

WTIA Health Program Carrier Transition Webinar

September 27, 2023



Overview

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- » *WTIA Explains Transition*
- » *WTIA AHP Group Eligibility Requirements*
- » *WTIA AHP Key Changes & What is Not Changing*
- » *How UHC Shines*
- » *UHC Value Add Programs*
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Introductions & Team Overview

WTIA Health Team:

- >> April House – President
- >> Mark Hruska – VP of Benefit Programs
- >> Raven Mencias – Sr. Sales Director
- >> Sheryl Dwyer – Director of Health Operations
- >> Michelle Walls – Operations Manager
- >> Ashley Cook – Sales Account Manager
- >> Sydnee Jungmayer – Underwriting Associate

UHC Team:

- >> Carmen Cooper – VP of Sales & Account Management
- >> Luke Coyer – Account Executive
- >> Michelle Hobbs – Strategic Account Executive



Why Make Carrier Changes?

The WTIA evaluates partnerships annually to bring the best overall health program to our members while maintaining competitive pricing in the market.

WTIA Considered:

- >> Cost
- >> Network access
- >> Added programs that benefit members
- >> Technology
- >> Market access
- >> National presence

WTIA Board Conclusion: UnitedHealthcare (UHC) & Delta Dental of WA (DD) were the best carriers to service our members and grow our program.

Group Eligibility Requirements

Groups currently on the WTIA Health Program are considered "grandfathered".

New Business:

- >> Groups headquartered in WA (any distribution of employees nationwide – min 1 in WA) – Clark County now included!
- >> Groups that have a WA address & majority of employees living/working in WA
- >> We can now quote other Association business outside of UHC
- >> Groups of 2+ employees (cannot be spouses; 1 W2 required)
- >> Uncommon enrollment between medical, dental, and vision will continue to be allowed
- >> \$25K Life/AD&D is still mandatory and 100% participation & employer paid (this rate is not included in the medical rate)

Send Quotes through WiredQuote or health@watech.org

We require a member level census for quoting as of 12/1 effective dates!

WTIA AHP Key Changes

Six new budget friendly medical plans added:

Tech Essential Series									
UHC Medical Plan Names	Office Visit Copay	Specialist Copay	Urgent Care Copay	Calendar Year Deductible		Coinsurance In-Network Out-of-Network		Prescription Drug Coverage Advantage 4-Tier	Out-of-Pocket Maximum
				Individual	Family				Individual Family
Tech E \$1000	\$25	\$50	\$50	\$1,000	\$3,000	80% 50%		\$20 \$50 \$80 30%	\$8,000 \$16,000
Tech E \$2000	\$30	\$55	\$55	\$2,000	\$4,000	80% 50%		\$30 \$70 30% 30%	\$8,000 \$16,000
Tech E \$2500	\$35	\$65	\$65	\$2,500	\$5,000	70% 50%		\$30 \$70 30% 30%	\$8,500 \$17,000
Tech E \$3000	\$35	\$65	\$65	\$3,000	\$6,000	70% 50%		\$30 \$70 30% 30%	\$8,500 \$17,000
Tech E HSA \$1600	N/A	N/A	N/A	\$1,600	\$3,200	70% 60%		70%	\$6,000 \$12,000
Tech E HSA \$3200	N/A	N/A	N/A	\$3,200	\$6,400	70% 60%		70%	\$7,000 \$14,000

- >> New Voluntary Dental \$1500 plan added
- >> UHC will allow any combination up to 3 medical plans for 10+ enrolled employees – NO MORE MATRIX! No minimum enrollment per plan.
- >> Employee only contribution percentage reduced to 50% minimum (75% previously)
- >> UHC EAP embedded in the medical (EAP will no longer be provided through Wellspring)
- >> Delta Dental is giving all renewing and new groups adding dental a first-year rate cap not to exceed 5% for our next renewal 12/1/2024
- >> Both UHC and Delta Dental have mirrored our current plan offerings & benefits*

