



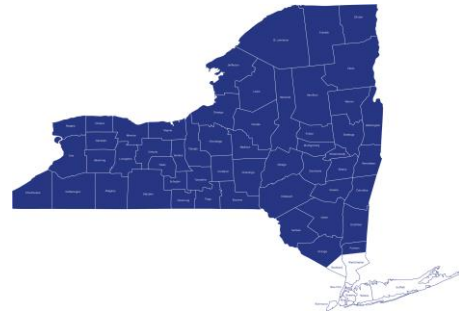
# More affordable care matters

New York Producer Update



# New York Strategic Direction

Affordability & Simplicity



**Small Business  
Growth  
Strategy**

**Mid-Hudson  
Syracuse  
Expansion**

**First  
Dollar  
Coverage**

**Specialty  
+  
Vision**

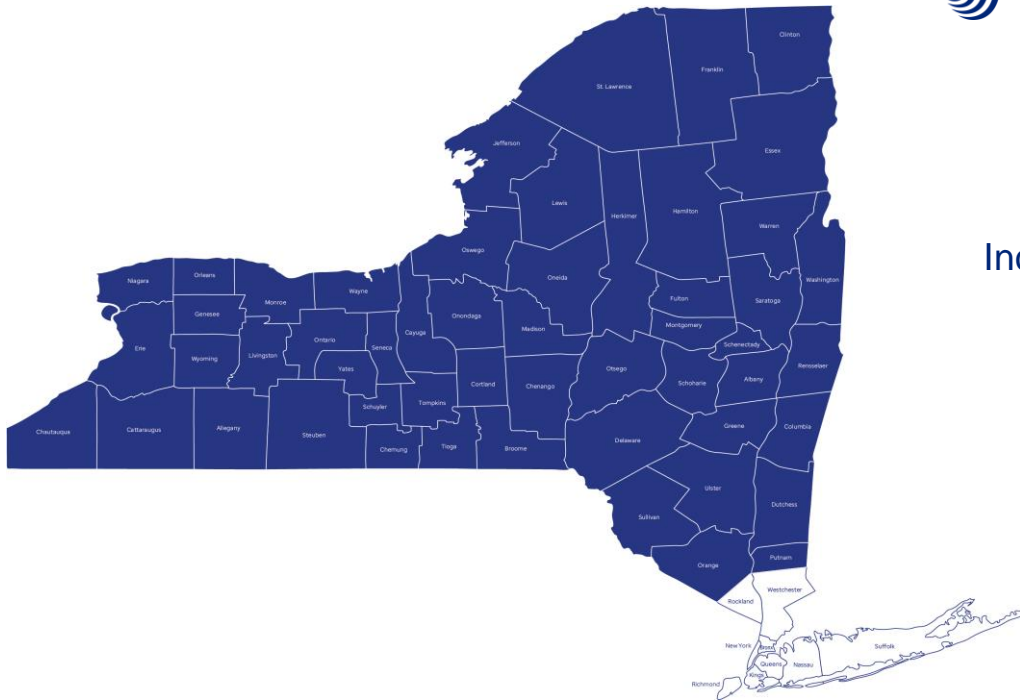




# **2025 New York Small Group Portfolio**

# 2025 New York Small Group (1-100) Pricing

Stability Matters: A decade of single digit rate increases



1%

Overall Rate Increase for 2025



5.3%

Overall Rate Increase for 2025

Rate information from the New York Department of Financial Services 2025 small group rates are posted on [dfs.ny.gov](https://dfs.ny.gov). Rates are not considered final until the New York Department of Financial Services approve the new Certificate of Coverage (COC).



# 2025 New York Oxford Small Group (1-100) Update

Fully Insured

## PRODUCT



### Care Cash added to all non-HSA small group plans\* (except Healthy NY)

- \$200 individual; \$500 family coverage

### UnitedHealthcare Vision on all small group plans\* (except Healthy NY)

- Freedom, Liberty, Metro

### \$0 Copay for 24/7 Virtual Visits

- Plans with HSAs now subject to deductible

### Terming Premium Designated (PD) plans

- NY P LBTY NG 5/35/500/100 EPO PD 24
- NY G LBTY NG 20/40/1500/80 EPO PD 24
- NY S LBTY NG 25/45/5000/50 EPO PD 24

## NETWORK



### Freedom Network

- Only network offering **Platinum** plans
- Only network offering **PPO** plans

### Liberty Network

- Only **EPO non-gated** plans available

### Metro Network

- HSA plans are all gated

## PROGRAMS



Calm app replaces AbleTo upon renewal eff. 1/25

Wellos app included with small group upon renewal eff. 1/25

### UnitedHealthcare Rewards

- Up to **\$300** per member per year
- Up to **\$1,000** per member per year on select plans

