MAY NEWSLETTER

UnitedHealthcare/New York Health Plan



Agenda

- Grow With Us In 2024
- And Don't Forget About Our Competitive Positioning in Mid-Hudson!
- Oxford Zero Deductible Plans - Top Sellers!
- $5 Primary Care Physician (PCP) Copays for Kids
- Upcoming Webinars for Oxford Members
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- Reminders

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Grow With Us In 2024

2024 is off to a great start thanks to our valued broker and general agent partners. As we continue into 2024, keep in mind our favorable competitive position in the New York Small Group market. As a reminder, we were approved for a 4.7% overall Oxford rate increase for 2024.

When quoting and selling Oxford, don't lose sight of our:

- Commitment to the Small Group Market
- Stable product portfolio
- Broad network access
- Behavioral health service
- New consumer-focused features

And Don't Forget About Our Competitive Positioning in Mid-Hudson!

Groups and members of the Mid-Hudson region (Dutchess, Putnam, Orange, Sullivan and Ulster counties) will find savings opportunities on many Oxford plans, especially within our Liberty and Metro networks in 2024. In comparing one of our competitor's top 5 plans against our Liberty network options, we are presenting savings of up to 12%. If groups are thinking about changing carriers, getting a quote from Oxford makes more sense than ever!



Additionally, the Mid-Hudson region can expect to see new wellness programs and value-added benefits. Subscribers can earn up to $300 per year through UnitedHealthcare Rewards for reaching certain program goals and completing personalized activities. Earnings can be received in the form of a gift card, Optum bank HSA dollars (if eligible), or Earn It Off Option. Plus, Sweat Equity offers subscribers up to $200 in a 6-month period for completing 50 fitness activities, for a total of $400 per year.

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Oxford Zero Deductible Plans - Top Sellers!

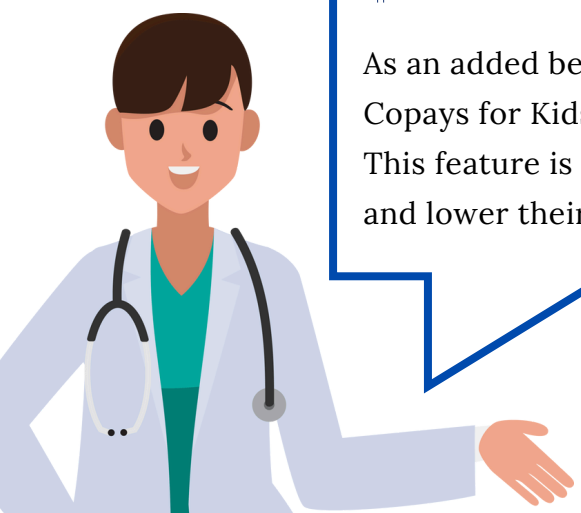
UnitedHealthcare developed several Oxford non-gated EPO plans with a zero deductible (ZD) for the New York small (1–100) group market. By removing the upfront deductible for members, our Oxford ZD plans help remove confusion for members by letting them know what they will pay out of pocket before getting health care services. With fixed copayments for benefits and 100% coinsurance, these plans also tend to be more affordable.

Oxford ZD plans are available with either the Freedom, Liberty or Metro networks. Specific plan highlights are outlined below:

