

MORE OF WHAT MATTERS

Innovation Spotlight:
2014 & Beyond



Success matters

It's time for a better plan.

At UnitedHealthcare, we give you more of what matters:

MORE ACCOUNTABILITY
MORE HEALTH IMPROVEMENT
MORE ENGAGEMENT



Earning Trust From The People We Serve UnitedHealthcare®



Innovation that empowers people

Data, technology and innovation that empowers people to be in control of their health care.



Support across the entire relationship

Information, tools and programs to make more informed decisions that bring better health outcomes and lower costs across their entire relationship with us.



Simple, personal, optimal care

A simplified, more personalized experience for people, resulting in their optimal care.

What Consumers Want



Make it **SIMPLE**

Streamline my experience across all touchpoints. Make it easy for me to understand, and to make the right decisions.

Make it **PERSONAL**

Tailor communications, information and interactions that make my experience relevant to me.

Enable the right **CARE**

Give me the resources I need to find quality care that helps me live a healthier life

Significant consumer research is shaping the way we do business

Commitment to Digital Innovation



Innovations centered around the consumer

Plan Selection & Enrollment

Exchange

Plan Education



Health Plan Management

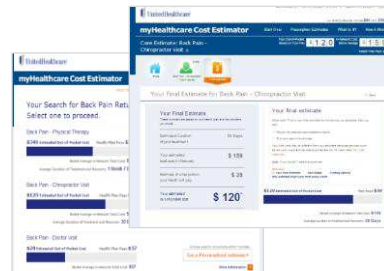
Claims Management

Mobile App



Health Cost Management

Transparency



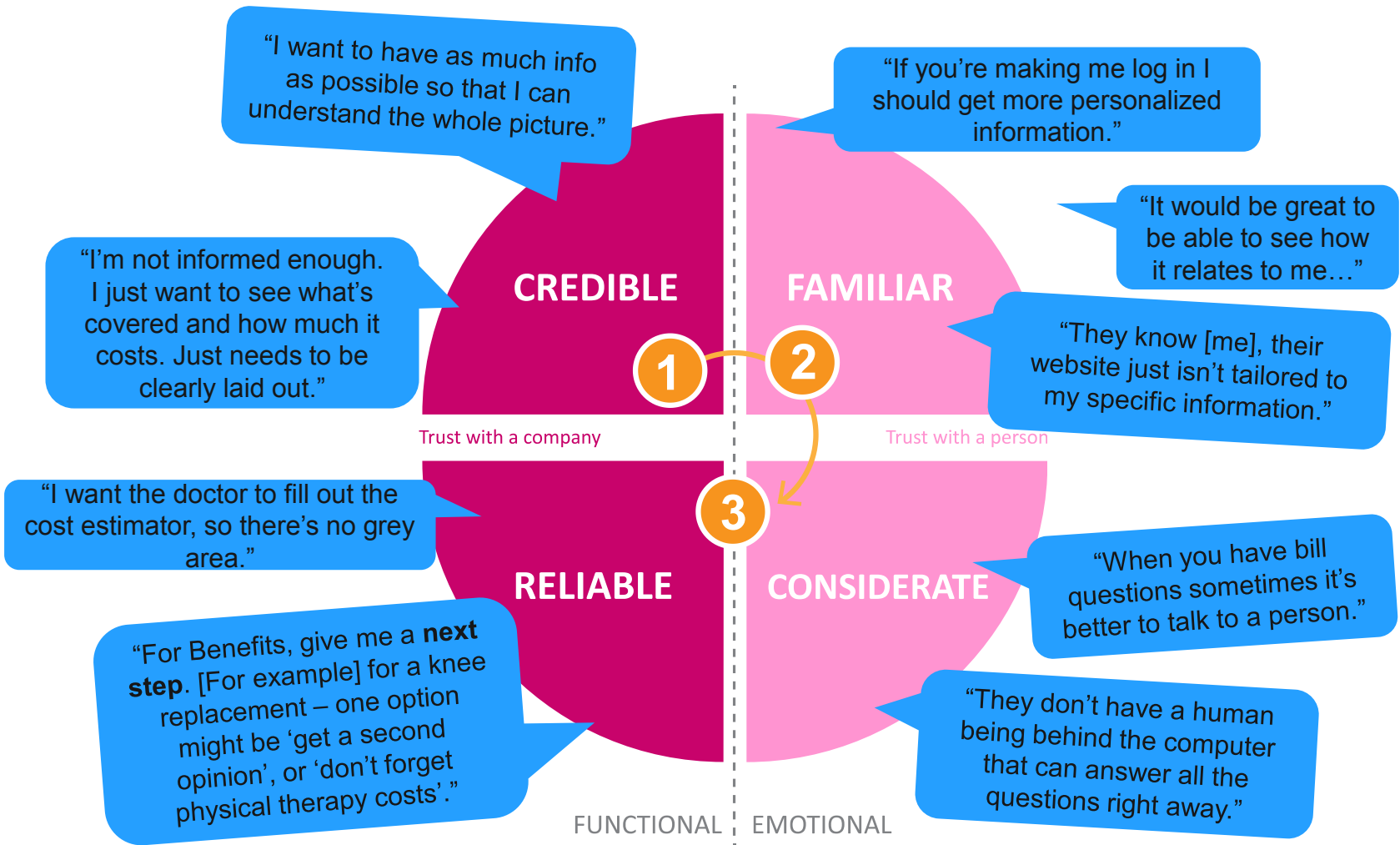
Health & Wellness

Telemedicine

UHC.TV

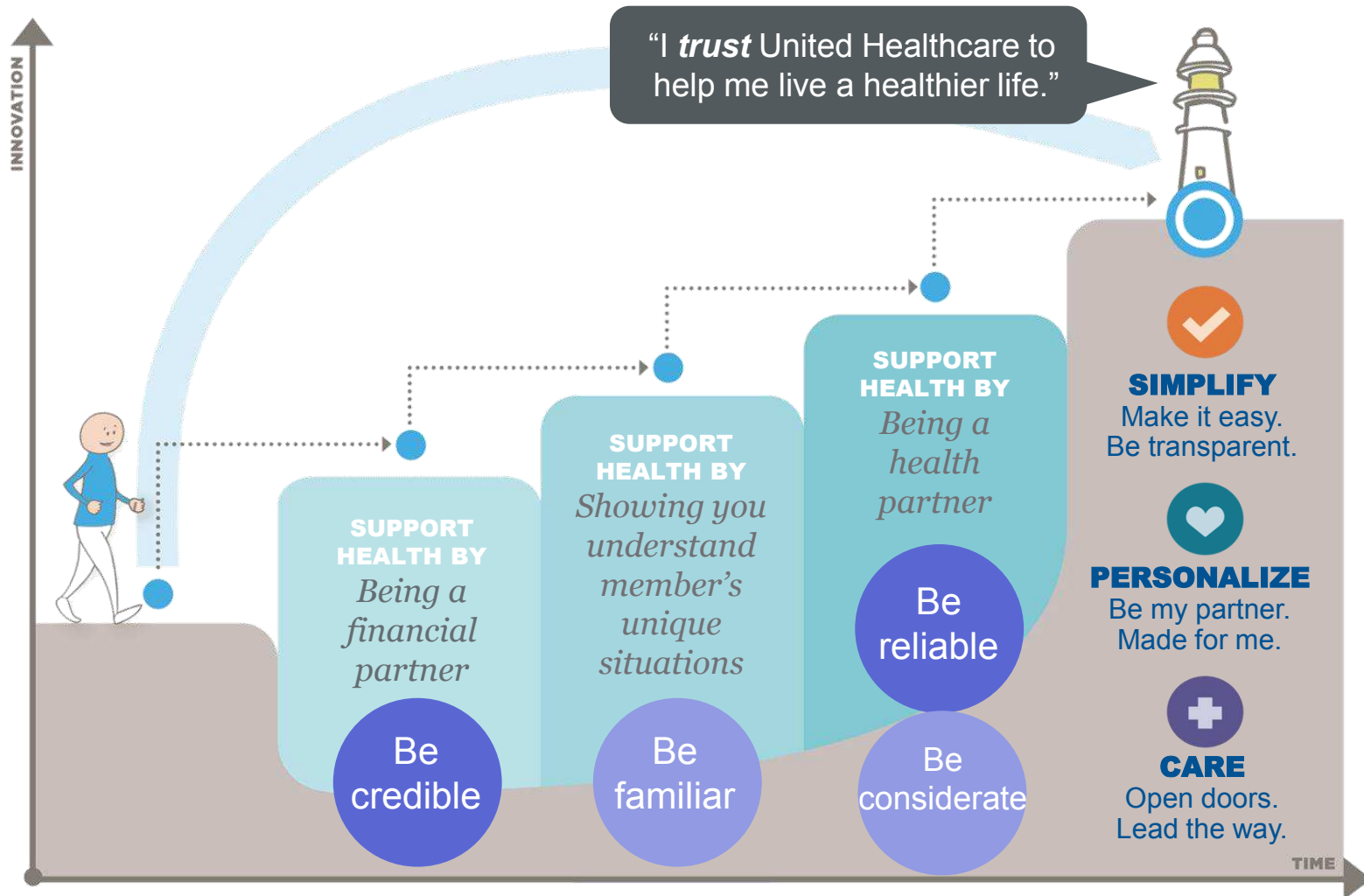


Digital Experience designed by Customer Feedback

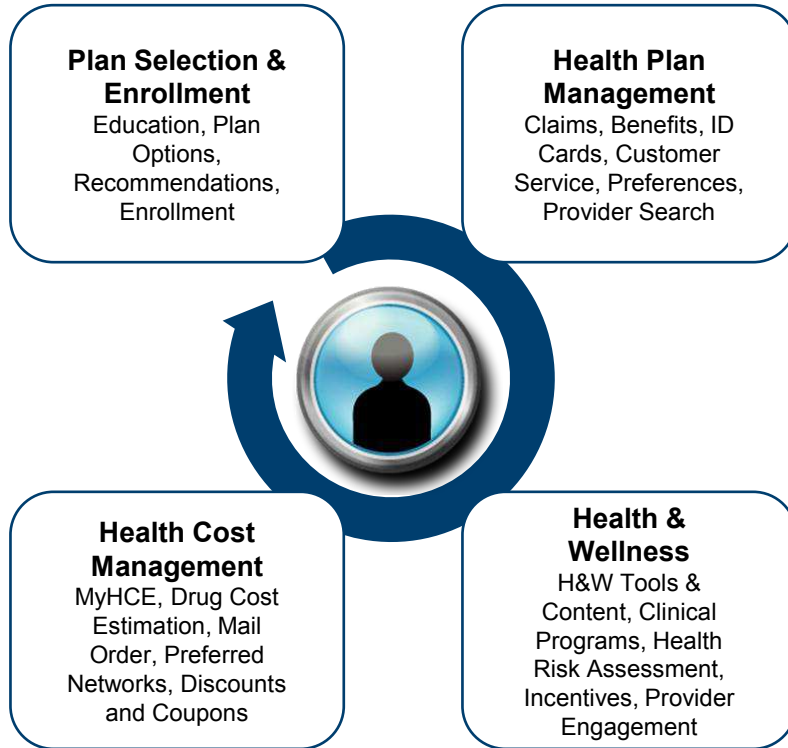


Clear Consumer Priorities

Building a better experience – financial first, then health



Content Structure



Engagement Experience

Building confidence across all touchpoints

- Foundation of consistent data, service and reliability
- Self service when desired, advocate service when needed, giving members control and flexibility
- Enable better decision making regarding health, benefits, and health care finances
- Promote healthy behavior in a personalized manner - reduce costs, improve health and encourage greater health ownership
- Offer value-added cost savings opportunities, exclusive discounts, and introduce relevant products

myClaims Manager on myUHC.com

Helping Consumers Manage Finances



Simplified design and consumer experience mean easier claim management

Filtering enhancements to manage claims

Flexible sorting by headers

Selecting 'view claim' displays claim detail

