

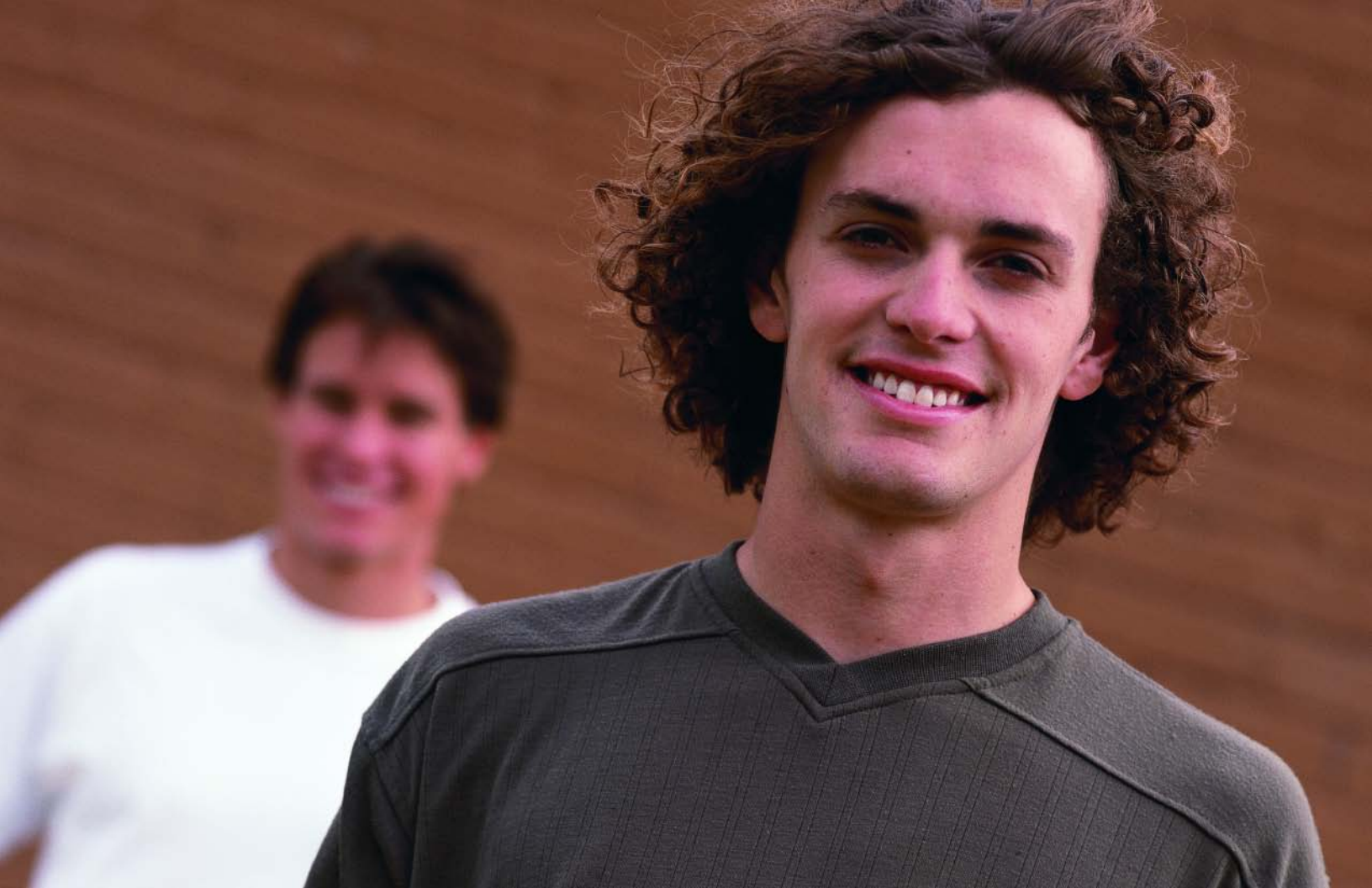


For Employers with 150 or More Employees

Consumer-Driven Health Care

Definity<sup>SM</sup> HSA and HRA





We believe so strongly in the **power of individual behavior** to improve the health care system that we have made it an **integral part** of our business.

**UnitedHealthcare has combined innovation, individualized service, and member-driven systems created by Definity Health<sup>SM</sup>, an early leader of consumer-driven health care, with the technology and resources of UnitedHealthcare, the nation's leading health and wellness company.**

The result is UnitedHealthcare's Definity<sup>SM</sup> Health Savings Account (HSA) and Health Reimbursement Account (HRA), the nation's premier consumer-driven health products. Already, over 1,000,000 members are enrolled in our consumer-driven products. These new plan designs are attractive to employers who are looking to give their employees a sense of ownership in their health plan benefits and to maximize the value they receive for their health care dollar.