*Benefits that differ from previous Premera WTIA plans will be provided

What Is Not Changing

- >> **VSP:** same 5 plans with increased lens/frame allowances for the 2023/2024 plan year. Rates are guaranteed through 11/30/2027.
- >> **MetLife:** same life, voluntary life, STD & LTD plans at the same rates for the 2023/2024 plan year.
- >> **Vimly Benefit Solutions:** Vimly will continue to be our TPA and handle eligibility, billing, and COBRA for our Trust. All groups get SIMON access.
- >> **Navia:** WTIA will continue to partner with Navia for HSA & FSA banking with no admin fees charged to employees or employers.
- >> **Cleo:** all groups on our health program have access to Cleo free for employees and employers. Groups must opt in, but the program can be added at any time to current and new groups.





How UHC Shines

- >> Enhanced Customer Service Experience exclusive to WTIA
 - Dedicated Clinical Support
 - Dedicated Broker Service
- >> Member-centric Wellness Programs
- >> Integrated EAP
- >> One of the nation's largest networks
- >> Reduction of Prior Authorizations by nearly 20%, expansion of Point of Care Assist Tool to reduce provider abrasion
- >> Preventative drug list and vital medication program
- >> Expanded Mental Health digital options, unlimited virtual visits
- >> Greater than 99% claims accuracy rate

UHC Value Add Programs

- >> UHC Rewards
- >> Real Appeal
- >> 24/7 Virtual Visits
- >> EAP
- >> Vital Medication Program
- >> Apple Fitness+

What is UHC Rewards?

It's a program where members can earn rewards for reaching daily goals and completing one-time activities.



Universal: Integrated experience as a UnitedHealthcare member; no separate program eligibility required

Combines wearables and daily goals to help motivate employees:
Complete one-time actions and daily actions to earn financial rewards

Part of a streamlined digital experience: Members may immediately start earning rewards by accessing UHC Rewards from the UnitedHealthcare app and their **myuhc.com** account

Getting started



Get in

UHC Rewards is available in the **UnitedHealthcare app** and on **myuhc.com** — a HealthSafe ID® is required to register



Get started

Download the UnitedHealthcare app and activate UHC Rewards



Get going

Complete reward activities — earn rewards for reaching daily goals and completing one-time reward activities



Get rewarded

Deposit directly into HSA or use toward a digital Visa® gift card

UHC Rewards payout structure

Core: Embedded in all

Core

Action	Description	
 Connect a tracker in the UnitedHealthcare app	Automatically track activities	\$25
 Daily fitness – goal 1	Track 15+ active minutes or 5K+ steps per day	\$0.25
 Daily fitness – goal 2	Track 30+ active minutes or 10K+ steps per day	\$0.50
 Fitness challenge – weekly goal	Complete daily fitness goal 2 five out of seven days (Sunday to Saturday)	\$2.50
 Sleep tracking	Track sleep for at least 14 days	\$5
 Sleep challenge – weekly goal	Track 7 hours of sleep for five out seven days (Sunday to Saturday)	\$2.50
 Complete health survey	Complete additional parts of the health survey	\$15
 Get a biometric screening	Complete annual bloodwork and measurements	\$50
 Go paperless	Switch to paperless communications	\$2.50
Maximum annual incentive		\$300

Earn It Off

Members can get an Apple Watch today and pay it off with the rewards they earn over 12 months



Get an Apple Watch

Members choose an Apple Watch and pay a lower — or \$0 — upfront cost today



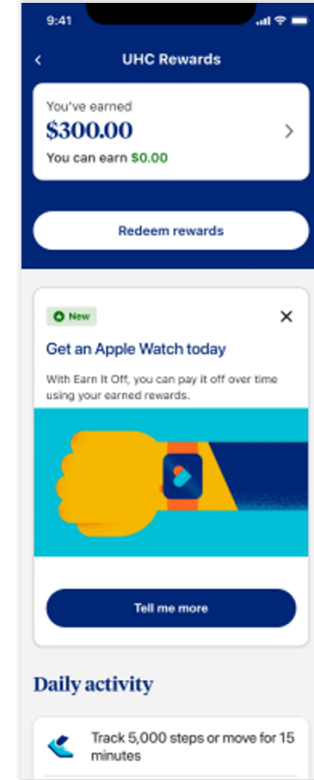
Earn rewards

Every dollar members earn with UHC Rewards, including any already in their account, is put toward their Earn It Off total