### One Pass Select Gym Discount Program

- 16,000 gyms nationwide
- No long-term contracts
- No annual registration fees

### Sweat Equity Fitness Reimbursement

- Up to **\$400** in earning potential per sub per year



# 2025 New York Oxford Small Group (1-100) Overview

## Platinum

- ❖ Place of Service Tiering (POST) removed for outpatient surgery
- ❖ Platinum plans have urgent care copay of \$50

## Gold

- ❖ Modest out-of-pocket changes to meet AV
- ❖ H.S.A eligible plans increased minimum deductible from \$1,600 to \$1,650 (IRS compliance)
- ❖ Place of Service Tiering (POST) Removed for outpatient surgery
- ❖ Gold plans have an urgent care copay of \$75

## Silver

- ❖ Out-of-pocket decreases from \$9,450 to \$9,200 for applicable plans
- ❖ Place of Service Tiering (POST) removed
- ❖ Silver plans have an urgent care copay of \$100

## Bronze

- ❖ Place of Service Tiering (POST) removed for applicable plans



# Most Popular Oxford Small Group (1-100) Plans

Benefit	NY S LBTY NG 40/80/3250/60 EPO 25	NY P FRDM NG 5/15/100 PPO 25	NY G LBTY NG 30/60/1250/100 EPO 25	NY S FRDM NG 40/80/3250/60 EPO 25	NY G FRDM NG 25/40/1750/80 EPO 25
Metal	Silver	Platinum	Gold	Silver	Gold
Network	Liberty	Freedom	Liberty	Freedom	Freedom
Gatekeeper	No	No	No	No	No
Rx Benefit	\$200 Ded T2/3 then \$10 / \$50 / \$90	\$100 Ded T2/3 then \$5 / \$35 / \$70	\$200 Ded T2/3 then \$10 / \$50 / \$90	\$200 Ded T2/3 then \$10 / \$50 / \$90	\$150 D T2/3 then \$10 / \$40 / \$80
PCP	\$40	\$5	\$30	\$40	\$25
Specialist	\$80	\$15	\$60	\$80	\$40
Urgent Care	\$100	\$50	\$75	\$100	\$75
Emergency Room	50% After Ded	\$250	\$500	50% After Ded	\$500
IP Hospital	60% After Ded	\$200	\$500 After Ded	60% After Ded	80% After Ded
OP Surgery Freestanding	60% After Ded	\$100	\$150 After Ded	60% After Ded	\$150 After Ded
OP Hospital	60% After Ded	\$100	\$150 After Ded	60% After Ded	\$150 After Ded
INN Ded	\$3,250	N/A	\$1,250	\$3,250	\$1,750
INN Coinsurance	60%	100%	100%	60%	80%
INN OOPM	\$9,200	\$3,750	\$7,000	\$9,200	\$6,500
Care Cash	Included	Included	Included	Included	Included
Vision	Included	Included	Included	Included	Included



# Consumer-Focused Programs





# Care Cash

A unique way to help employees pay for health care costs



**Forty percent of U.S. adults have delayed or gone without medical care in the last year due to cost.<sup>1</sup>**

Care Cash<sup>®</sup> gives Oxford covered employees **\$200** per year for individual coverage or **\$500** for family coverage to use for visits to UnitedHealth Premium<sup>®</sup> primary care and specialist providers, network primary care, urgent care, outpatient behavioral health and lab visits.

## Care Cash results:



**70+%** of employees used their Care Cash card for Premium Care Physician visits, which may help lower their total costs by **7.5%**<sup>2</sup>



**\$1,000–\$1,500** average savings per 24/7 Virtual Visit when an employee shifts from an ER visit<sup>3</sup>

## Through Care Cash, employees may:



**Save money** – Care Cash helps them pay their portion\* of certain eligible health care costs



**Stay healthier** – Care Cash may help them consider quality care and reduce delays in getting care



**Take ownership of their health** – Care Cash helps educate them on using their benefits effectively

\*Cost sharing (copays, deductibles and coinsurance).

<sup>1</sup> KFF.org. Americans' Challenges with Health Care Costs. [kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs](https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs). Accessed June 2023. <sup>2</sup> 2021 UnitedHealthcare Network (Par) Commercial Claims Analysis for 172 markets. Rates are based on historical information and are not a guarantee of future outcomes. <sup>3</sup> Average allowed expense for UnitedHealthcare Non-Emergent with no ambulance code, subtracting a 24/7 Virtual Visit expense of \$49. Figures are for all E&I (FI and ASO) for Q4 2021 through Q3 2022.



