

**Your employees
want choices.
You need savings.**

We're happy to tell you that you can get the best of both worlds, thanks to the new UnitedHealthcare PremierSourceSM program. It's an appealing combination of some of our premier plan designs – traditional PPOs, Health Savings Account (HSA) plans and traditional HMO plans. And for those employees who'd prefer a non-UnitedHealthcare plan, you have the ability to offer a staff model HMO. You can mix and match to meet the needs of your business.



UnitedHealthcare Benefit Services for COBRA Administration applicable for small business 20-50, Pre-Tax Premium plans, and Flexible Spending Account applicable for small business 2-50.

Health plan coverage provided by or through UnitedHealthcare Insurance Company and UnitedHealthcare of California. Administrative services provided by PacifiCare Health Plan Administrators, Inc., Prescription Solutions or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC) or United Behavioral Health (UBH).

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UnitedHealthcare PremierSourceSM

It's not just a solution:
It's a revolution

**California
Small Business
2-50 Employees**
Effective 11/1/2011



When members choose one of our offerings, they get access to a popular suite of value-added features, designed to help them achieve better health and get more from their benefits, including Disease Management, Wellness and much more.

Bundled savings, better benefits.

Offer additional products, like dental, vision or life, and you're sweetening the choice for your employees and for yourself – since purchasing “in bulk” saves you time and money.

UnitedHealthcare Benefit ServicesSM

When you purchase medical coverage through UnitedHealthcare, you'll receive a Pre-Tax Premium plan, COBRA services and FSAs, at no additional cost. It's an appealing, cost-conscious way to help you provide more comprehensive benefits plans to your employees.

- COBRA administration support. When a qualifying event occurs for one of your employees, you can simply notify us by email or fax, and we'll do the rest.
- Pre-Tax Premium plans allow you and your employees to pay insurance premiums on a pre-tax basis, which lowers taxable income.
- Flexible spending accounts can help your employees pay for out-of-pocket expenses that are not covered under most benefit plans. Employees may even use these funds to pay for deductibles, coinsurance, copayments and more.

Our premier plan options + staff model HMO = PremierSource

Effective 11/1/2011	PPO	PPO	PPO	PPO (HSA)	PPO (HSA)	PPO (HSA)	HMO	HMO	HMO
	Balanced 40/1000/70%	Balanced 40/1500/70%	Balanced Value 40/1000/70%	HSA 1500/80%	HSA 3000/90%	HSA 3000/80%	UnitedHealthcare SignatureValue 40-60/60%	UnitedHealthcare SignatureValue 20-40/70%/1500ded	UnitedHealthcare SignatureValue 40-60/70%/2000ded
(Also available with the UnitedHealthcare SignatureValue Advantage network)									
Deductible In-Network	\$1,000	\$1,500	\$1,000	\$1,500	\$3,000	\$3,000	None	\$1,500	\$2,000
Office Copay In-Network	\$40/\$60 (deductible waived)	\$40/\$60 (deductible waived)	\$40/\$60 (deductible waived)	80%	90%	80%	\$40/\$60	\$20/\$40 (deductible waived)	\$40/\$60 (deductible waived)
Coinsurance In-Network	70%	70%	70%	80%	90%	80%	60%	70%	70%
Out-of-Pocket In-Network	\$5,000	\$5,000	\$5,000	\$3,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Hospital Copay In-Network	70%	70%	70%	80%	90%	80%	60%	70%	70%
Pharmacy Plan	\$15/\$35/\$60	\$15/\$35/\$60	\$20/\$40/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$20/\$35/\$50	\$20/\$35/\$50	\$20/\$35/\$50
	\$15/25%/35% (Specialty Meds)	\$15/25%/35% (Specialty Meds)	\$20/25%/35% (Specialty Meds)	\$15/25%/35% (Specialty Meds)	\$15/25%/35% (Specialty Meds)	\$15/25%/35% (Specialty Meds)	\$150 brand deductible	\$150 brand deductible	\$150 brand deductible
	\$150 deductible on Tier II and Tier III	\$150 deductible on Tier II and Tier III	\$300 deductible on all tiers	Medical deductible applies	Medical deductible applies	Medical deductible applies			

Full product portfolio is available for purchase if not selecting the staff model HMO plan.

Product Guidelines

- Groups enrolling 5+ active employees may select all available plans within the PremierSource portfolio, but must choose either the UnitedHealthcare SignatureValueTM (HMO) or UnitedHealthcare SignatureValueTM Advantage (HMO) plans to offer to employees.
- Groups outside the UnitedHealthcare SignatureValue Advantage (HMO) network service area are not eligible to offer the UnitedHealthcare SignatureValue Advantage (HMO) product to employees.
- Calendar and Policy Year plans may not be combined for insurance products such as the PPO and HSA plans.

Underwriting Guidelines

- 75% of eligible employees must enroll in UnitedHealthcare and the staff model HMO with a minimum of five active employees enrolling in the PremierSource portfolio.
- Minimum five active employees as UnitedHealthcare enrollees.
- PremierSource is not eligible for the current RAF program.
- Subject to current California Small Business Underwriting Guidelines.
- Staff model HMO applications must be submitted in lieu of waivers.



For more information about PremierSource, please contact your UnitedHealthcare representative.