Pay off the balance

Members pay off the cost of their Apple Watch over 12 months



Real Appeal is a personalized program created to support long-term transformation

A customized approach is designed to assist employees on their weight management journey. It may help them reduce health risks, change behavior and save on medical expenses. It's all backed by science and includes:



A Success Kit



A health coach
and online
group classes



Digital support
and tracking



24/7 Virtual Visits at \$0

\$0 cost

An estimated 25% of ER visits could be treated with a 24/7 Virtual Visit — bringing a potential \$2,000⁴ cost down to \$0.

Current provider partners**

Optum

Teladoc
HEALTH

dr. on demand

 **amwell**

Walmart*Health
Virtual Care



**Visit with a doctor
24/7 — whenever,
wherever**

With 24/7 Virtual Visits, you can connect to a doctor by phone or video¹ through **myuhc.com**[®] or the UnitedHealthcare[®] app.



Employee Assistance Program (EAP) embedded

The EAP specialist gives employees access to emotional support right away — with trained emotional health specialists who help provide personalized recommendations for ongoing care.

- ✓ 24/7 telephonic support from a team of master's-level emotional health specialists
- ✓ Tailored care recommendations based on the employee's needs
- ✓ 3 visits per episode per person each calendar year



Emotional health specialists can connect employees to programs they may be eligible for such as coaching, in-person or virtual therapy, and digital self-help tools

Vital Medication Program

Provides important drugs at the right cost

\$0 out of pocket

The **Vital Medication Program** eliminates out-of-pocket costs on five key medications for members.*



Our ongoing efforts will improve access and make prescription medications more affordable

“High prices are a significant barrier to prescription drugs for many people, so we are using our unique capabilities to deliver savings for consumers.”

— Brian Thompson, chief executive officer of UnitedHealthcare

We're eliminating out-of-pocket costs for preferred medications in select categories

Rapid, short and long-acting insulins

Other vital drugs:

- Epinephrine (severe allergic reaction)
- Glucagon (critically low blood sugar)
- Naloxone (opioid overdose)
- Albuterol (acute asthma attack)

Apple Fitness+

- ✓ UnitedHealthcare plans include a 1-year subscription to Apple Fitness+*
- ✓ All that's needed is iPhone, or employees can take it further with personalized metrics from Apple Watch
- ✓ This \$79 value per employee can be shared with up to 5 family members**
- ✓ A single, comprehensive offering for various fitness levels
- ✓ Members must register by 12/31/2023



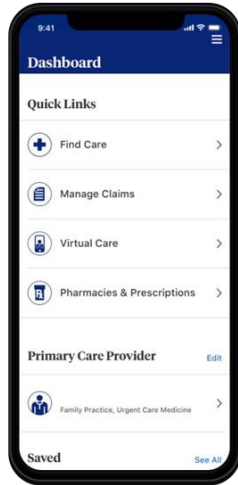
*Apple Fitness+ requires iPhone 8 or later with iOS 16.1 or later or Apple Watch Series 3 or later with watchOS 7.2 or later and one of the following Apple devices: iPhone 6s or later with iOS 14.3 or later, iPad with iPadOS 14.3 or later, or Apple TV with tvOS 14.3 or later. Available to applicable UnitedHealthcare medical plans for fully insured customers until 12/31/23. Membership is \$9.99/month or \$79.99/year, if paid annually. **Must be 13 years of age or older and covered under applicable UnitedHealthcare health 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 advice. You should consult with an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. The value of the application may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost. Apple Fitness+, Apple Watch, iPhone, iPad, Apple Music and Apple TV are trademarks of Apple Inc.