Your Claim Summary
Your Claims from the Current Calendar Year

Understanding This Page (pdf) Ask a Question Export(csv)*

Search Options

Dates Visited: Current Calendar Year | Family Members: All Family Members | Claim Types: All Claim Types | Search

Quick View: Watched | Marked as Paid | Noted | All Managed | You Owe

(Showing 1-10 of 21) View All | Display all Results at Once | Next 10 >>

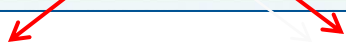
Family Members	Visited	Date Visited	Amount Billed	You Owe	Status	Manage Claim
Patdemo Demo	Mary Johnson	08/05/2013	\$92.37 View Claim	\$79.00	Processed 08/09/2013	Add Note
Chrisdemo Demo	John Smith	07/20/2013	\$42.00 View Claim	\$30.00	Processed 07/22/2013	Add Note
Madisondemo Demo	Dave Jones	06/06/2013	\$55.20 View Claim	\$9.60	Processed 06/12/2013	Add Note
Madisondemo Demo	WALGREENS #6789	06/01/2013	\$30.00 View Claim	\$0.00	Processed 06/08/2013	Add Note
Madisondemo Demo	City Medical	06/01/2013	\$3,458.08 View Claim	\$1,111.00	Processed 06/07/2013	Add Note

Member can quickly identify claims they're managing

New Bill Pay Capability Launched in July

From the Claim Summary, the “**View Claim**” link provides additional claim details, and the “**Make Payment**” links display payment screens where subscribers can make payments to their providers.