# Calm Health

Providing access to mental well-being support

**On-demand, integrated support with no additional out-of-pocket member costs**



**24/7 access to digital content** for sleep, stress, and mindfulness, enhanced with **evidence-based modules** created by licensed professionals

**Topics include:**

- Mental health conditions such as anxiety and depression
- Physical conditions such as diabetes and cancer
- Lifestyle issues such as sleep and stress



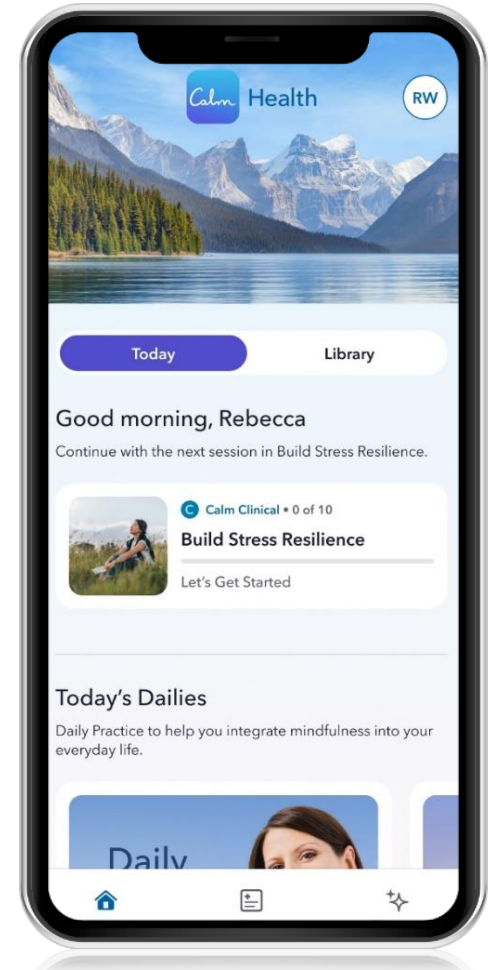
**Industry recognized screenings** help users track symptoms over time and results inform them on personalized recommendations



**Referrals and navigation** to additional support, including coaching or therapy, based on individual screening responses



**Robust metrics and reporting** to help organizations understand well-being needs, utilization and engagement



Calm Health is available to New York fully insured small groups effective 1/1/25. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only.



# Wellos Wellness App

Help support employees on their health journey

Wellos, a single digital experience to help employees actively engage in their health and wellness goals, is available to Oxford members.



## Goal-based content

- Bite-sized, science-backed lessons
- Informational videos and articles
- 5,000+ nutritious recipes



## Evolves as employees engage

- Daily tracking
- Personalized insights
- 20+ customizable challenges



## Individual support from coaches

- Available to chat and dive deeper into content
- Personalized tips and information



**“The Wellos app has so much amazing content and helpful insights.  
The tone is unique and nonjudgemental.”**

5-star review, App Store®



# One Pass Select™ Subscription-Based Fitness Program

Supporting healthier lifestyles



## No cost for employers and lower cost employees

Allows employers to offer competitive pricing and flexible health options to their employees.



## Flexible options

Employees can choose from 4 membership tiers to access thousands of nationwide fitness networks and digital fitness options.



## UHC Rewards integration

Easy program access through UnitedHealthcare Rewards on the **UnitedHealthcare® app** or **myuhc.com®**. Employees can redeem UnitedHealthcare Rewards dollars to use toward their One Pass Select subscription.



average retail gym membership savings with One Pass Select<sup>1</sup>

Classic	Standard	Premium	Elite
\$29/month	\$64/month	\$99/month	\$144/month

Gyms/tiering subject to change



# Wellness Programs

For every type of employee



## UHC Rewards

- ❖ Reporting available
- ❖ Earn It Off Apple Watch
- ❖ Link funds to Health Savings Account



## One Pass Select

- ❖ 4 membership tiers
- ❖ Use UHC Reward dollars for One Pass Select subscription



## Sweat Equity

- ❖ 50 qualifying cardio workouts every 6-months
- ❖ Reimbursement submission on myuhc.com



## Real Appeal

- ❖ Average weight loss: 3.4%
- ❖ 904K+ enrolled participants (evidence-based weight loss program)



# New Digital Benefit Summaries for Oxford Business

Comprehensive, simple, easily accessible

Oxford | New York | PPO | NY\_SB\_2024\_FREEDOM\_PPO\_05 | 51

## PPO plan details, all in one place.

Use this benefit summary to learn more about this plan's benefits, ways you can get help managing costs and how you may get more out of this health plan.

