Insights Drive Simplicity and Affordability
We use insights from our extensive experience to continually drive simplicity, efficiency and value for your business.


What do you value in a health plan?

To get the most from a health plan, consider what features give you and your employees the most value.

How to Use This Guide
You want to offer benefits that attract employees and keep them healthy. UnitedHealthcare provides a variety of health plans that help you achieve your goals while educating and engaging employees in making wise health care choices to help control costs.

1. Using the list below, think about what you value most in a health plan. How important are the following features and benefits to you when selecting a health plan?

<table>
<thead>
<tr>
<th>Feature</th>
<th>Less Important</th>
<th>Important</th>
<th>Very Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>A national network of physicians and providers</td>
<td>✔️</td>
<td>☑️</td>
<td>☑️</td>
</tr>
<tr>
<td>A narrow network that provides access and quality care but helps save money</td>
<td>☑️</td>
<td>☑️</td>
<td>✔️</td>
</tr>
<tr>
<td>Tiered network plans that offer higher benefits when employees choose providers based on quality and cost-effectiveness</td>
<td>☑️</td>
<td>☑️</td>
<td>✔️</td>
</tr>
<tr>
<td>Plans that use a primary care physician to help members better manage their health care and costs</td>
<td>☑️</td>
<td>☑️</td>
<td>✔️</td>
</tr>
<tr>
<td>The ability for employees to see any physician or facility in the network without a referral</td>
<td>☑️</td>
<td>✔️</td>
<td>☑️</td>
</tr>
<tr>
<td>A lower cost plan that gives employees the ability to choose their benefit coverages</td>
<td>☑️</td>
<td>❌</td>
<td>✔️</td>
</tr>
<tr>
<td>A plan that can save you money if you have a better claims experience</td>
<td>☑️</td>
<td>☑️</td>
<td>✔️</td>
</tr>
<tr>
<td>Online tools and services that help employees make more informed health care decisions</td>
<td>✗</td>
<td>✔️</td>
<td>☑️</td>
</tr>
<tr>
<td>Wellness programs and incentives that encourage employees to live healthier lifestyles</td>
<td>☑️</td>
<td>☑️</td>
<td>✔️</td>
</tr>
<tr>
<td>Robust tools that streamline benefits administration, such as online eligibility, enrollment, billing and reporting tools</td>
<td>✗</td>
<td>✔️</td>
<td>☑️</td>
</tr>
<tr>
<td>Plans that cover employees in multiple states</td>
<td>✗</td>
<td>✔️</td>
<td>☑️</td>
</tr>
</tbody>
</table>

Dental, Vision, Life, Disability and other specialty products to support “whole” member health

1. Review the health insurance products listed on the chart on the following pages and begin to identify the plans that may be appropriate for you and your employees.
2. Review the statistics on the back page to help refine your thinking and better understand the impact of some plan designs and features.

CALIFORNIA – SMALL BUSINESS (1-100 EMPLOYEES)
A Complete and Flexible Health Plan Portfolio

UnitedHealthcare offers a wide variety of plan options that allow you to tailor your benefits to your business needs.

### California Small Business (1-99) Portfolio

<table>
<thead>
<tr>
<th>Network</th>
<th>Select Plus</th>
<th>Core</th>
<th>Signature² (Full HMO)</th>
<th>Advantage² (Value HMO)</th>
<th>Alliance² (High-Performance)</th>
<th>Focus¹ (Ultra Value HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network Access (Physician/Hospital Count)</td>
<td>More than 100,000 physicians and health care professionals, and 403 hospitals</td>
<td>More than 75,000 physicians and health care professionals, and 395 hospitals</td>
<td>More than 48,000 physicians and health care professionals, and 210 hospitals</td>
<td>More than 28,000 physicians and health care professionals, and 153 hospitals</td>
<td>More than 23,000 physicians and health care professionals, and 127 hospitals</td>
<td>More than 14,000 physicians and health care professionals, and 110 hospitals</td>
</tr>
<tr>
<td>Out-of-Network Coverage</td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Offers Consumer-Directed Health Plan (HSA/HRA)</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level of Freedom and Choice</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCP Selection/Referral Required</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support Program (Care24®)</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support Program (NurseLine®)</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health and Wellness Programs</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UnitedHealthcare Benefit Services® (FSA, Pre-Tax, COBRA)</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialty or Packaged Savings®</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online Member Tools and Mobile Apps</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online Benefits Administration (Eligibility, Enrollment, Billing and Reporting)</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price Relativity</td>
<td>$$$$$</td>
<td>$$</td>
<td>$$$$</td>
<td>$$</td>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>

