Ancillary benefits. More options to offer your employees.

Attract and retain the best employees by offering more options.

Having a choice is always a good thing. As a small business owner, we understand that you have countless demands on your time. And employee benefits are not where you want to commit your precious resources. Yet, small employers are increasingly recognizing the critical importance of employee benefits to attract and retain the best employees.

We also understand that being able to offer your employees a comprehensive benefit package is important to you. To help meet your needs, UnitedHealthcare Specialty Benefits, one of our affiliate companies, is able to also offer you a full suite of dental, vision, life and disability products alongside of our medical products.

There are two ways to buy ancillary products from UnitedHealthcare Specialty Benefits:

- **Pre-Packaged Ancillary Options:** Through Oxford Benefit Management (OBM), we offer employers a unique selection of products that include dental, vision, an employee assistance program with work & life services, and a health discount program. There are six competitively priced packages, which offer a range of choices to suit varying needs and price points. For more information, visit www.oxfordbenefitmanagement.com.

- **Stand-Alone Ancillary Products:** If pre-packaged options do not fit your needs, a comprehensive portfolio of dental, vision, life and disability insurance benefits – each with a wide range of flexible benefit options plus value-added services embedded at no additional cost – are also available to you. For more information, visit www.uhcspecialtybenefits.com.

There are an array of ancillary products that can be purchased efficiently and cost-effectively. When you work with UnitedHealthcare Specialty Benefits, you receive one of the broadest portfolios in the industry, featuring pre-packaged specialty options through OBM, dental, vision, life, short-term disability and long-term disability. Ancillary products can be employer-paid, voluntary, sold as stand-alones or packaged together with medical. With the rising costs of health care, we realize that you may not be able to offer additional lines of contributory coverage beyond medical. Offering voluntary benefits may be a solution for you.

**Voluntary Benefits**

Voluntary benefits can help you continue to offer a comprehensive benefit package to your employees with no additional costs to you. Employees who choose to enroll in voluntary dental and vision products can pay for their own coverage. By offering the options of voluntary coverage, employees can access important benefits at a lower group rate — without adding to your insurance costs. Plus, we only require 2 to enroll for dental and 1 to enroll for vision.

**Questions?**

For more information on our ancillary offerings, please send an e-mail to HNtoUHCSpecialty@uhc.com and a licensed representative will contact you to discuss options.

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1 Oxford Benefit Management, Inc. acts as the distribution company for the packages including dental, vision, life and disability insurance. The dental and vision products are either underwritten or provided by: United HealthCare Insurance Company, United HealthCare Insurance Company of New York or United HealthCare Services, Inc. The life and disability products are underwritten by Unimerica Insurance Company and United HealthCare Insurance Company. In New York, life and disability products are underwritten by Unimerica Life Insurance Company of New York. The UnitedHealth Allies Discount Program is administered by HealthAllies, Inc. UnitedHealth Allies is NOT insurance. UnitedHealth Allies arranges for discounts on medical services from those health care providers who have contracted with the discount plan organization. The member is obligated to pay for all health care services and UnitedHealth Allies does not make payments directly to the providers of medical services.
The grid below gives an overview of our ancillary product options available to small business owners.

<table>
<thead>
<tr>
<th>Product</th>
<th>More Options</th>
<th>More Features</th>
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| Oxford Benefit Management¹ | • Six packages that include dental, vision, an employee assistance program (EAP) with work & life services, and a health discount program | • Instant online rate quotes  
• One ID card  
• One bill |
| Dental Insurance²        | • Dental Options PPO  
• In-Network Only (INO)  
• Indemnity  
• Dual Option available down to 10 employees enrolled  
• Voluntary dental down to 2 employees enrolled | • Large national and regional network  
• Consumer MaxMultiplier  
• Prenatal dental benefit  
• Oral cancer screening  
• Treatment cost calculator |
| Vision Insurance²        | • Comprehensive plan that covers well vision and corrective eyewear  
• Network and out-of-network benefits for well vision and corrective eyewear  
• National network of private practice and retail providers  
• Voluntary vision down to 1 employee enrolled | • Affordable premiums and copayments  
• Lower out-of-pocket expenses  
• Extended customer service hours  
• Comprehensive Web site and online contact lens ordering |
| Life Insurance³          | • Basic Life with Accidental Death & Dismemberment (AD&D)  
• Basic Dependent Life/AD&D  
• Supplemental Employee Life/AD&D  
• Supplemental Dependent Life/AD&D  
• Supplemental Life/AD&D available to groups with 10+ employees | • Flexible plan designs with generous guarantee issue (GI) amounts  
• Accelerated death benefit  
• Seat belt benefit  
• Travel assistance services  
• Will/Trust preparation services  
• Beneficiary services |
| Disability Insurance³    | • Short-Term Disability (STD)  
• Long-Term Disability (LTD)  
• Voluntary STD and LTD available to groups with 10+ employees | • Flexible plan designs  
• Disability claims management expertise  
• Emphasis on timely return to productivity |

¹ Oxford Benefit Management, Inc. acts as the distribution company for the packages including dental, vision, life and disability insurance. The dental and vision products are either underwritten or provided by: United HealthCare Insurance Company, United HealthCare Insurance Company of New York or United HealthCare Services, Inc. The life and disability products are underwritten by Unimerica Insurance Company and United HealthCare Insurance Company of New York. The UnitedHealth Allies Discount Program is administered by HealthAllies, Inc. UnitedHealth Allies is NOT insurance. UnitedHealth Allies arranges for discounts on medical services from those health care providers who have contracted with the discount plan organization. The member is obligated to pay for all health care services and UnitedHealth Allies does not make payments directly to the providers of medical services.

² The products are either underwritten or provided by: United HealthCare Insurance Company, United HealthCare Insurance Company of New York or United HealthCare Services, Inc.

³ The products are underwritten by Unimerica Insurance Company and United HealthCare Insurance Company. In New York, products are underwritten by Unimerica Life Insurance Company of New York.