

## Introducing UnitedHealthcare Benchmark Solutions<sup>SM</sup>

Benchmark Solutions, only from UnitedHealthcare, is an entirely new health plan portfolio featuring our highly-proven plan designs with a special focus on the affordable, integrated Health Savings Account (HSA) and Health Reimbursement Account (HRA) consumer-driven plans for individuals and small businesses up to 99 employees.

### Benchmark Solutions: proven and effective for the long haul

Whether your customer is an individual or a growing enterprise, Benchmark Solutions contains three approaches designed to meet their needs

- **Traditional Benefits** – Proven plans with deductibles up to \$500
- **Balanced Plans** – Tailored plans with deductibles of \$501-1,000
- **Consumer-Driven** – Affordable HSA and HRA plans with deductibles greater than \$1,000

### Designed to keep your customers' business healthy

- **Tailored** – Products that match employer priorities; designed to grow and change with their business needs.
- **Affordable** – Leveraging innovation and efficiency to maintain benefits; making plans more affordable.
- **Proven** – Largest national carrier with extensive network; leading the industry in HSAs and HRAs.
- **Proactive** – Simple, self-service tools save time and money on administration; plus programs that keep your employees healthy and productive.

### A proven and sustainable pattern of performance in lowering health care costs

The systems and tools we've developed over the years are working. That means:

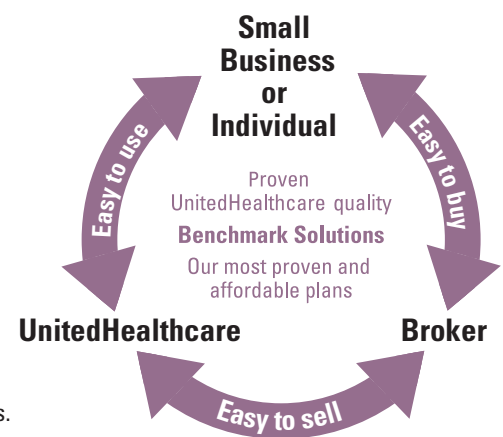
- **Improved Quality** – Superior quality of care based on evidence-based treatments, highlighted in our UnitedHealth Premium<sup>SM</sup> program.
- **Reduced Health Care Costs** – Industry-leading discounts with physicians, facilities, pharmacies and other health care professionals.
- **Reduced Administration Costs** – Driving down expenses through industry-leading claims adjudication automation, online quoting, and an outstanding suite of automated consumer, employer, agent and physician tools.

### Consumer-directed plans save money two ways

Our consumer-directed plans are engaging consumers in the most intimate way they can — through their pocketbooks and their health care choices. The potential benefits are large.

- **Lower Premiums** – Switching to a higher-deductible plan can offer dramatically lower premiums and improved cash flows.
- **Reduced Health Care Utilization** – Our proven consumer activation techniques encourage wise health care purchasing decisions through incentive-driven plan designs and our member Web tools on [myuhc.com](http://myuhc.com)®.

UnitedHealthcare Benchmark Solutions<sup>SM</sup> — new solutions for you and your customers.



### Get Started Today

#### For Employers with 2-99 Employees:

Contact your local UnitedHealthcare sales office, or visit

[www.UnitedeServices.com](http://www.UnitedeServices.com) and select "Preferred Plans" when prompted to generate a Benchmark Solutions quote

#### For Individuals:

Simply call **1-888-457-4672** to get appointed with Golden Rule Insurance Company, and receive product details and quotes