Check out what's included in the plan	PPO
<b>Network coverage only</b> You can usually save money when you receive care for covered health care services from network providers.	<input type="checkbox"/>
<b>Network and out-of-network benefits</b> You may receive care and services from network and out-of-network providers and facilities — but staying in the network can help lower your costs.	<input checked="" type="checkbox"/>
<b>Primary care physician (PCP) required</b> With this plan, you need to select a PCP — the doctor who plays a key role in helping manage your care. Each enrolled person on your plan will need to choose a PCP.	<input type="checkbox"/>
<b>Referrals required</b> You'll need referrals from your PCP before seeing a specialist or getting certain health care services.	<input type="checkbox"/>
<b>Preventive care covered at 100%</b> There is no additional cost to you for seeing a network provider for preventive care.	<input checked="" type="checkbox"/>
<b>Pharmacy benefits</b> With this plan, you have coverage that helps pay for prescription drugs and medications.	<input checked="" type="checkbox"/>
<b>Tier 1 providers</b> Using Tier 1 providers may bring you the greatest value from your health care benefits. These PCPs and medical specialists meet national standard benchmarks for quality care and cost savings.	<input checked="" type="checkbox"/>
<b>Freestanding centers</b> You may pay less when you use certain freestanding centers — health care facilities that do not bill for services as part of a hospital, such as MRI or surgery centers.	<input checked="" type="checkbox"/>
<b>Health savings account (HSA)</b> With an HSA, you've got a personal bank account that lets you put money aside, tax-free. Use it to save and pay for qualified medical expenses.	<input type="checkbox"/>

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents govern. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

### Here's a more in-depth look at how PPO works.

#### Medical Benefits

	In Network	Out-of-Network
<b>Annual Medical Deductible</b>		
Individual	\$3,250	\$6,000
Family	\$6,500	\$12,000
Ped Dental Annual Deductible - Family	Included in your medical deductible	Included in your medical deductible
Ped Dental Annual Deductible - Individual	Included in your medical deductible	Included in your medical deductible

*All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.*  
\*After the Annual Medical Deductible has been met.

*You're responsible for paying 100% of your medical expenses until you reach your deductible. For certain covered services, you may be required to pay a fixed dollar amount - your copay.*

	In Network	Out-of-Network
<b>Annual Out-of-Pocket Limit</b>		
Individual	\$9,450	\$15,500
Family	\$18,900	\$31,000

*All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.*  
*Once you've met your deductible, you start sharing costs with your plan - coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.*

#### What You Pay for Services

	Designated Network	Network	Out-of-Network
<b>Copays (\$) and Coinsurance (%) for Covered Health Care Services</b>			
<b>Preventive Care Services</b>		No copay	50%*
<small>Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, co-insurance or deductible.</small>			
<small>Includes services such as Routine Wellness Checkups, Immunizations, Breast Pumps, Mammography and Colorectal Cancer Screenings.</small>			
<b>Office Services - Sickness &amp; Injury</b>			
Primary Care Physician		\$40 copay	50%*
<small>Additional copays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.</small>			
<small>Telehealth is covered at the same cost share as in the office.</small>			

\*After the Annual Medical Deductible has been met.  
\*Prior Authorization Required. Refer to COG/SEN.

## Beginning with Nov. 2024 effective dates

- Replaces 2-page Summary of Coverage (SOC)
- Located on
  - Renewal dashboard on [uhceservices.com](https://uhceservices.com)
  - SAMx quoting tool