**What happens when employees have more control over their health care? With our consumer-driven products, results show:**

- 5-10% lower utilization of non-preventive care services
- Over 10% decrease in emergency room utilization
- Quality measures above HEDIS benchmarks
- 14% fewer hospital admissions compared to industry
- 94.7% generic substitution rate
- Employer renewal rates below national trends
- Single-digit trend over four years

Definity Health Data

**Definity clients** saw “an average increase in health care spending of **less than 4% for 2004 in comparison with the U.S. trend of more than 12%**. The savings are driven by, among other things, higher use of generic drugs, lower use of emergency rooms, and lower rates of inpatient hospital admissions. The use of health coaches to help patients weigh spending decisions also plays a role.”

Source: MIT Sloan Management Review 2004.

## The Road to **Consumer-Driven** Health Care

UnitedHealthcare continues to deliver the market's leading edge of consumer-focused solutions with the recent addition of the Definity Health Savings Account (HSA) and Health Reimbursement Account (HRA) products to its portfolio of health benefit plans. Now, all employers have access to these innovative products and tools proven to create value-conscious health care consumers while controlling escalating health care costs.

Our Definity HSA and HRA consumer-driven products are transforming the health care industry by creating *activated* health care consumers. Activated consumers make better personal choices about their health care based on credible health care information aligned with sensible financial incentives. The result is healthier employees who incur lower costs and are highly satisfied with their health care benefits.

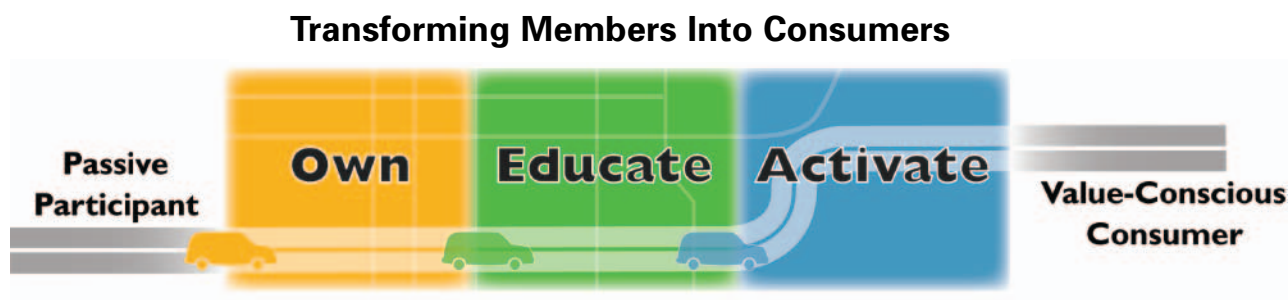
**The road to consumer-driven care** is built on a foundation of four interlocking concepts:

