$200K or \$300K



## Disability (STD/LTD)

Employer Contribution	Non-contributory:	100% Contribution
	Contributory:	25% - 99% Contribution
	Voluntary:	0%-24% Contribution
Participation	Non-contributory:	100% participation, <b>2+ eligible</b>
	Contributory:	50% participation, <b>10+ eligible</b>
	Voluntary:	25% participation, <b>10+ eligible</b>
The STD benefit duration and LTD elimination period must align to avoid a gap in coverage.		
13 weeks	=	90 days
26 weeks	=	180 days
Stand Alone	Available <b>6+ eligible</b>	

**Long-Term Disability**

Benefit:	50%, 60%, 66.67%
Duration:	2-year, 5-year, ADEA I with NRA (retirement)
Elimination Period:	90 days, 180 days

**Short-Term Disability**

Benefit:	Flat amount, 50%, 60%, 66.67%
Duration:	13 weeks, 26 weeks
Elimination Period:	0/7, 7/7, 0/14, 7/14, 14/14 days