# Digital Medical ID Card

UnitedHealthcare app and myuhc.com

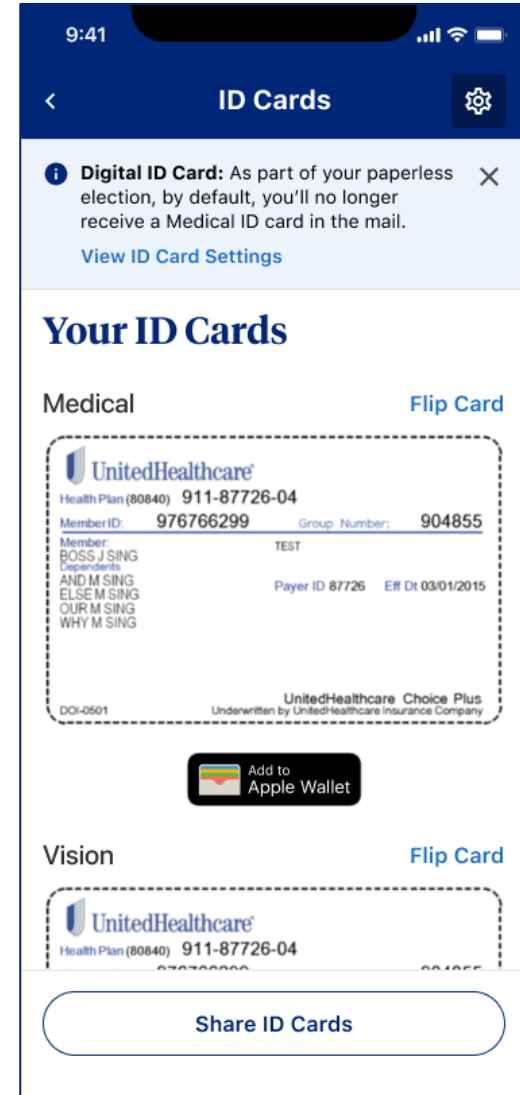


## Digital ID Card

As part of your paperless election, your ID card is now digital. To receive a card by mail, use the link below to update your preference settings.

[View home](#)







[Update ID card settings >](#)



The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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# Downstate New York Oxford Network Comparison

Local Network	Freedom Network	Liberty Network	Metro Network
	<p><b>82,673</b> Downstate NY NJ: 43,956 CT: 27,995</p>	<p><b>80,974</b> Downstate NY NJ: 43,851 CT: 27,985</p>	<p><b>58,974</b> Downstate NY NJ: 40,598</p>
	<p><b>1.5M+</b> UHC Choice Plus</p>	<p><b>1.4M+</b> UHC Core</p>	<p><b>N/A</b></p>
	<p><b>67,000</b> Nationwide</p>	<p><b>67,000</b> Nationwide</p>	<p><b>50,000</b> Nationwide (Standard-Select: Excludes CVS)</p>
	<p><b>EPO / EPO HSA PPO / PPO HSA</b></p>	<p><b>EPO / EPO HSA</b></p>	<p><b>EPO / EPO HSA</b></p>
	<p>Gated &amp; Non-Gated</p>	<p>Non-Gated Only</p>	<p>Gated &amp; Non-Gated</p>
	<p>Platinum, Gold, Silver, Bronze</p>	<p>Gold, Silver, Bronze</p>	<p>Gold, Silver, Bronze</p>
	<p><b>YES (1-100)</b></p> <ul style="list-style-type: none"> <li>\$10 copay for annual exam</li> <li>\$125 contact lens allowance</li> <li>\$130 frame allowance</li> <li>20% off additional glasses, including Rx sunglasses</li> </ul>	<p><b>YES (1-100)</b></p> <ul style="list-style-type: none"> <li>\$10 copay for annual exam</li> <li>\$125 contact lens allowance</li> <li>\$130 frame allowance</li> <li>20% off additional glasses, including Rx sunglasses</li> </ul>	<p><b>YES (1-100)</b></p> <ul style="list-style-type: none"> <li>\$10 copay for annual exam</li> <li>\$125 contact lens allowance</li> <li>\$130 frame allowance</li> <li>20% off additional glasses, including Rx sunglasses</li> </ul>
	<ul style="list-style-type: none"> <li>✓ Care Cash</li> <li>✓ UHC Rewards</li> <li>✓ One Pass Select</li> <li>✓ Sweat Equity</li> </ul>	<ul style="list-style-type: none"> <li>✓ Care Cash</li> <li>✓ UHC Rewards</li> <li>✓ One Pass Select</li> <li>✓ Sweat Equity</li> </ul>	<ul style="list-style-type: none"> <li>✓ Care Cash</li> <li>✓ UHC Rewards</li> <li>✓ One Pass Select</li> <li>✓ Sweat Equity</li> </ul>

Network Data and Analytics Reporting from E&I Counts Dashboard, June 2024. Provider count includes Physicians (Degree = MD, DO), Advanced Practice Providers (Degree = APRN, NP, PA) and Allied Health Providers (Degree = NOT MD, DO). Only one specialty is counted per provider. Provider may be counted more than once if they practice in multiple states or counties.





# 2025 New York Small Group Portfolio

UnitedHealthcare  
(Mid-Hudson)



# What You Should Know

Selling UnitedHealthcare small group (1-100) business



**No participation requirements (UnitedHealthcare 1-100 business)**



**Competitively priced plans in Mid-Hudson**



**Broker commission has been increased to 4% for 2025 business**



# UnitedHealthcare Network Strength

Local and National



**965**

Centers of Excellence\*



**2K+**

Convenience Care Centers\*



**5.5K+**

Hospitals Nationally

**224**

Acute Care Facilities in New York

**13**

Acute Care Facilities Mid-Hudson, New York



**136K+**

UnitedHealth Premium® Care Physicians\*  
(those meeting UnitedHealth Premium Quality and Cost Efficiency Criteria)



**1.5M+**

Physicians and Health Care Professionals Nationally

**110K+**

Physicians and Health Care Professionals in New York

**7K+**

Physicians and Health Care Professionals Mid-Hudson, New York



Mid-Hudson region comprises the following counties: Dutchess, Putnam, Orange, Sullivan and Ulster. Network Data as of June 30, 2024.