¹ Formal product name: UnitedHealthcare Multi-Choice®
² Formal HMO product names:
Signature = UnitedHealthcare SignatureValue
Advantage = UnitedHealthcare SignatureValue Advantage
Alliance = UnitedHealthcare SignatureValue Alliance
Focus = UnitedHealthcare SignatureValue Focus

### Choice Simplified Plan Offering

<table>
<thead>
<tr>
<th>Network</th>
<th>Select Plus</th>
<th>Core</th>
<th>Signature² (Full HMO)</th>
<th>Advantage² (Value HMO)</th>
<th>Alliance² (High-Performance)</th>
<th>Focus¹ (Ultra Value HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network Access (Physician/Hospital Count)</td>
<td>More than 100,000 physicians and health care professionals, and 403 hospitals</td>
<td>More than 75,000 physicians and health care professionals, and 395 hospitals</td>
<td>More than 48,000 physicians and health care professionals, and 210 hospitals</td>
<td>More than 28,000 physicians and health care professionals, and 153 hospitals</td>
<td>More than 23,000 physicians and health care professionals, and 127 hospitals</td>
<td>More than 14,000 physicians and health care professionals, and 110 hospitals</td>
</tr>
<tr>
<td>Out-of-Network Coverage</td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Offers Consumer-Directed Health Plan (HSA/HRA)</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level of Freedom and Choice</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCP Selection/Referral Required</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support Program (Care24®)</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support Program (NurseLine®)</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health and Wellness Programs</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UnitedHealthcare Benefit Services® (FSA, Pre-Tax, COBRA)</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialty or Packaged Savings®</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online Member Tools and Mobile Apps</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online Benefits Administration (Eligibility, Enrollment, Billing and Reporting)</td>
<td></td>
<td>✓</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price Relativity</td>
<td>$$$$$</td>
<td>$$</td>
<td>$$$$</td>
<td>$$</td>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>

¹ Formal product name: UnitedHealthcare Multi-Choice®
² Formal HMO product names:
Signature = UnitedHealthcare SignatureValue
Advantage = UnitedHealthcare SignatureValue Advantage
Alliance = UnitedHealthcare SignatureValue Alliance
Focus = UnitedHealthcare SignatureValue Focus

### Network Access (Physician/Hospital Count)

- Select Plus: More than 100,000 physicians and health care professionals, and 403 hospitals
- Core: More than 75,000 physicians and health care professionals, and 395 hospitals
- Signature² (Full HMO): More than 48,000 physicians and health care professionals, and 210 hospitals
- Advantage² (Value HMO): More than 28,000 physicians and health care professionals, and 153 hospitals
- Alliance² (High-Performance): More than 23,000 physicians and health care professionals, and 127 hospitals
- Focus¹ (Ultra Value HMO): More than 14,000 physicians and health care professionals, and 110 hospitals

### Out-of-Network Coverage

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### Offers Consumer-Directed Health Plan (HSA/HRA)

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### Level of Freedom and Choice

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### PCP Selection/Referral Required

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### Support Program (Care24®)

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### Support Program (NurseLine®)

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### Health and Wellness Programs

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### UnitedHealthcare Benefit Services® (FSA, Pre-Tax, COBRA)

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### Specialty or Packaged Savings®

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### Online Member Tools and Mobile Apps

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### Online Benefits Administration (Eligibility, Enrollment, Billing and Reporting)

- Select Plus: ✓
- Core: ✓
- Signature² (Full HMO): ✓
- Advantage² (Value HMO): ✓
- Alliance² (High-Performance): ✓
- Focus¹ (Ultra Value HMO): ✓

### Price Relativity

- Select Plus: $$$$$
- Core: $$
- Signature² (Full HMO): $$$$ 
- Advantage² (Value HMO): $$
- Alliance² (High-Performance): $$
- Focus¹ (Ultra Value HMO): $