Family Members	Visited	Date(s) Visited	Amount Billed	You Owe ?	Status ?	Manage Claim
Madisondemo Demo	Dr. Sallie K. Physician	07/01/2013	\$436.23	\$8.80	Processed 07/06/2013	



Claim For Madisondemo Demo [Back to Previous Page](#)
[Understanding This Page \(pdf\)](#)

Visited: Dr. Sallie K. Physician Status: Processed, 07/06/2013
 Date(s) of Service: 07/01/2013 Date Received: 07/03/2013
 Claim Number: 2565478523 Download: [Explanation of Benefits \(pdf\) ?](#)

Manage Claim ?

Your Note: This is a note text. [Show More Detail v](#)

At a Glance

Amount Billed **\$436.23**

Plan Discounts	\$118.43
Your Plan Paid	\$192.00
Your Responsibility	\$125.80

Your Responsibility ? \$125.80

- HRA Paid to Provider \$117.00
- You Paid via this Website ? \$0.00

You Owe ? \$8.80

Make Payment

[View Account Balances](#)

InstaMed
 Healthcare Payments Simplified

[Claim Payment Accounts](#) [Claim Payment History](#) [Help](#)

Make a Payment

1 PAYMENT 2 CONFIRM 3 RECEIPT

To: Dr. Sallie K. Physician
 123 Street
 Town, MN 55555 Visited Provider: Dr. Sallie K. Physician

Claim Information

Family Member: Madisondemo Patient Account Number: SCEN 1.1
 Dates Visited: 07/01/2013 - 07/01/2013 Claim #: 2565478523

Payment

* Required

Amount Due: \$8.80 Amount to Pay*:

Payment Account:

Account Type: Credit or Debit Card Bank Account (U.S. accounts only)

Cardholder Name*

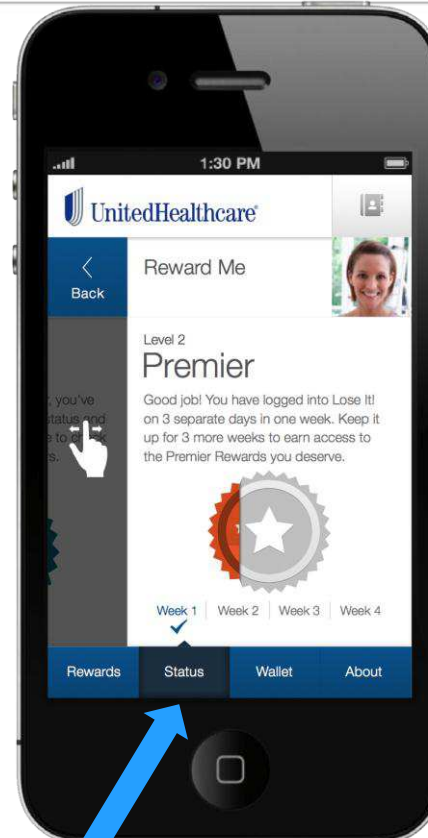
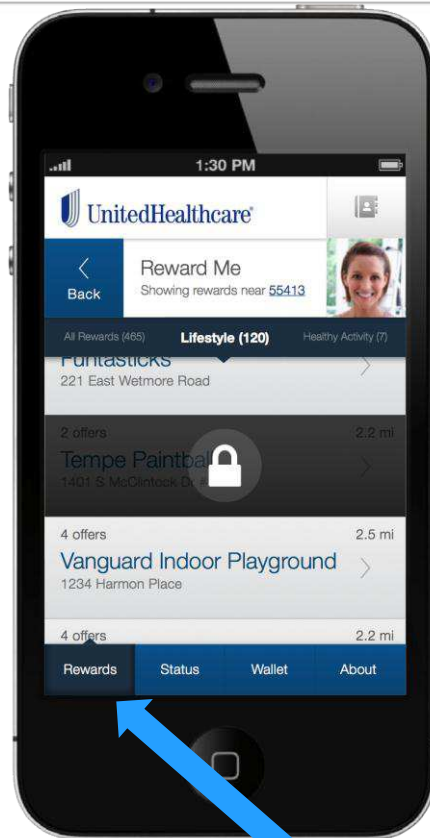