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# UnitedHealthcare Small Group (1-100) Quoting

### Company Information

\* Primary Location ZIP Code  
13235 - Syracuse, NY (Onondaga County) ✕

\* Effective Date  
10/01/2024

\* Total Eligible Employees  
2

### Product Selection

Medical Dental

Vision Life ⓘ

Short Term Disability

Long Term Disability

5946 - camera and photographic supply stores ✕

[View Plans](#)

Plan Name	Monthly Premium
Platinum DG8V/886 Traditional w/Care Cash Deductible (Ind/Fam): \$0 / \$0 OOP Max (Ind/Fam): \$5,500 / \$11,000 PCP Copay: \$15 Spec Copay: \$25 Hosp Coins (In/Out): 100% / 80% Rx Option (T1): 886	\$2,544.56 / month
Platinum DG8Y/884 Premier w/Care Cash Deductible (Ind/Fam): \$0 / \$0 OOP Max (Ind/Fam): \$3,950 / \$7,900 PCP Copay: \$10 Spec Copay: \$80 Hosp Coins (In/Out): 80% / 50% Rx Option (T1): 884	\$2,394.36 / month
Platinum DG8X/886 Traditional w/Care Cash Deductible (Ind/Fam): \$0 / \$0 OOP Max (Ind/Fam): \$5,500 / \$11,000 PCP Copay: \$15 Spec Copay: \$25 Hosp Coins (In/Out): 100% / 0% Rx Option (T1): 886	\$2,364.42 / month

#### Employer Application →

Completed

[Quick Menu](#)

[Print Completed Form](#)

[Print Confirmation](#)

#### Employee Enrollment →

Completed

[Quick Menu](#)

[Member IDs](#)

[Upload Template](#)

[Export Template](#)

#### Payment / Billing →

Select Payment Method ✓

[Copy of Binder Check](#)

[Direct Debit Authorization ✓](#)

Billing Method ✓

[Electronic ✓](#)

#### Required Documents →

[Wages and Tax ✓](#)

1 out of 1 documents uploaded

#### Additional Required Information →

[Upload Additional Information](#)

[View Email Communications](#)

[Add a Pend](#)

[Update/Resolve Pend](#)

EXPORT PLANS AS:

[PDF](#)

[Excel](#)

[Email](#)

[Export Plans](#) [Full Shopping](#)

# Small Group (1-100) Implementation Tips

UnitedHealthcare/Oxford

## Reasons for Pended Applications: Medical & Specialty Business

<b>Incomplete Tax Documents</b>	<ul style="list-style-type: none"><li>• Federal business taxes and state quarterly wage reports are needed to confirm all eligible employees</li><li>• Two weeks of current, consecutive payroll journals are required for new hires</li></ul>
<b>Proof of Payment Required</b>	<ul style="list-style-type: none"><li>• A copy of the online payment receipt or a completed and signed direct debit authorization form (non-voluntary plans) must be supplied</li></ul>
<b>Group Application Not Completed in Full</b>	<ul style="list-style-type: none"><li>• SIC code, ERISA question, plan design, employer contribution percentage amount, employee counts (eligible and enrolling)</li></ul>
<b>Waivers (Oxford only)</b>	<ul style="list-style-type: none"><li>• Paper waivers are not completed in full and signed</li><li>• Waivers must be signed by both the employee and employer for manual submissions</li></ul>
<b>Rate Quote/Card</b>	<ul style="list-style-type: none"><li>• Rate quotes must be signed for manual submissions</li><li>• Rate card is missing for the selected plans</li></ul>









# UnitedHealthcare Specialty Benefits



# UnitedHealthcare Specialty Benefits

~\$7 billion business making a difference in the lives of **52.9 million** members

Line of Business	Members*
 <b>Dental</b>	24M
 <b>Vision</b>	25.7M
 <b>Financial Protection</b>	5.7M
 <b>Hearing</b>	34.1M accessing

Channel	Members*
<b>Medicaid</b>	18.9M
<b>Commercial</b>	17.9M
<b>Medicare Advantage</b>	12.3M
<b>Private Label</b>	3.8M

\*UnitedHealthcare members/subscribers as of December 2023



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## UnitedHealthcare Specialty Benefits: Lower costs, better health, simpler experiences

### What makes us different?

We orchestrate connections behind key “specialty moments” to simplify the member experience, maximize benefits and lower costs with:

- ✓ A robust proprietary portfolio
- ✓ Simplified customer and member experience
- ✓ Clinical integration
- ✓ Savings for employers and members

