

Total Solution Proposal

UnitedHealthcare LASchertz, Inc - HSA Full Replacement

At UnitedHealthcare, we pride ourselves on being an industry leader in providing no-fee services embedded in our medical plans. Most of these services are available for a premium through various Third Party Administrators (TPAs). This sheet illustrates an industry average value of these services which are available through your UnitedHealthcare benefit plan at no fee.*

Your Current Enrollment: 20 Employees

Annual Savings **\$11,200**

UnitedHealthcare Services		Value \$	Value Added	Savings	
Premium	<u>Medical, Dental, Vision & Life</u>	\$30.00	Copays for physician office, urgent care, emergency room visits and prescriptions (on most plans), Deductible included in OOP, PDL, Notification, RAPL, Max Multiplier	N/A	\$7,200
Value Added Services					
			Description	Set-Up Fee	Savings
1	<u>Care 24</u>	\$1.00	This is our version of an Employee Assistance Program (EAP). Often times this is free of charge but many TPAs charge \$1 per enrolled employee.	N/A	\$240
2	<u>COBRA Administration</u>	\$1.50	COBRA Administration usually has a Per Employee Per Month PEPM charge between \$3-\$4, plus a set-up fee between \$400-\$500. An average set-up fee is listed.	\$350	\$710
3	<u>PTP Administration</u>	\$0.00	Pre Tax Premium plans usually have a set-up fee but no PEPM fee. There is also often a \$150-\$250 renewal fee which is not shown here. The average set-up fee is listed.	\$400	\$400
4	<u>FSA Administration</u>	\$4.00	FSA administration usually has a set up fee around \$500 and a PEPM fee. Rates do not include debit card fees (usually \$2 per card). Averages of the set-up fee is listed.	\$250	\$1,210
5	<u>HRA Administration</u>	\$0.00	HRAs typically have a set-up fee between \$250 and \$500. The PEPM amounts typically range between \$3 and \$4. An average is shown for the set up and the PEPM fees.	\$0	\$0
6	<u>Packaged Savings</u>	\$6.00	Our specialty products come with our packaged savings program. The amount listed is based on purchasing non-voluntary dental, vision, & life with UnitedHealthcare.	N/A	\$1,440
7	<u>UnitedHealth Allies</u>	\$0.00	UnitedHealth Allies is our health discount program that can help employees and their families save 10 to 50 percent on many health and wellness purchases not included in the standard health benefit plan. Items such as fitness club memberships, cosmetic dental care, laser eye surgery, acupuncture, chiropractic care, massage therapy, and vitamins and supplements are part of UnitedHealth Allies.	N/A	10 - 50%
Savings	<u>Fees</u>	\$250	Set-Up Fees (Values are based on per employee per month averages for TPAs)	\$1,000	\$4,000
Total Solution Savings Estimate					
Total	<u>Premium & Value Added Savings</u>	\$610	Superior UnitedHealthcare products and services packaged for maximum member and employer value!	\$11,200	

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