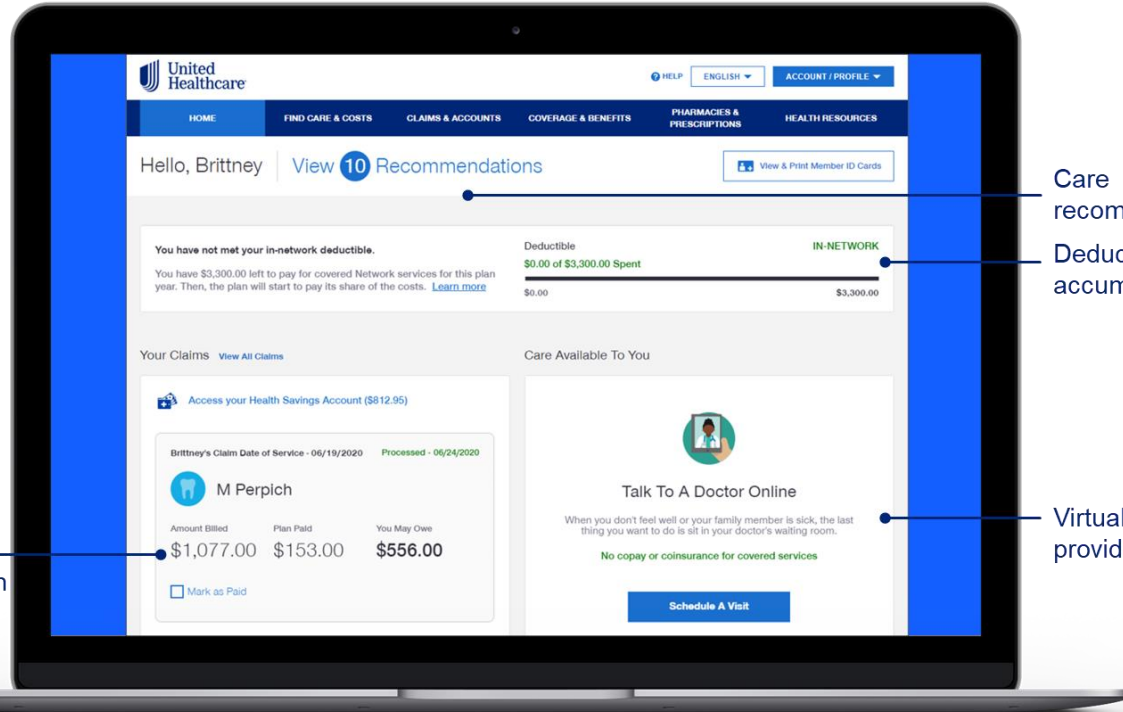
UHC Digital Experience

- >> Personalized Home Page
- >> Individual Health Record
- >> Integrated Tools
- >> Coordinated Pharmacy
- >> Submit and Pay Claims
- >> Connected Virtual Visits

