UnitedHealthcare® Connector Model

#1 Most admired health care company — FORTUNE magazine

- The ability to provide a comprehensive set of health care coverage options for your retirees while reducing your own costs and administration time
- The ability to connect retirees to individual health coverage options based on their specific needs
- One of the nation's largest health insurers, serving 1 in 5 Medicare beneficiaries, with more than 30 years of experience with Medicare plans

Benefits for employers

- **Service.** The transition for your retirees is easier with our easy to understand educational materials, online tools, decision support services and Medicare-specialized call center
- **Lower cost.** Individual retiree health insurance plans often provide better benefits at a lower cost than many existing traditional employer group plans
- **Simplified administration.** A one-stop shop for multiple product offerings
- **Market-leading brands.** Our individual Medicare plans include medical and prescription drug coverage and feature the UnitedHealthcare® and AARP® brand names. Plans are insured by UnitedHealthcare Insurance Company or an affiliate

Benefits for retirees

- **Meaningful choice.** We offer an array of distinct Medicare health care choices that meet a continuum of needs including Medicare Supplement, Medicare Advantage, Medicare Part D and Special Needs plans
- **Comprehensive education and enrollment support.** Specialized retiree call center professionals, online tools and printed materials help retirees choose the plan(s) that are right for them
- **Convenience.** Online capabilities to help retirees understand Medicare options, research plans based on price and location to choose the plan(s) that are right for them
- **Flexibility.** We can customize our engagement strategy based on your needs and transition strategy
- **Excellent customer care.** Over 93% of members satisfied with call outcomes. 98% of calls answered in less than 30 seconds; 99.6% of issues resolved in 24 hours; 100% resolved in 72 hours


2Internal company data, 2010.

What is the UnitedHealthcare Connector Model?

Challenging economic conditions and steadily increasing health care costs are driving employers to consider new program strategies to continue retiree health care coverage. The Connector Model is an innovative strategy that enables employers to transition from a defined benefit plan to either a defined-contribution subsidy, or no subsidy at all, while helping retirees choose individual Medicare health plan(s) that best meet their needs. The Connector Model is comprised of three key elements:

- Support for employers who want to reduce plan administration
- A portfolio of individual Medicare products offering retirees meaningful choice among the family of UnitedHealthcare’s products
- A superior retiree experience, including educational materials, decision support services and Medicare-specialized call centers

Interested in other options?

UnitedHealthcare has many retiree health care options, including Medicare Advantage, Medicare supplement, and Medicare Part D plans. From designing effective group plans to helping retirees transition to individual Medicare plans, we have a solution for every employer.

Retiree advocacy and decision support

Easy to understand communication is a critical component to a smooth transition for retirees. Our specialized retiree customer care professionals help guide retirees through the decision process based on the retirees’ unique needs. They provide education, plan information and comparisons in an easy-to-understand manner so retirees can make informed decisions. They are available to assist with every step of the process including completing the application and enrollment services. We supplement our customer service with online tools and print materials to help retirees understand which individual UnitedHealthcare Medicare products best fit their evolving medical and prescription drug coverage needs. After enrollment, our customer service and online tools remain available to continue to answer questions and help retirees get the most from their health plan benefits.

Questions?

1-800-496-5881, 8 a.m. – 5 p.m. CT, Monday through Friday. You can also contact your UnitedHealthcare representative.

www.uhc.com/retiree