Benefit Description	NY G FRDM NG 25/50/100 EPO ZD 24	NY S FRDM NG 50/100/100 EPO ZD 24	NY G LBTY NG 25/50/100 EPO ZD 24	NY S LBTY NG 50/100/100 EPO ZD 24	NY S MTRO NG 50/100/100 EPO ZD 24
Metal	Gold	Silver	Gold	Silver	Silver
Network	Freedom	Freedom	Liberty	Liberty	Metro
Gatekeeper	No	No	No	No	No
Rx benefit	$150D T2/T3 $10/$65/$95	$200D T2/T3 $15/$65/$95	$200D T2/T3 $10/$50/$90	$200D T2/T3 $15/$65/$95	$200D T2/T3 $15/$65/$95
PCP copayment	$25	$50	$25	$50	$50
PCP kids copayment	$5	$5	$5	$5	$5
Specialist copayment	$50	$100	$50	$100	$100
Oxford PLN	100%	100%	100%	100%	100%
Oxford Non PLN	$60	$60	$60	$60	$60
Urgent care	$50	$100	$50	$100	$100
Emergency room	$750	$1,500	$750	$1,500	$1,500
IP facility/surgeon	$500/$250	$2,800/$1,400	$500/$250	$2,800/$1,400	$2,800/$1,400
OP freestanding facility/ surgeon	$150/$75	$250/$125	$150/$75	$250/$125	$250/$125
OP hospital facility/surgeon	$500/$250	$500/$250	$500/$250	$500/$250	$500/$250
INN OOPM	$7,000	$9,450	$7,000	$9,450	$9,450
Care Cash NEW	✔	N/A	N/A	N/A	N/A

$5 Primary Care Physician Copays for Kids

As an added benefit on our Oxford ZD plans, we're also offering a $5 Copays for Kids program when visiting their Primary Care Provider (PCP). This feature is designed to help employees improve their children's health and lower their overall out-of-pocket medical costs.



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Upcoming Webinars for Oxford Members

Please note that the following webinars are focused on our members. Employers and brokers may join, but we are asking that brokers share this information with benefit administrators so they can forward to their employees.

UHC Rewards Webinar

- What: Join us for a live webinar about UnitedHealthcare Rewards, a new incentive program where employees can earn dollars for reaching program goals and completing one-time activities.
- When: Tuesday, May 28, 2:00 pm – 3:00 pm CT: Register
  Tuesday, July 30, 2:00 pm – 3:00pm CT: Register
  Tuesday, September 24, 2:00 pm – 3:00 pm CT: Register
  Tuesday, November 26, 2:00 pm – 3:00 pm CT: Register
- Where: Please RSVP by clicking one of the registration links below. To make the registration process easy, please be prepared with the following information: Name, email and UHC Policy ID (optional).



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WHAT'S TRENDING?

Oxford Sweat Equity Program

Making exercise a part of your routine may be one of the most important steps you take toward being the healthiest "you." To help members on their way, we've created the Sweat Equity physical fitness reimbursement program. Subscribers can earn up to $200 in a 6-month period. Spouses/partners and dependent children ages 13 and older can earn up to $100 in a 6-month period. Some examples of qualifying fitness facilities and classes include, boxing/kickboxing, CrossFit, Personal training, Pilates, Standard gyms (including YMCAs and community centers), and more!



One Pass Select Gym Discount Program

As a reminder, One Pass Selct is now aviaialble to all New York Small Group Oxford clients. One Pass Select is designed to make it easier for employees to prioritize their health and wellness through a lower-cost, subscription-based fitness, and well-being program.

Some advantages to the program include:

- No monthly cost to the employer and the
- employee gets to decide the membership of their choosing.
- No long-term contracts or annual gym registration fees.
- The ability to add up to four family members (ages 18+) at
- a 10% monthly discount.
- The option to change tiers monthly.
- Cancel at any time (30 days' notice required).



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SPECIALTY ANNOUCEMENTS

Dental Rate Cap

Help your customers get a 5% second year rate cap when they add a dental plan.

Please see the below rate cap guidelines:

- Group size of 2 –100 eligible lives.
- Note: Offer not available to groups situs in RI, WI, WA, FL (2-50), ACEC groups.

Specialty Broker Bonus Program

We're excited to announce the 2023 New York Small Business Specialty Acceleration Bonus Program. The program applies to new fully insured specialty cases with December 1st, 2023 - June 1st, 2024 effective dates. The cases must have up to 100 eligible employees with 5 or more enrolled employees

Lines of Coverage Sold to Each Customer	Bonus Amount
Dental + one additional line of coverage	$300
Dental + two additional lines of coverage	$600
Dental + three additional lines of coverage	$800
Dental + four additional lines of coverage	$1,200

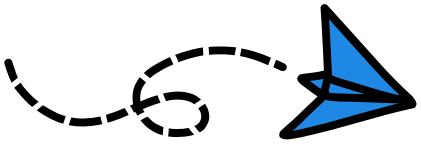
Please reach out to your assigned Sales Representative for more information on the eligiblty criteria.

