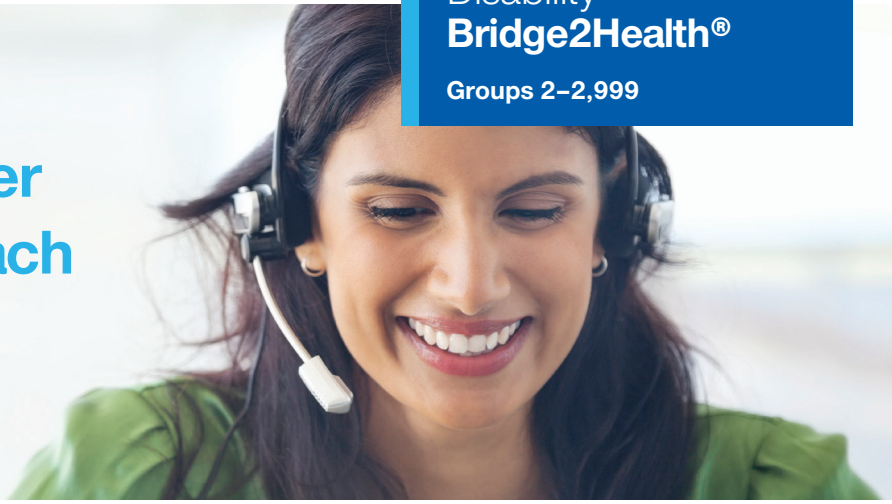


One insurance carrier for a smarter approach to productivity.



Why put your disability insurance with your medical carrier?

We take a whole-person view of medical & disability data to:

- ✓ Increase member engagement in clinical care programs
- ✓ Reduce medical costs
- ✓ Ensure a simpler experience for your employees

When you offer our health and disability plans, they work together to help support your business. We're able to use medical claims data to make important connections between the common conditions that lead to most disability leaves. Those insights allow our dedicated case management nurses to know when to reach out with condition-specific support that's clinically proven to help your employees. It's a smarter way to get employees back to work sooner — and safely.

We take a whole-person view that works.



59%

of member referrals engage in clinical care management.¹



80%

of members follow clinical program through to 100% completion.¹



\$1,450+

in medical claim savings per referral.¹

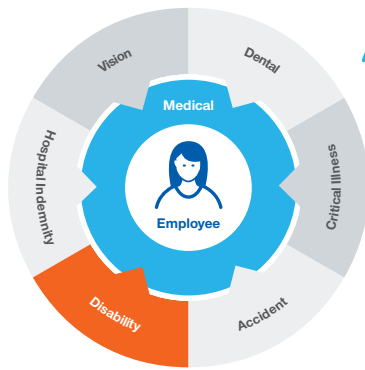


93%

member satisfaction in nurse outreach.²

How it works.

All medical and disability claims are monitored through eSync.[®]



Complex claims alert our nurses to reach out with:

Decision support

Referrals

Care coordination

Disability/Absence management

Targeted conditions.

Our highly-qualified nurses use evidence-based guidelines to help employees deal with complex conditions that often lead to absences and high costs.

- ✓ 100+ chronic conditions, including diabetes, heart disease and back pain.
- ✓ Behavioral health for personal and workplace issues.
- ✓ Cancer treatment, support and education.

Outcomes you can see in your bottom line.

The result is better employee health and when your employees are healthier, your business can be too – with lower costs, less absenteeism and greater productivity.

Get a health and disability plan quote today

In addition to lower medical costs and higher productivity, you help lower your health plan cost when you bundle.



Contact your UnitedHealthcare representative.

¹ Optum Bridge2Health Disability - Internal Report on YE 2017 results

² 2016 Optum Case Management Survey.

Bridge2Health is included for employers who purchase a fully insured UnitedHealthcare health plan and a UnitedHealthcare Disability plan (groups 2+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your broker or UnitedHealthcare representative.

Some specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare sales representative.

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company; and certain products in California by Unimerica Life Insurance Company. In Texas, coverage is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. Some of these services may not be available in all states or jurisdictions. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company are located in Milwaukee, WI.

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Grace.

An example of how we helped Grace recover faster.¹

Grace underwent surgery to resolve her ankle and foot pain. As she recovered at home, her case manager was able to give her the help she needed.

Grace didn't feel safe navigating her home alone.

Her case manager connected her to home health care

for help with dressing changes and assessing the safety of her home.

Grace needed help recovering at her home.

Her case manager coordinated home physical therapy. Grace was referred

to a social worker for help around the house and for rides to see her doctor.

Grace was frustrated due to her activity restrictions and decreased mobility.

Her case manager referred her to the employee assistance program (EAP).

Grace received resources in coping with stress and anxiety.

Grace was thankful for the personal assistance she received from her care team.

Grace healed faster and is back at work feeling better than ever.