A member can:

- Review HSA
- Locate a doctor and add to favorites
- Locate and map directions to a clinic
- Shares insurance ID card
- Review historical claims data
- Estimated procedure costs
- Access Person Health Record

Health4Me

Reward Me



A smartphone app available within Health4Me that provides special offers and discounts to participating UHC members. There is incentivization to earn deeper discounts by tracking health activities using the LoseIt app

Fun, interactive incentive program to engage pregnant women & their babies in optimal care and reduce neonatal expenses



- Scheduling and appointment reminders
- Incentives/Rewards provided for appointments attended and key milestones
- A guide for parents to follow and understand the pre & post-natal stages of their baby's development
- A 'trusted' source of answers to general questions about pregnancy, child care and appropriate UnitedHealthcare services

Gamification To Drive Behavior

- ✓ Reward for Effort and Achievement
- ✓ Experience Bars Measure Progress



Earn Great Rewards

As a UnitedHealthcare member, you can earn rewards by simply going to the doctor throughout your pregnancy and your baby's first two years of life.



Knowing how to best determine quality and cost of care



Over **1 million** sessions conducted by consumers

35% repeat users

\$192,108,387
Total value of estimates generated

New York Office Visit Range of Costs

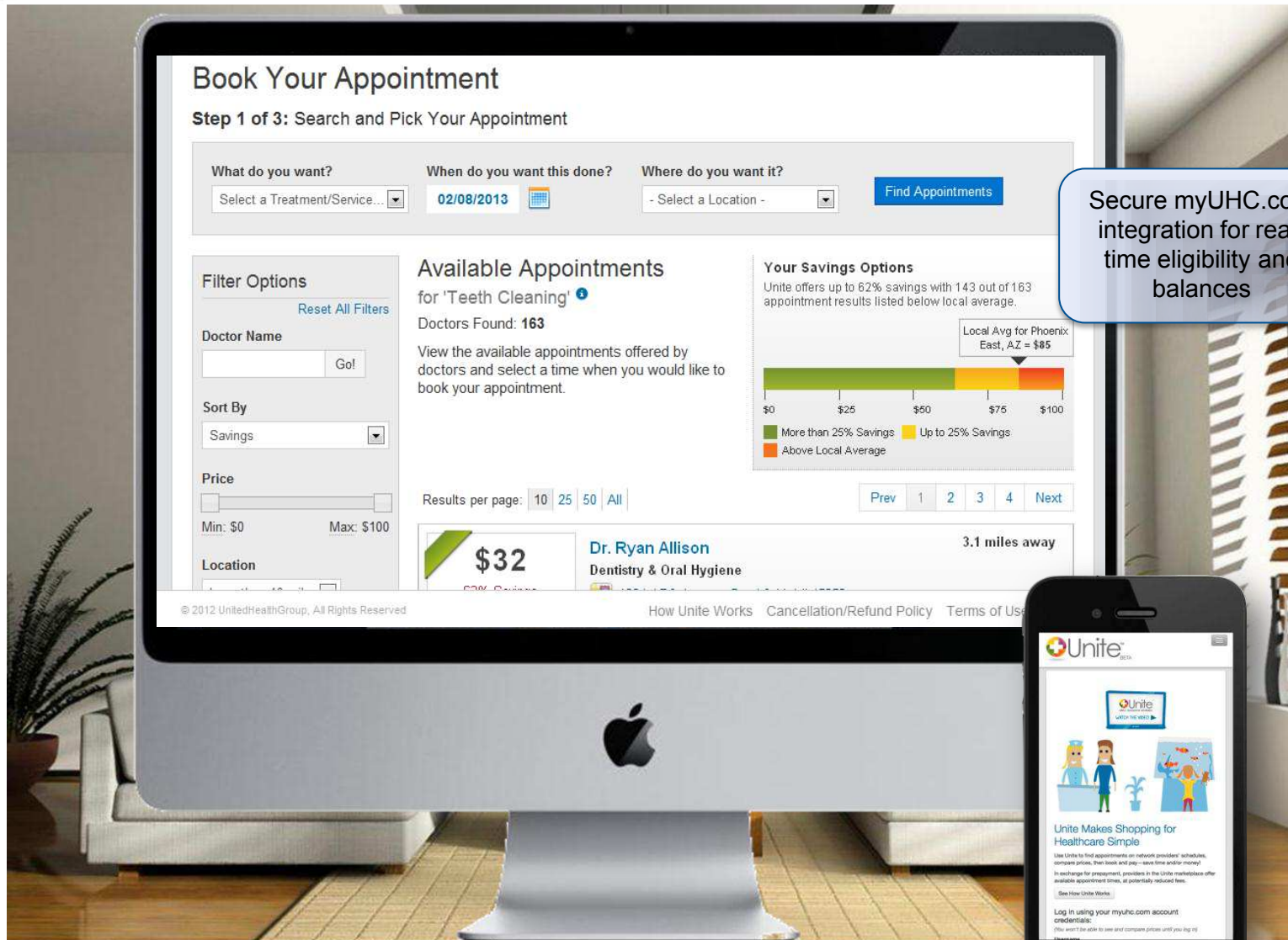




Look, Book & Save!

Current

- ✓ Pilot launched on 4/22 with UHG employees in AZ.
- ✓ Positive reception; discounts > 45%
- ✓ Services include: routine medical, dental, imaging, vision, PT, chiro.



Secure myUHC.com integration for real-time eligibility and balances

A Commitment to Constant Innovation

Future introduction: Advocate4Me™ service model



Consumer centric innovation that goes beyond digital



Family*

Their issues **addressed**,

through **simple and clear** processes and communications,

having been treated in a **personal** and **relevant manner**,

ultimately benefiting from getting the most out of their benefit plan & UnitedHealthcare resources

Contact an Advocate

Proactive outreach, follow-up

Using preferred method[†]

mail, phone, email



Advocate

Committed to addressing an individual's inquiry

Getting **correct and final answers** for the individual

Offering support, information, coaching

Comprehensive in their service to the member