It just makes sense.®

**Traditional Benefits** Proven plans with deductibles up to \$500

Plan Code	DEDUCTIBLE In \$ / Out \$		COINSURANCE In / Out	OUT-OF-POCKET In \$ / Out \$		CO-PAY			Available Pharmacy Plans	
	Single	Family		Single	Family	Office		Urgent Care		ER
						PCP	Specialist			
CIH	\$0/\$750	\$0/\$2,250	100% / 70%	\$2,000/\$4,000	\$4,000/\$8,000	\$20	\$20	\$35	\$75	K4, H9, 2V, G4, 1E
USA	\$250/\$500	\$750/\$1,500	90% / 70%	\$1,500/\$3,000	\$3,000/\$6,000	\$20	\$20	\$50	\$100	K4, H9, 2V, G4, 1E
USC	\$500/\$1,000	\$1,500/\$3,000	90% / 70%	\$2,000/\$4,000	\$4,000/\$8,000	\$20	\$20	\$50	\$100	K4, H9, 2V, G4, 1E
USD	\$500/\$1,000	\$1,500/\$3,000	80% / 60%	\$2,000/\$4,000	\$4,000/\$8,000	\$20	\$20	\$50	\$100	K4, H9, 2V, G4, 1E
LIG	\$500/\$1,000	\$1,500/\$3,000	80% / 60%	\$3,000/\$6,000	\$6,000/\$12,000	\$25	\$50	\$75	\$200	H9, 2V
LIJ	\$500/\$1,000	\$1,500/\$3,000	90% / 70%	\$3,000/\$6,000	\$6,000/\$12,000	\$25	\$50	\$75	\$200	H9, 2V

**Balanced Plans** Tailored plans with deductibles of \$501-1,000

Plan Code	DEDUCTIBLE In \$ / Out \$		COINSURANCE In / Out	OUT-OF-POCKET In \$ / Out \$		CO-PAY			Available Pharmacy Plans	
	Single	Family		Single	Family	Office		Urgent Care		ER
						PCP	Specialist			
ANA	\$1,000/\$2,000	\$3,000/\$6,000	100% / 80%	\$1,000/\$5,000	\$3,000/\$10,000	\$20	\$20	\$50	\$100	K4, H9, 2V, G4, 1E
ANB	\$1,000/\$2,000	\$3,000/\$6,000	100% / 80%	\$1,000/\$5,000	\$3,000/\$10,000	N/A	N/A	N/A	N/A	K4, H9, 2V, G4, 1E
EAB	\$1,000/\$2,000	\$3,000/\$6,000	80% / 60%	\$2,500/\$5,000	\$5,000/\$10,000	\$20	\$35	\$50	\$100	K4, H9, 2V, G4, 1E
CIL	\$1,000/\$2,000	\$3,000/\$6,000	100% / 70%	\$0/\$4,000	\$0/\$8,000	\$20	\$20	\$35	\$75	K4, H9, 2V, G4, 1E
LIH	\$1,000/\$2,000	\$3,000/\$6,000	80% / 60%	\$3,500/\$7,000	\$7,000/\$14,000	\$25	\$50	\$75	\$200	H9, 2V
LIF	\$1,000/\$2,000	\$3,000/\$6,000	100% / 80%	\$1,000/\$5,000	\$3,000/\$10,000	\$25	\$50	\$75	\$200	H9, 2V