Personalized Home Page



Claims
information



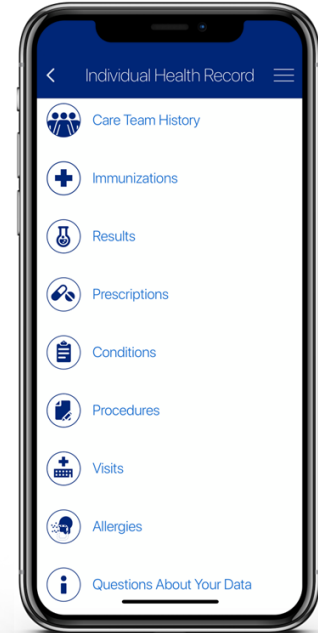
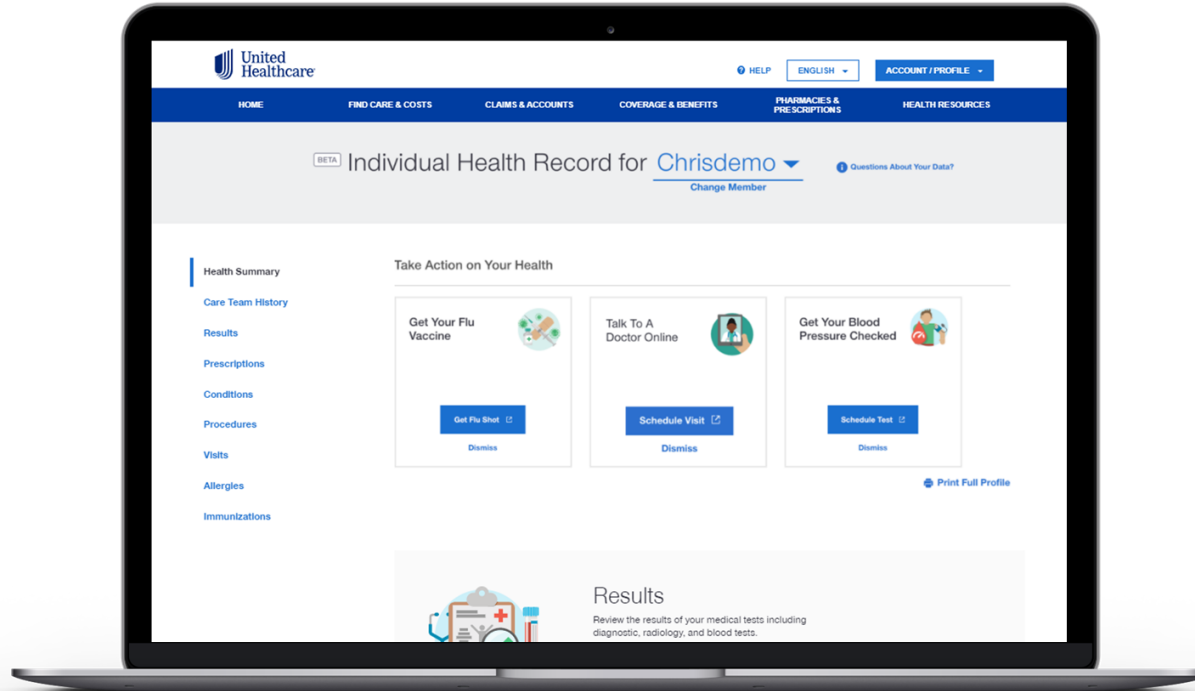
Care
recommendations

Deductible
accumulations

Virtual care
providers

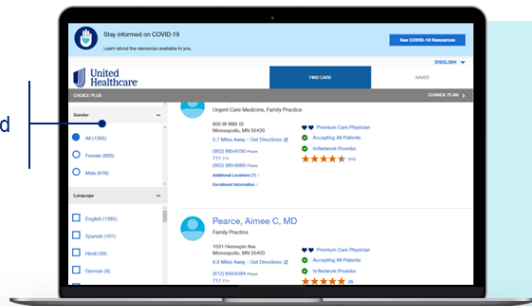
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Individual Health Record

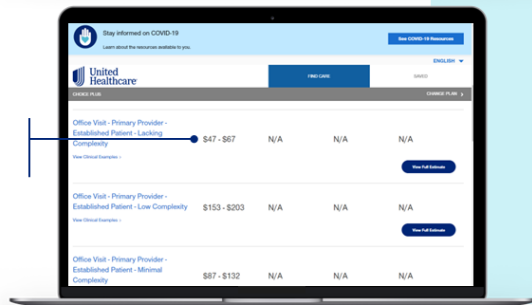


Providing integrated tools to help employees find and price care at the same time

Filter by gender and language



View cost estimate



With just a few steps on myuhc.com®, employees can:



Find a quality doctor, clinic, hospital or lab that helps meet their needs.



