



# Being a member has its advantages

Your employees work hard for you. Take good care of them with benefits that support their health and well-being. UnitedHealthcare® Level Funded health plans, available through the Minnesota Chamber of Commerce, can help you offer valuable benefits to your team and may help you save on health plan costs.

## Savings without sacrifice

Minnesota Chamber members receive a 5% rate reduction – and that’s on top of the up to 15% savings<sup>1</sup> that Level Funded plans may offer. That means there’s possible savings of up to 20% when you switch to a UnitedHealthcare Level Funded plan. But the advantages don’t stop there.



### Support

- **UnitedHealthcare Rewards** – offers employees up to \$1,000 a year for completing one-time activities and taking healthy actions
- **HealthiestYou™ virtual care** – gives 24/7 access to virtual care for dermatology conditions, mental health, minor illnesses and back and neck pain
- **Care near or far** – Provides a nationwide network of 1.7M+ physicians and health care professionals and 5.5K+ hospitals and other facilities<sup>2</sup>



### Cost control

- **Surplus refund potential** – Refunds occur if medical and pharmacy claims costs are lower than expected<sup>3</sup>
- **Fixed monthly payments** – You won’t pay more for year-end medical and pharmacy claims, even if they’re higher than expected
- **Favorable exemptions** – Plans are not subject to most state insurance mandates or state insurance premium taxes

## Savings and renewals

# 20%

average savings<sup>1</sup> for employers who have a Level Funded plan

# 50%

of Minnesota plan sponsors received a surplus refund, the average of which was \$7,046<sup>4</sup>

# 86%

of Minnesota groups who have a Level Funded plan choose to renew<sup>5</sup>



# Providing predictability and potential savings

Level Funded plans give plan sponsors the predictability of a fully insured plan with upfront cost savings.

	Fully insured plans	Level Funded plans
Individually underwritten	No	Yes
Fixed monthly payments	Yes	Yes
Detailed claims reporting	No	Yes
Potential to share in surplus refund if medical and pharmacy claims are lower than expected <sup>4</sup>	No	Yes
Reduced taxes and fees	No	Yes
Adult vision exams included	No	Yes

## About the Minnesota Chamber of Commerce

The Minnesota Chamber is the largest broad-based business organization in the state, representing more than 6,300 businesses of all types and sizes – and over half a million employees throughout Minnesota. It was recently recognized as the nation’s No. 1 chamber for working tirelessly for its members, providing 1-on-1 business services such as ChamberHealth and cultivating an economic environment where businesses stay and grow in our state.

## Learn more

For more information, please contact a Gallagher team member:

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United  
Healthcare®



<sup>1</sup> 2023 UnitedHealthcare internal analysis between UnitedHealthcare Insurance Company and Level Funded medical plans. Savings are not guaranteed.

<sup>2</sup> UnitedHealthcare network counts based on internal analysis, Q2 2024.

<sup>3</sup> Please consult a tax and/or legal advisor to determine if, by receiving this surplus refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.

<sup>4</sup> Data is based on surplus reconciliations processed 1/1/23-12/31/23 for groups on a level funded plan. Average surplus data is based on groups with a surplus amount.

<sup>5</sup> 2024 UnitedHealthcare internal analysis of Minnesota groups on a level funded plan with a January 2024 renewal.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross-coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

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.

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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.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.