**Consumer-Driven** Affordable HSA and HRA plans with deductibles greater than \$1,000

Plan Code	DEDUCTIBLE In \$ / Out \$		COINSURANCE In / Out	OUT-OF-POCKET In \$ / Out \$		CO-PAY			Available Pharmacy Plans	
	Single	Family		Single	Family	Office		Urgent Care		ER
						PCP	Specialist			
ANC	\$2,000/\$4,000	\$6,000/\$12,000	100% / 80%	\$2,000/\$8,000	\$6,000/\$16,000	\$25	\$25	\$75	\$125	K4, H9, 2V, G4, 1E
AND	\$2,000/\$4,000	\$6,000/\$12,000	100% / 80%	\$2,000/\$8,000	\$6,000/\$16,000	N/A	N/A	N/A	N/A	K4, H9, 2V, G4, 1E
USN	\$2,000/\$4,000	\$6,000/\$12,000	80% / 60%	\$4,000/\$8,000	\$8,000/\$16,000	\$25	\$25	\$75	\$125	K4, H9, 2V, G4, 1E
USP	\$2,500/\$5,000	\$7,500/\$10,000	90% / 70%	\$4,500/\$9,000	\$9,000/\$18,000	\$25	\$25	\$75	\$125	K4, H9, 2V, G4, 1E
USX	\$5,000/\$7,500	\$15,000/\$22,500	90% / 70%	\$7,500/\$10,000	\$15,000/\$20,000	\$30	\$30	\$100	\$150	K4, H9, 2V, G4, 1E
<b>Split Co-Pay Plans</b>										
LIA	\$1,500/\$3,000	\$4,500/\$9,000	100% / 80%	\$1,500/\$8,000	\$4,500/\$16,000	\$25	\$50	\$75	\$200	H9, 2V
EAC	\$1,500/\$3,000	\$4,500/\$9,000	80% / 60%	\$3,500/\$7,000	\$7,000/\$14,000	\$25	\$50	\$75	\$125	K4, H9, 2V, G4, 1E
LIL	\$1,500/\$3,000	\$4,500/\$9,000	80% / 60%	\$4,500/\$9,000	\$9,000/\$18,000	\$25	\$50	\$75	\$200	K4, H9, 2V, G4, 1E
LII	\$2,000/\$4,000	\$6,000/\$12,000	100% / 80%	\$2,000/\$8,000	\$6,000/\$16,000	\$25	\$50	\$75	\$200	K4, H9, 2V, G4, 1E
LIB	\$2,500/\$5,000	\$7,500/\$15,000	100% / 80%	\$2,500/\$9,000	\$7,500/\$18,000	\$25	\$50	\$75	\$200	K4, H9, 2V, G4, 1E
LIC	\$3,000/\$6,000	\$9,000/\$18,000	100% / 80%	\$3,000/\$10,000	\$9,000/\$20,000	\$25	\$50	\$75	\$200	K4, H9, 2V, G4, 1E
LID	\$4,000/\$6,000	\$12,000/\$18,000	100% / 80%	\$4,000/\$10,000	\$12,000/\$20,000	\$25	\$50	\$75	\$200	K4, H9, 2V, G4, 1E
LIE	\$5,000/\$6,000	\$15,000/\$18,000	100% / 80%	\$5,000/\$10,000	\$15,000/\$20,000	\$25	\$50	\$75	\$200	K4, H9, 2V, G4, 1E
<b>Non-embedded Deductible Plans</b>										
HDB*	\$1,100/\$2,200	\$2,200/\$4,400	100% / 80%	\$1,100/\$4,400	\$2,200/\$8,800	N/A	N/A	N/A	N/A	H9
HDD*	\$2,000/\$4,000	\$4,000/\$8,000	100% / 80%	\$2,000/\$8,000	\$4,000/\$16,000	N/A	N/A	N/A	N/A	H9
HDF*	\$2,850/\$5,000	\$5,600/\$10,000	100% / 80%	\$2,850/\$10,000	\$5,600/\$20,000	N/A	N/A	N/A	N/A	H9

\* Preventive coverage: 100%  
 For "LI" and "EA" Plans: Deductible applies toward out-of-pocket maximum.  
 For "HD" Plans: Combined medical and pharmacy deductible and out-of-pocket maximum. After deductible is met, coinsurance and pharmacy copayments apply.  
 Plan is HSA-eligible. In 2006, maximum HSA contribution is the lesser of the plan deductible or \$2,700 single/\$5,450 family for 2006. These amounts are subject to change by IRS and do not include catch-up contributions for subscribers age 55 and over.

Plan has non-embedded family deductible and out-of-pocket maximum, meaning no individual in the family has satisfied the deductible or out-of-pocket maximum until the entire family amount has been met.

**Pharmacy Plans**

Plan Code	CO-PAY			Mail Order (90-Day Supply)	Deductible (per covered person, 3 per family)
	Tier 1	Tier 2	Tier 3		
H9	\$10	\$30	\$50	2.5x each retail category	N/A
2V	\$10	\$35	\$60	2.5x each retail category	N/A
G4	\$10	\$30	\$50	2.5x each retail category	\$100
K4	\$10	\$25	\$40	2.5x each retail category	N/A
<b>Shared Pharmacy Plans</b>					
1E	Member Co-pay: \$10 Maximum per Drug Benefit: \$60	Member Co-pay: \$30. Maximum per Drug Benefit: \$40	Member Co-pay: \$50. Maximum per Drug Benefit: \$30	2.5x each retail category	\$2,500 3x family or \$7,500

Please talk to your UnitedHealthcare representative, or consult other UnitedHealthcare collateral with more detailed product information, for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible, whether preventive services are covered at 100%, and other benefit details.

Insurance coverage provided by or through United HealthCare Insurance Company. Administrative services to self-funded plans provided by United HealthCare Insurance Company or United HealthCare Service LLC. Health plan coverage provided by or through: UnitedHealthcare of the Midwest, Inc.