Q3 2024 Specialty Rate Cards Now Available

UnitedHealthcare has recently released the New York Small Group Dental and Vision Rate Cards for Q3 2024. As a reminder, the rate cards outline specialty rates according to zip code and group size. Please reach out to your assigned Sales Representative with any questions you may have.

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REMINDERS

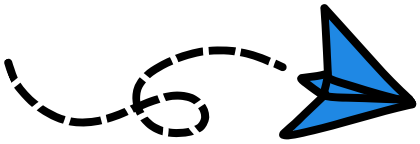


Please note the below 2024 NYSG Oxford New Business Online Submission Deadlines. The below submission deadlines apply to groups electing 3 plans or less that are submitted online via our SAMx tool on uhceservices.com. Manual (paper) submissions for groups electing 3 plans or less need to be submitted by the requested effective date to oxfordnewbusinesssubmissions@uhc.com. Groups requesting 4 or more plans require a manual (paper) submission and must be submitted 15 days prior to the requested effective date to oxfordnewbusinesssubmissions@uhc.com.

Requested Effective Date	Online Submission Deadline Date
January 1, 2024	January 8, 2024
January 15, 2024	January 15, 2024
February 1, 2024	February 1, 2024
February 15, 2024	February 15, 2024
March 1, 2024	March 1, 2024
March 15, 2024	March 15, 2024
April 1, 2024	April 1, 2024
April 15, 2024	April 15, 2024
May 1, 2024	May 1, 2024
May 15, 2024	May 15, 2024
June 1, 2024	June 3, 2024
June 15, 2024	June 15, 2024
July 1, 2024	July 5, 2024
July 15, 2024	July 15, 2024
August 1, 2024	August 1, 2024
August 15, 2024	August 15, 2024
September 1, 2024	September 3, 2024
September 15, 2024	September 15, 2024
October 1, 2024	October 1, 2024
October 15, 2024	October 15, 2024
November 1, 2024	November 1, 2024
November 15, 2024	November 15, 2024
December 1, 2024	December 6, 2024
December 15, 2024	December 15, 2024

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REMINDERS



Oxford Care Cash is available on all NYSG Oxford Freedom Gold Non-HSA plans and Liberty Tiered Network Non-HSA plans. The Care Cash program offers a preloaded debit card that can be used for UnitedHealthcare Premium provider visits as well as network primary care provider visits, 24/7 Virtual Visits, urgent care visits, outpatient behavioral health visits and lab visits. Care Cash is designed to give employees $200 for the year for individual coverage or $500 for family coverage. The card is reloadable, with any remaining balance rolling over each year toward a $2,000 max.

The Oxford Preferred Lab Network features laboratory providers that meet the standards for access, cost, and service set by accrediting organizations. These standards help us improve the laboratory, health care provider and member experience which may improve member health outcomes. Labs such as Quest Diagnostics, Laboratory Corporation of America (LabCorp), and more are currently participating in the Oxford Preferred Lab Network!

UnitedHealthcare will be offering embedded vision benefits to all members enrolled on an Oxford New York small group (1-100) Freedom Network plan. This benefit will apply to new and renewing business beginning with 1/1/2023 policy effective dates! UnitedHealthcare vision benefit is in addition to current Essential Health Benefits (EHB) vision benefits for children.

Plan Highlights:

- 1 annual exam at $10 copay
- $125 contact lens allowance plus $40 allowance to use toward fitting/fees
- $130 frame allowance with 30% discount applied to costs above allowance
- $20% off additional pairs of glasses (including sunglasses)

Employers and brokers will be able to view Supplemental Life and Disability coverage on uhceservices.com. Currently, the site does not offer the abilitiy to add, update, terminate or reinstate these coverages. A message in the portal will direct users to contact Broker and Employer Services for assistance.

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