# Leading the Industry with Our Vision Value Story

We are able to partner with companies that benefit our members most



## That means:

- 154,000+ access points nationally
- A balance of both private practice providers and retailers
- Network satisfaction – 98% of members choose a network provider



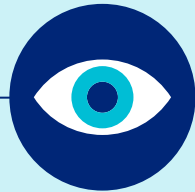


# Introducing ExpressExam

Online technology allowing consumers to **renew an existing, unchanged** prescription to allow for the purchase of contact lenses and/or glasses



Interactive experience using handheld device

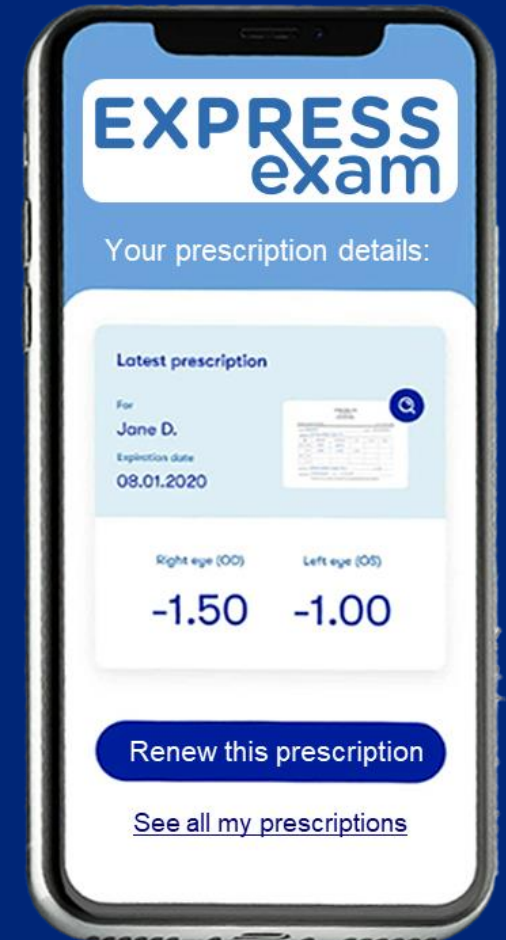


Captures picture of eyes for doctor review



Prescription renewal ready in hours

**1<sup>st</sup>** to market



# Oxford Benefit Management (OBM)

[uhc.com/obm/for-brokers/instant-rate-quote](https://uhc.com/obm/for-brokers/instant-rate-quote)



## Broker Commissions

**Flat 10% commission**



## Easy Submissions

**Group application  
Employee applications  
Quote**

**No census required  
No binder check or tax  
documents (Oxford medical)**



## Voluntary Products

**If 2 eligible,  
can write down to  
2 enrolling in OBM**



## Benefit Options






**6 dental plans  
2 vision plans  
\$25K employee life insurance**



# Save a Bundle on Medical Premiums

Applies to New Jersey, Connecticut and most other states (51-99)

uBundle® offers up to 4% savings on first-year medical premiums when you bundle your UnitedHealthcare health plan with UnitedHealthcare dental, vision and/or financial protection plans.\* And, you may save long-term with Packaged Savings®.

Savings		Product	Savings example***
2%		Dental	\$14,400
.5%		Vision	\$3,600
.5%		Life: Basic plus supplemental	\$3,600
.25% – .5%		Disability: Short- plus long-term	\$3,600
.5%		Supplemental health**	\$3,600
<b>4%</b>		<b>Total potential savings on medical plan premiums</b>	<b>Estimated annual medical premium \$800 per employee per month (\$720,000 total)</b>

Not available in HI, RI or VT. For new business effective Jan. 1, 2019, or later.

\* Subject to uBundle rules, coverage and participation requirements. The savings will apply for the first 12 months that eligible plans remain in force. uBundle and certain specialty plans may not be available in all states or for all group sizes. Components subject to change. Ask your UnitedHealthcare representative for more details. \*\* Includes accident, critical illness and/or hospital indemnity. \*\*\* This example is for a group size of 75 employees and is for illustrative purposes only. Savings will differ depending on group size, plans chosen and premiums.

