



Jeremy Travelstead
Candace Hill
American Central Insurance Services

Re: New Berlin CUSD #16 – Group Medical Renewal, Group Number 926181

Dear Jeremy & Candace,

December 1, 2022 marks the 1st renewal for New Berlin CUSD #16's fully insured group medical plan with UnitedHealthcare. I am looking forward to working with you to renew our mutual client.

Below is an overview of the December 1, 2022 renewal:

- The renewal was developed using incurred claims from 11/1/2021 through 4/30/2022, applying standard methodology of 100% weight to the most recent period claims.
- Based on the number of member months, we have assigned 30% credibility to the experience.
- Current period Benefit Care Ratio (aka Loss Ratio) is 167.7%
- Our renewal offer that is inclusive of PCORI Insurer Fees is **+39.0%**.

- Large claim report attached.
 - 3 claimants reviewed by medical underwriting.
 - 1 claimant over the \$100,000 pooling point.
 - Ongoing large claim activity is expected
- Specialty – No specialty lines currently in place with UnitedHealthcare.

Fully Insured 2022 Certificate of Coverage - UHC will be implementing the 2022 Certificate of Coverage (COC) upon this renewal. Please be sure to provide the client with the Uniform Modification Notice as it is the employer's responsibility to share this information with their UnitedHealthcare covered membership.

What's New at UnitedHealthcare

Peloton

- UnitedHealthcare members may get 12 consecutive months of Peloton's Digital Membership (a \$155 value) as part of their plan benefits at no additional cost. UnitedHealthcare members who already own a Peloton Bike or Peloton Tread will receive the equivalent value – a four-month subscription to the Peloton All-Access Membership. The Peloton Digital Membership includes access to a large library of live and on-demand fitness classes from expert instructors, accessible through phone, TV or tablet. It's designed to be enjoyed by people of various fitness levels, with or without exercise equipment.

Apple Fitness+

- Fully insured UnitedHealthcare members* with Apple Watch can enroll with Apple Fitness+ and receive a year-long subscription at no additional cost.
- *This program is available to UnitedHealthcare plan subscribers 13 years and older with an Apple Watch and access to myuhc.com®.

- Join: Members must be registered on myuhc.com to take advantage of these benefits.

Optum Virtual Care

- Optum Virtual Care has joined UnitedHealthcare's 24/7 Virtual Visits provider groups. Optum Virtual Care will become the first integrated 24/7 virtual Visit provider on myuhc.com and the UnitedHealthcare app. Teladoc, Doctor on Demand and Amwell continue to be available provider for our 24/7 virtual Visits through UnitedHealthcare digital tools.

Benefit Ally

- Bundles medical & supplemental coverage, to help reduce the financial impact of catastrophic health events. The plan automatically sends cash payments directly to employees for medical events including accident, critical illness and hospital indemnity. Usually about a +2% increase to total premium. Firm quote will be provided upon request.
- Benefit Ally is a packaged offering that offers Supplemental Health products (Critical Illness, Accident, and Hospital Indemnity) alongside medical plans, and offers a simplified experience for both the employer and member. By purchasing Supplemental Health products alongside medical plans members are provided additional financial support against unexpected medical events. Benefit Ally helps the employer and member in the following ways:
 - Employer: Benefit Ally simplifies the administrative process for employers by bundling existing Supplemental Health products with medical plans and offers this as a single package to the client (single quote, invoice, etc.)
 - Employee/Member: Benefit Ally simplifies the member's experience by automating the claims payment of Supplemental Health benefits. A member automatically receives a Supplemental Health benefit check when a qualifying event/diagnosis is identified (via medical claims). All 3 plans are offered together; there is no option to separate the bundle, although Supplemental Health products can continue to be offered individually outside of Benefit Ally.
- Watch this short video to learn more: [video](#). Member Flier and Description of Benefits also available upon request.

Figo Pet Insurance

- UnitedHealthcare has teamed up with Figo to help make pet insurance simpler. Choose from customized plans and add optional powerups like dental and wellness coverage. Plan benefits include 24/7 access to Live Vet for virtual visits, a simpler claim process and direct deposit reimbursements.

Specialty Products: - Bundle with Specialty and Save!

If we can quote specialty lines such as Dental, Vision, Life/AD&D, STD, LTD, Critical Incident, Accident Protection, Hospital Indemnity and/or FMLA, please let me know and I can have Angie Rock, our Specialty Account Executive, work with you to provide quotes. **Additional UBundling savings may be available if specialty lines are added at renewal.** Please refer to the *UBundling Rules and Participation Requirements* section of the UBundling flier included in this renewal package.

Sincerely,

Brenda Bryant
Strategic Account Executive