...▶ **Backed by team of specialists in areas of:**

- Clinical and care
- Emotional health
- Pharmacy
- Benefits and claims

GOALS

Improving your employees' experience with the health care system



Resulting in better health and cost outcomes overall



Maximizing efficiency and productivity for them and for your business



Experience, Value, Trust

[†] Technology use, and content, subject to system requirements/design, as well as applicable regulatory requirements.

* Family or household refers to employees and their covered family members. Family-based discussions subject to appropriate authorization

A Commitment to Constant Innovation

Future introduction: UnitedHealthcare Wrks4meSM



Wrks4me benefits are based on extensive consumer research. We believe Wrks4me will meet employer requirements AND increase employee satisfaction with their benefits package.

1. Wrks4me is coverage that any employee can appreciate and may help you retain committed, dedicated employees.
2. Wrks4me satisfies the minimum essential coverage component of the healthcare reform, avoiding the \$2,000 per employee penalty.
3. The Wrks4me website allows employees to enroll and learn about the plan details, which may help lighten your administrative burden.

Core Benefits:

- 100% Preventive Coverage
- 2 Sick Visits covered at 100%
- 2 Dental Check-ups at 100%
- Medical & Rx Coverage (90% after deductible)
- Two deductible options (\$1000 or \$2000)



Employee has a choice when deciding on optional benefits:

+ Dental:

Coverage for comprehensive dental services like fillings, oral surgery, crowns, teeth whitening

+ Vision:

Includes coverage for one eye exam and one set of glasses or contacts a year

+ Pharmacy Savings:

Flat rate of \$10 for many of the most widely prescribed medications

Enrollment Portal

Healthy Product coupon program

Pilot

The Health Care Experience Made Better



Enabling individual health ownership through an engaging digital experience

Simplified experience personalized to meet consumer needs

Responsive experience that works across all digital devices

Empowering people with the tools to change behavior and live healthier lives

Member-based experience that stays with the consumer

...benefiting your employees and your business's health care investment



It's time for a better plan.

MORE ACCOUNTABILITY
MORE HEALTH IMPROVEMENT
MORE ENGAGEMENT



Visit www.consultant.uhc.com

MORE OF WHAT MATTERS

Questions & Answers

