

# Catalyst

**Basic preventive and routine care with a high-deductible catastrophic component if needed**

## Peace of mind

Employers are trying to manage health care costs while their employees are looking for attractive, affordable plan options.

Offering high deductible plans address employer needs but are not generally attractive to employees.

Employers looking for a value product – a lower priced plan that provides lower wage workers basic care and peace of mind that if something catastrophic happens, they are covered.

## How Catalyst addresses these needs

Catalyst allows you to construct a benefit plan that meets your financial goals, while still offering attractive coverage to your employees. You can choose and vary the amounts of first dollar benefits, covered services, cost sharing and corridor size.

## How it works

A catastrophic benefit plan with a limited, routine care benefit available prior to the satisfaction of the deductible. Once the pre-deductible benefit limit is reached, all of those services are still available, but subject to the plan deductible / coinsurance.

The value-added pre-deductible limited benefit provides your employees the opportunity to obtain basic preventive and routine illness services without triggering the high-deductible catastrophic component of their coverage plan.

## Sample plan

### **Catastrophic coverage for inpatient and outpatient services:**

\$3,000 deductible / 80 percent coinsurance

### **Limited pre-deductible benefit:**

Routine care benefit - \$30 copayment up to \$450 maximum, then available under plan deductible / coinsurance

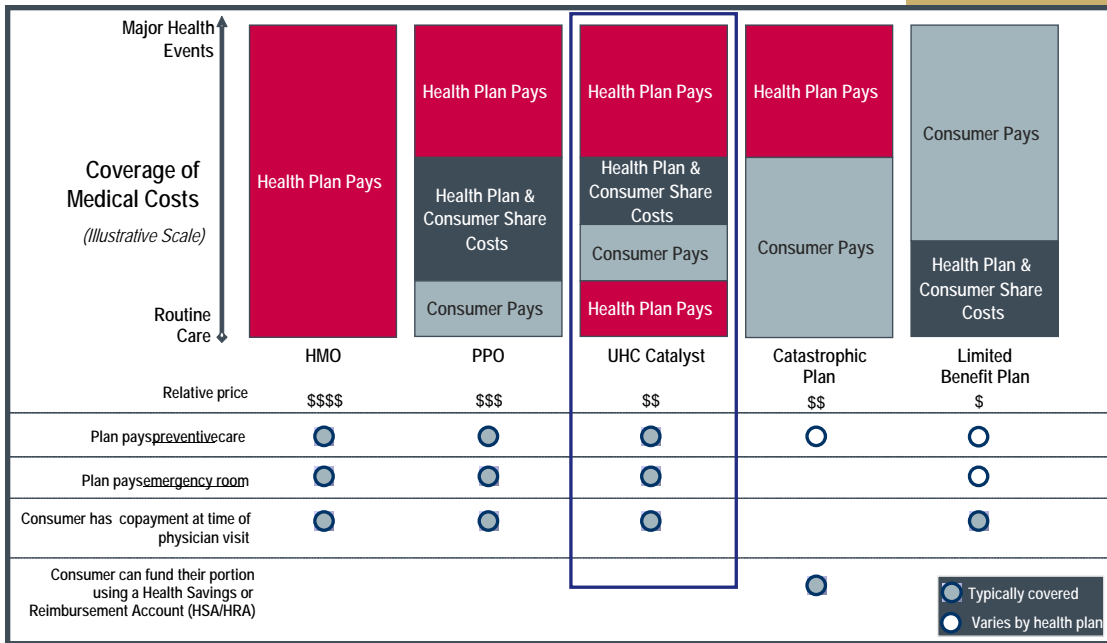
### **Emergency Room care benefit:**

\$200 copayment up to \$1,500 maximum, then available under plan deductible / coinsurance

**A great option for start-up and early- and growth-stage companies who want to accelerate their growth and stabilize health insurance costs for the long term.**

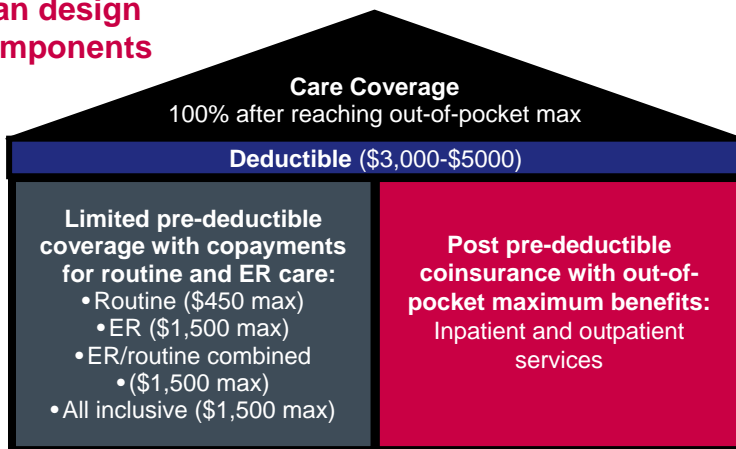
Catalyst plans align with your benefit strategy and financial cycles to conserve capital without sacrificing a stable work force. It helps you transition to a defined contribution arrangement, better plan for future health care benefit funding and protects employees with routine care, or if they face a major health event.

## Consumer perspective of Catalyst



**Catalyst encourages employee responsibility, wellness education, advocacy and outreach for care...**

## Plan design components



- ✓ Pre-deductible limits apply to medical services only (pharmacy not included)
- ✓ Pre-deductible limit is by member (not subscriber/family)
- ✓ Plan payment applies to pre-deductible limits (member responsibility does not accumulate)

## Better choices – better solutions

In a business climate where providing employee health insurance is increasingly difficult, Catalyst plans put health coverage back on the table. Particularly companies that have a large base of low-wage and part-time workers - to provide alternative, economic employer-sponsored plans, while providing access to health care to the working uninsured and about-to-be uninsured.

Catalyst plans deliver progressive solutions so businesses can protect their employees – and their bottom line.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.



Feature/Service	Catalyst
Deductible:	Embedded (3x individual ratio for family deductibles)
Emergency Room:	Co-pay (typically \$200) ER first dollar benefit (typically \$1,500)
Inpatient Hospital:	Deductible-coinsurance
Minor Lab, X-ray, Outpatient,	- First dollar benefit: 100 percent after ER/physician office copayment - Depending on POS may go to routine or ER first dollar benefit - After first dollar benefit then deductible-coinsurance
Routine Office Visit, Specialist	- First dollar benefit: 100 percent after copayment in physician office - After first dollar benefit then deductible-coinsurance
Outpatient Surgery/Facility:	Deductible and coinsurance
Plan Variables:	Deductibles, coinsurance, copayments are flexible and can change

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