



Agenda



- Open Enrollment Update Plan elections
- Local Network Update
- Naviguard Member Advocacy
- Cancer Support Program
- Pharmacy May 1 Prescription Drug List Updates

2021 Open Enrollment Elections

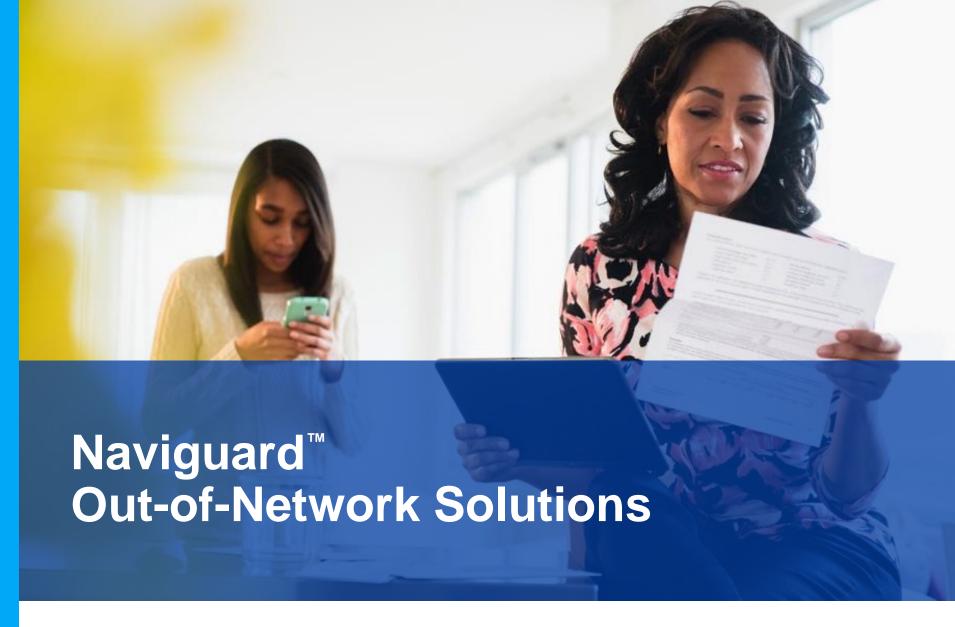


- Choice EPO HSA Plan 34 employees
- Nexus Open Access Plan 1150 employees
- Choice Plus Plan 314 employees

Local Network Update



- Seton Contract
- US Anesthesia
- Charter









Naviguard Out-of-Network Solutions

Helping deliver a better member experience and lowering costs.

Assertive	Self-service	Support	Balance Bill
Pricing	Tools		Negotiation
 Proprietary reference-based pricing. Typical out-of-network savings of 70% off billed charges. 	 Actionable and comprehensive content designed to help empower employees to avoid and mitigate balance bills. Downloadable action plans, tips and scripts that help drive effective negotiations. 	 Member receives letter with available support. 1-on-1 balance bill support from a dedicated advisor. Personalized guidance to help members stay in the network. Consistent point of contact. Fully integrated with UnitedHealthcare advocates. 	 Local market expertise. Tailored negotiation approach. Tools to defend fair-market rates. End-to-end issue resolution.

Savings results shown may vary based on customer plan and geographic distribution and are not a guarantee of future results.



Naviguard Out-of-Network Solutions

Providing an exceptional member experience.

Clarity

Outcomes of the provider negotiation are clearly communicated, preparing the member for any next steps.

Time

Advisors and Negotiators manage the details and provider interactions, saving the member time.

Support

A dedicated Advisor stays with the member throughout the process until a balance bill resolution.



Knowledge

Education on non-emergency care options and how to avoid out-of-network use is provided.

Satisfaction

The extra support and guidance helps increase health plan trust and satisfaction.



Naviguard Out-of-Network Solutions

How Naviguard works.

Member Had CHOICE

Example: Scheduled knee surgery at an out-of-network facility.

The claim is priced, but because the provider is not contracted with UnitedHealthcare, the billed charge exceeds the allowed amount and the member is balance billed.

Consumer support:
Member contacts a
UnitedHealthcare
advocate who will
connect to Naviguard.

Member receives Explanation of Benefits (EOB) statement This triggers Naviguard letter about available member support.

If out-of-network provider charges more than the allowed reimbursement amount, member may be balance billed.

If negotiated amount is under threshold, employer pays. Otherwise, member will be responsible for the resulting provider bill.

Dedicated advisor works 1-on-1 with member until resolution.

NAVIGUARD

Naviguard attempts to negotiate a discount with the provider.

\$0

Member is supported; employer pays negotiated amount.

Member Had NO CHOICE

Example: Chest pain at an ER.

A member was unknowingly treated by an out-of-network physician. Because they did not have a choice, the out-of-network services are covered under the benefit plan.





Cancer Support Program



Employer Advantages

- Mitigation of cancer related expenses
- Improved quality of life and quality care of members
- Reduction of absenteeism and increase in productivity
- Increased employee satisfaction with employer's benefits

Member Advantages

- Personalized one-on-one member /family support, education and empowerment for any cancer diagnosis, both adult and pediatric
- Intensive, ongoing case management when needed to help members cope during treatment and help reduce or prevent symptoms and side effects that can lead to costly hospital admissions
- Guidance related to hospice, palliative care, survivorship and behavioral health services
- Benefit counseling
- Opportunity for reduction in treatment costs
- Access to quality and efficient information, support and care during treatment, recovery or end of life via the specialized cancer nurse, and cancer Centers of Excellence
- Improved quality of life