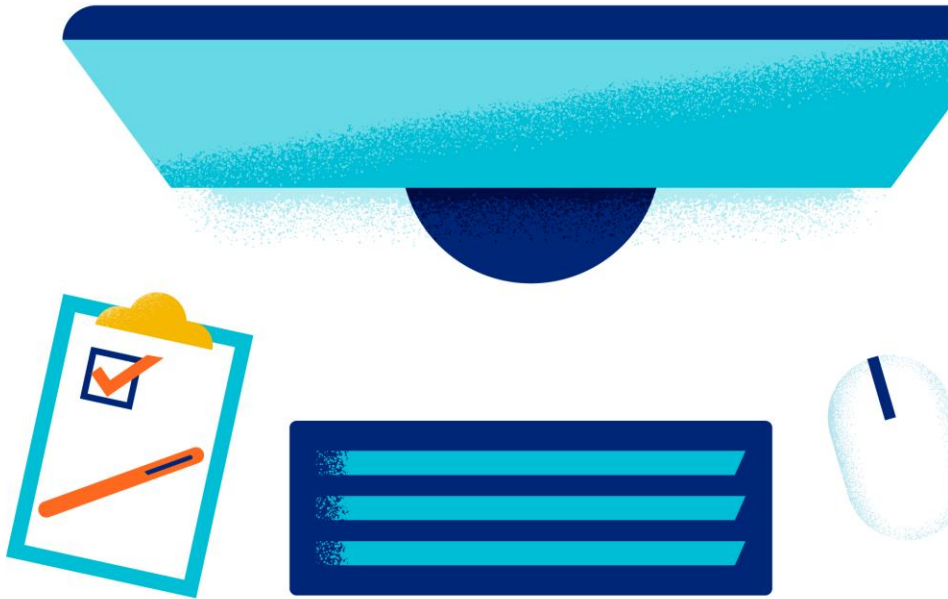




# Wrap Up



# Meeting Recap



- **Decade of single digit rate increases**
  - Oxford: **5.3%** overall rate increase
  - UnitedHealthcare: **1%** overall rate increase
- **Competitively priced plans across markets**
  - Oxford & UnitedHealthcare (Mid-Hudson)
- **Care Cash on all non-HAS small group plans\***
  - **\$200** single / **\$500** family on pre-loaded debit card
- **All Oxford small group + UnitedHealthcare vision\***
  - Freedom, Liberty (*new*) and Metro (*new*)
- **UnitedHealthcare specialty benefits growth**
  - Robust portfolio with clinical integration

\* Benefit availability based on New York State Department of Financial Services approval. Rate information from the New York Department of Financial Services 2025 small group rates are posted on [dfs.ny.gov](https://dfs.ny.gov). Rates are not considered final until the New York Department of Financial Services approve the new Certificate of Coverage (COC).



# Disclaimers

**Oxford** insurance products are underwritten by Oxford Health Insurance, Inc. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

**24/7 Virtual Visits** is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available. **Care Cash** provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them. **Calm Health** is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product and is not intended to make any mental health recommendations or give clinical advice. Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.

**Financial protection** plans underwritten by Unimerica Life Insurance Company of New York. **Minimum participation** requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Components subject to change. Packaged Savings program is not available for all group sizes. Please consult your UnitedHealthcare representative for more details.

**One Pass Select** is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico), it features a subscription based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum. **Oxford Benefit Management, Inc.** acts as the distribution company for products. Oxford Benefit Management packages are not available in all states and state-specific requirements may cause limitations or variations to the plans. Packaged Savings is not available for this product. Benefit options may vary by group size. Components subject to change. Oxford Benefit Management products are provided by: UnitedHealthcare Dental® coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03) and the Disability product on Form LASD-POL-ADD/DIS NY (05/03). UnitedHealthcare Insurance Company is located in Hartford, CT, and Unimerica Life Insurance Company of New York in New York, NY. Participation requirements for Life and Disability Insurance may be different than those stated. OBM does not underwrite or administer these products and bears no risk on any product offered. All information within this website is subject to change.

# Disclaimers

**Real Appeal** is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program. All trademarks are the property of their respective owners. All **trademarks** are the property of their respective owners. **UnitedHealthcare dental** coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. The policies may include exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. **UnitedHealthcare Hearing** is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change. **UnitedHealthcare Hospital Indemnity** product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT. **UnitedHealthcare Life and Disability** products are provided by UnitedHealthcare Insurance Company and in New York by Unimerica Life Insurance Company of New York. Life products are provided on policy forms LASD-POL (05/03) et al. and Disability products are provided on policy forms UHCLD-POL 2/2008 et al. In New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03) and the Disability product on Form LASD-POL-ADD/DIS NY (05/03). UnitedHealthcare Insurance Company is located in Hartford, CT, and Unimerica Life Insurance Company of New York in New York, NY. Participation requirements for Life and Disability Insurance may be different than those stated. These policies may include exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. The **UnitedHealth Premium® designation** program is a resource for informational purposes only. Designations are displayed in Oxford online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies. **UnitedHealthcare Rewards** is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum. **Wellos** is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 1:1 live coaching, is available for purchase for certain groups (buy-up option not available in NM and pending approval in CA, HI and MT). The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you.