



Navigating your renewal kit

For California Small Business (2-50) groups renewing March 1, 2011 and after

At UnitedHealthcare, we understand that renewing your health coverage is one of many things on your to-do list when you're running a small business. That's why we've provided this step-by-step guide to reviewing your options and renewing onto the plan that matches your current needs best.

Review your current plan.

Take a look at your current plan. You may decide to keep the same or similar benefits or choose from an assortment of other plan options that may better suit the current needs of your business. If you wish to change plans, you must notify us in writing; otherwise, no action is required, and you'll be automatically renewed onto your current or most similar plan design.

Please see the Plan Benefit and Administration Changes document for key benefit changes that may affect you and your employees.

It is your responsibility to inform your employees of any benefit changes that occur upon renewal. These changes are effective upon your renewal date, unless otherwise noted.

Consider more options.

We provide you with more options, in case you're interested in changing your current plan or adding coverage.

UnitedHealthcare Multi-ChoiceSM is available to groups with five or more enrolling employees, allowing you to purchase a single package that includes multiple benefit design options, so you can offer your employees an array of health care coverage options to meet a variety of health care and financial needs. Our Multi-Choice packages include different mixes of HMOs, PPOs, HSAs and HRAs. All of these packages give you the option to choose one or more UnitedHealthcare SignatureValueTM HMO plan(s), which provide the most comprehensive coverage of all our plans.

Groups with four or fewer enrolling employees may choose any of the available benefit design options offered as a stand-alone plan.

Our **specialty medication pharmacy plans** include the administration of a separate copayment or coinsurance for certain specialty medications. Members will have coverage for important medications, which keeps your overall costs low.

You can also save when you purchase specialty products, such as vision, dental, life and disability, with your medical coverage. Our **Packaged Savings[®]** program gives you administrative savings based on your medical enrollment and will continue as long as your medical and specialty benefits remain in force.

Decide what works best.

It's time to renew. Now that you've looked at all your options, determine which plan is the best for your employees and your business. Review the chart below for the necessary forms to submit for your final renewal plan selection(s).

If you wish to...	California Employer Application for Small Business	Small Business Group Acceptance/Change Form (GAF)
Change/add current UnitedHealthcare SignatureValue (HMO) plan(s)		X
Add new PPO, HSA or HRA plan(s) AND keep existing UnitedHealthcare SignatureValue (HMO) plan(s)	X	X
Replace existing UnitedHealthcare SignatureValue (HMO) plan(s) with new PPO, HSA or HRA plan(s)	X	X

Submit your plan choices.

Use the Small Business Group Acceptance/Change Form and the Employer Application for Small Business to indicate your plan choice(s). Then fax these forms to your Renewal Account Executive at **1-877-296-9853**. Remember to retain fax confirmations for your records. Upon receipt of the change documents, we'll send you a confirmation of plan changes and/or additions. Please contact us if you do not receive a confirmation letter within 10 days of your submission. If you do not receive a confirmation letter, your plan changes and/or additions are not finalized. Note that any missing information on the forms or omission of required documents may delay the processing of any changes.

If you wish to begin your renewal coverage in the same month that you send in your Small Business Group Acceptance/Change Form, you must submit the form before the fifth business day of the renewal month. If we receive the form on the sixth business day or anytime through the last business day of the renewal month, your plan or plan changes will be effective on the first of the following month. Underwriting approval is required when adding or revising plans at renewal. Plan changes not submitted prior to your renewal effective date may result in a delay of processing ID cards.



For assistance completing your renewal, contact your broker or your **Renewal Account Executive** at **1-800-858-9168**.



For product materials and administration updates, visit www.uhctogether.com/casb.