Review cost and care options before making an appointment to help control spending.



Use multiple search options to filter results by location, gender, language, specialty, services offered and more.



Access personalized cost and provider information specific to their benefit plan.

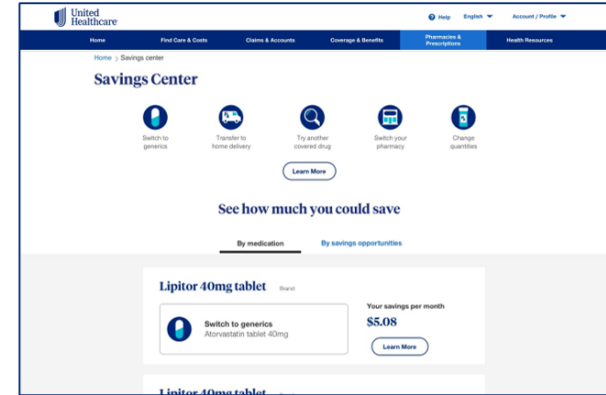
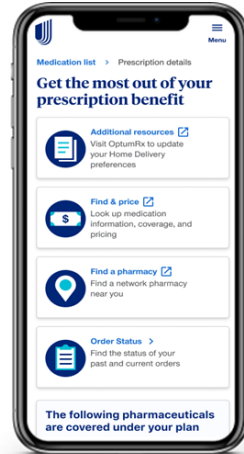
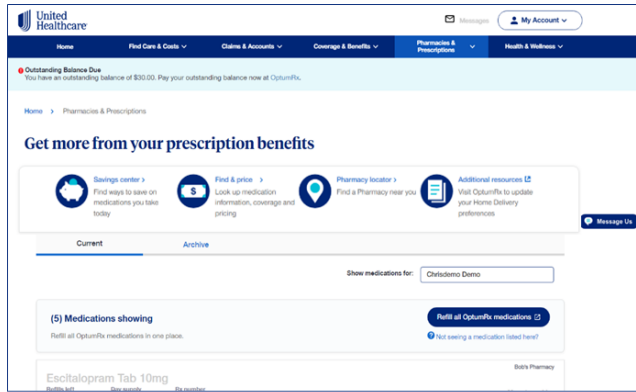


See provider ratings created by patients.



View personalized site of care recommendations.

A coordinated pharmacy and medical digital experience guides members through care