**Trust** – timely support, relevant to member needs

**Simplicity** – easy to understand, easy to use

**Marketplace Transparency** – cost and quality information

**Accessibility** – affordable to employer and employees

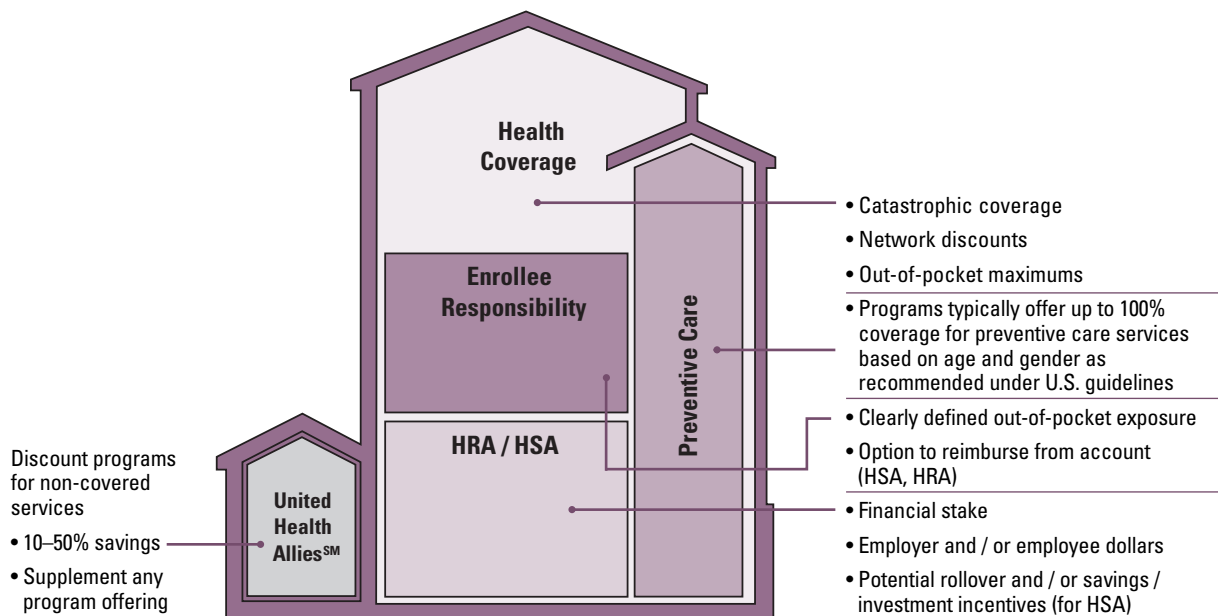


## Account-based Programs **Engage** Members as Consumers

UnitedHealthcare's Definity HSA and HRA products are designed with the new health care consumer in mind. Each product offers a medical plan, coverage for preventive care and a health care account your employees control and access themselves to cover some of the costs of medical services outside preventive care. Account-based consumer solutions initiate the transformation from passive health plan members into value-conscious consumers.

### How it Works

- Focused personal education and activation
- Simple, intuitive online environment engages members and provides the tools and resources they need to be successful consumers
- Integrated communications
- Multiple member touch points
- All tailored to member preference and need



# Activating the New Health Care Consumer Market

Plan design alone won't drive sustained change, employee satisfaction and cost stabilization. The key to long term success is in changing the way individuals think about and purchase health services. No longer are employees merely passive participants in their health care. Instead we find engaged, discerning consumers eager to stay on the road to good health or effective illness management.

UnitedHealthcare's new Definity consumer-driven products are distinguished in the marketplace by our outreach tactics. We have sophisticated tools that remind employees what they can and should be doing to maintain their health, and ways to better manage chronic conditions. One of our "best practice" features is assisting members in making better health care decisions.

## Driving behavioral change

Our consumer-driven products are designed to build trust by helping people access reliable information. This empowers them to make sound decisions in choosing the doctors, hospitals and other health care professional services they choose. Given the diversity of the people we serve, and the different ways people learn, we use a variety of ways to communicate:

- Phone-based and online educational resources
- Personal outreach (member messaging)
- A Buyer's Guide with quality of care information to drive market place transparency

## Industry innovations in reaching out to our members

We don't wait for our Definity HSA members to contact us. We proactively reach out to them with valuable, personalized information. Our individual-focused communications include:

- Targeted e-mails, based on the member's personal health information, highlighting savings opportunities such as pill-splitting and generic substitutions
- Health Coach outreach via Web or telephone to assist with chronic condition management for diabetes, asthma and other diseases
- Consumer alerts letting members know how their health plan experience will change

## Health Coaches make the difference

Our Health Coaches are nurses and other health care professionals who offer prompt, knowledgeable responses, and who quickly become a trusted resource to members with specific health concerns. Coaches are always available to offer information and support when members need direction. According to Definity Health UnitedHealthcare data, participating individuals:

- Cite higher level of confidence in dealing with their health and medical concerns
- Report improved ability to communicate with their physician
- Improve their ability to manage the condition or health concern for which they were calling

## Realigning the Health Care Market Place

Armed with information, cost and quality data, and a vested interest in their personal health, we see employees become active but value-conscious health care consumers who take ownership of and accountability for their health benefits.

Employers of all sizes now can share the same experience. UnitedHealthcare's new Definity HSA and HRA products have been designed to realign the health care market so that:

- Consumers spend efficiently because they have/feel ownership
- UnitedHealthcare networks deliver superior discounts
- Flexible consumer-focused benefits solutions are available
- Preventive health care is covered
- Employees see the value of informed health spending
- Account funds allow savings and investment options

**For more information, contact your UnitedHealthcare representative.**

**Definity products are effective beginning January 1, 2006.**

*We believe that actively engaged health care consumers receive better value for their health care dollars. As their involvement grows, they will shape a new health care marketplace, one in which they and their employers get ever increasing value for their health care dollars.*

**It just makes sense.™**

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