Key features



Price your medication



Pharmacy locator



Savings center

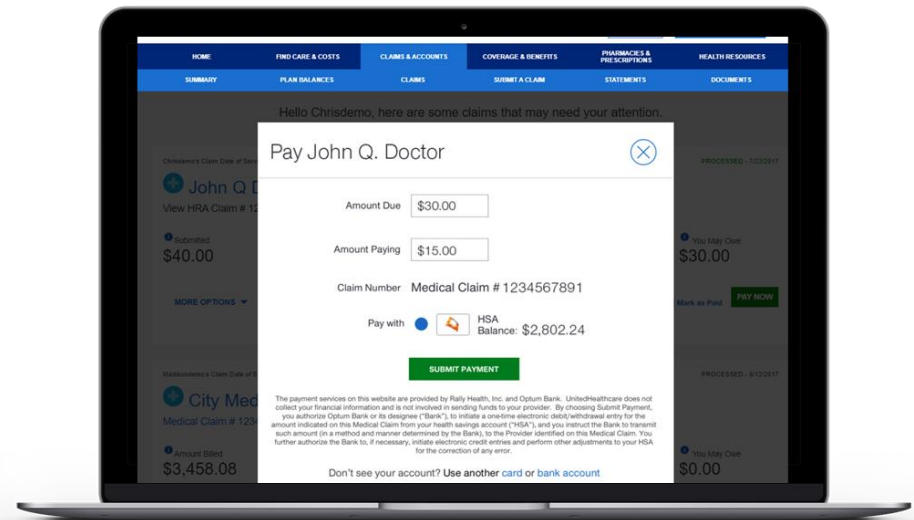
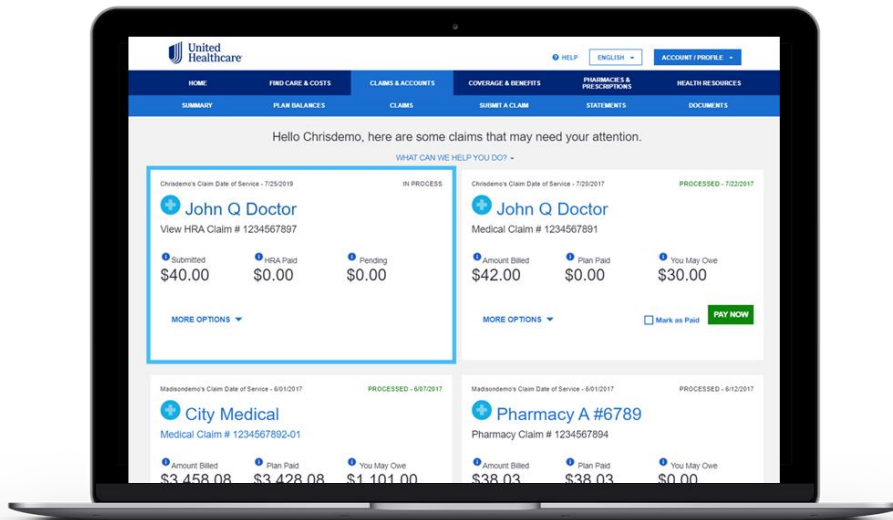


Live chat

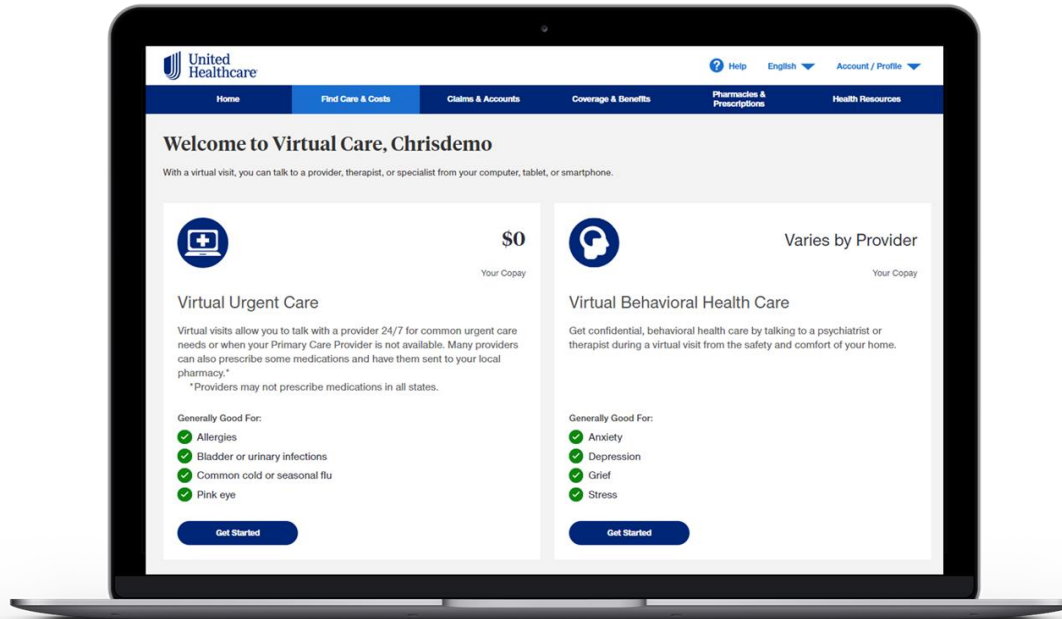


Order history and claims detail

Actionable way to view, submit and pay claims online



Simply connected Virtual Visits for medical and behavioral health



Questions?



CONTACT US



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