



Benefits Proposal for

Palm Beach County Fire Fighters Employee Benefits Fund

Issued on: October 10, 2016



Why Choose UnitedHealthcare?

Cost Savings

Get administrative credits when purchasing more than one plan from UnitedHealthcare. The more you bundle, the more you save.

Convenience

The advantages available when purchasing multiple products include:

- One account management team
- Simplified eligibility and enrollment process
- Consolidated billing
- One dedicated customer service line and member website

Better Health

To help your employees make better health care decisions, all members receive actionable health and wellness education. When you purchase medical and specialty products together, we leverage employee claims data to provide personalized recommendations. We call that approach Bridge2Health.

- For individuals with specific chronic illnesses, our targeted outreach encourages them to receive care that can improve their health and reduce costs.
- For members who file disability claims, case managers help manage their recovery so they can return to health and return to work.

Bridge2Health is available to groups with medical coverage (except UMR clients) and one or more specialty products. Ask your consultant or UnitedHealthcare representative for participation requirements.

Where else can you find as much value from one organization? Now is the time to discover the strength of our UnitedHealthcare Specialty Benefits product portfolio.

About UnitedHealth Group®

UnitedHealth Group is a diversified health and well-being company dedicated to helping the health care system work better. UnitedHealth Group's mission is to help people live healthier lives by:

- Seeking to enhance the performance of the health system and improve the overall health and well-being of the people the company serves and their communities;
- Working with health care professionals and other key partners to expand access to quality health care so people get the care they need at an affordable price; and
- Supporting the physician/patient relationship and empowering people with the information, guidance and tools they need to make personal health choices and decisions.

Palm Beach County Fire Fighters Employee Benefits Fund | Dental Sold UAF
Effective Date: January 1, 2017

Dental Services	Incentive PPO 3P485 Custom	
Legal Entity	UnitedHealthcare Insurance Company (30100) Primary Plan Custom	
	In Network	Out of Network
Diagnostic Service		
Periodic Oral Evaluation	100%	60%
Radiographs	100%	60%
Lab and Other Diagnostic Tests	100%	60%
Preventive Services		
Dental Prophylaxis (Cleaning)	100%	60%
Fluoride Treatment	100%	60%
Sealants	100%	60%
Space Maintainers	100%	60%
Emergency Treatment/General Services	Split Class	Split Class
General Services - Adjunctive Emergency Treatment	100%	60%
Basic Services		
Restorations (Amalgams or Composite)*	100%	60%
Emergency Treatment/General Services	Split Class	Split Class
General Services - Adjunctive Anesthesia	100%	60%
General Services - Adjunctive Occlusal Guard	100%	60%
General Services - Adjunctive Other	100%	60%
Simple Extractions	100%	60%
Oral Surgery (incl. surgical extractions)	100%	60%
Periodontics	100%	60%
Endodontics	100%	60%
Major Services		
Inlays/Onlays	60% See Assumptions	50%
Crown & Posts	80% See Assumptions	50%
Dentures and Removable Prosthetics	60% See Assumptions	50%
Fixed Partial Dentures (Bridges)	80% See Assumptions	50%
Implants	80% See Assumptions	50%
Orthodontic Services		
Orthodontia	60%	50%
Orthodontia Eligibility	Adult & Child	
Deductible	\$50 Per Person	\$200 Per Person
Deductible applies to Prev. & Diag.	No	Yes
Annual Max	\$3,000	\$3,000
Lifetime Ortho Max	\$2,500	\$2,500
Waiting Period applies	No	No
Out of Network Basis	UCR 90th	
PPO Network	Options PPO 30	
CMM—Annual Roll-Over	No	
Assumed Enrollment and Rates		
Employee	■	\$45.61
Employee + Spouse	■	\$96.05
Employee + Child(ren)	■	\$120.39
Employee + Family	■	\$161.08
	■	
	■	
Employer Contribution	Contributory	
Participation Requirements	75% of Eligible Employees	
Dependent Children Coverage	To Age 26	
Contract Basis	Fully Insured	
Benefit Period Basis	Calendar Year	
Exclusions and Limitations	Custom	
Broker Commissions	0%	
Rate Guarantee	24 Months	
Expiration Date	12/31/2018	

Palm Beach County Fire Fighters Employee Benefits Fund | Assumptions

General Assumptions

SubGroup ID: 1

- We reserve the right to change rates and/or plan provisions if the number of lives or volume of insurance change by more than 10% before, on, or after the effective date listed above or if factors used to generate this quote such as group demographics or effective date are changed, found to be incomplete or incorrect.
- Rates assume no changes in legislation or regulation that affects the benefits payable, eligibility or contract.
- Rates assume standard administrative services including Claims & Data processing, Enrollment & Billing, Customer Service, Case Management, Provider Relations, and Reporting.
- Assumed contract situs is Florida.
- Employees must be U.S. citizens or residents regularly working and living in the U.S. Coverage for U.S. citizens working outside of the U.S. must be approved in writing by us. Approval depends on locale and length of assignment.
- Employer's assumed primary business is classified as 9224.
- Rates may increase on renewal in accordance with the terms of the policy.

Dental Assumptions

SubGroup ID: 1

Rates are valid for 90 days from 10/10/2016 or 01/01/2017, whichever is sooner.

This premium may include state and federal taxes and fees.

Quote assumes a complete product replacement.

Rates listed above assume the plan designs quoted. Rates may change, if plan design changes.

Our contract covers only those procedures performed in the United States.

Please contact your sales representative for more details on the network quoted in your proposal.

The In- and Out-of-Network Plan Deductibles, Maximums and Lifetime Ortho Maximums are combined.

Participation in qualifying dental and vision plans must be 75 percent or greater of eligible medical employees for Packaged Savings to be activated.

* Please contact your sales representative to confirm specific plan Restorations (Amalgams or Composite) coverage.

Quote is based on Average Contract Size (ACS) of 2.64

United Healthcare reserves the right to adjust the above rates should enrollment or ACS fluctuate by +/- 10%.

NOTE: Final pricing includes 45 day grace period.

A fully insured Incentive PPO product is not available in AL, LA, MS and TX

NOTE: Crowns & Posts, Fixed Bridges, Bridge Abutments and Pontics are paid at 80% coinsurance level In Network. Inlays, Onlays, Dentures and Bone Grafts are paid at 60% coinsurance In Network.

Please note that the summary of benefits in this document provides a brief description of coverage. State mandates may preclude certain benefit plan design features. This is not a policy, certificate of insurance or coverage document. For complete details on coverage, exclusions, limitations and the terms under which coverage may continue, please contact your sales representative.

Palm Beach County Fire Fighters Employee Benefits Fund | Disclaimers

This proposal is valid for 90 days from the issued date, unless otherwise noted within this document.

Brokers and agents may receive commissions, bonuses and other compensation for selling the products presented in this proposal. The cost of this compensation may be directly or indirectly reflected in the premium or fees for those products. Contact your broker and/or agent if you have questions regarding their compensation relating to products in this proposal.

This proposal is subject to negotiation and execution of a written agreement, which will supersede the proposal contents. This proposal does not constitute an agreement, and is based on assumptions made from the written information in our possession and provided by you. We retain the right to modify our proposal if the information upon which this proposal is based is changed or is supplemented.

We consider much of the information contained in the proposal to be proprietary or otherwise confidential, and are releasing this proposal to you on the understanding that you and your representatives will only use it, and any data included in the proposal, for the specific purpose of evaluating its content. If this is not consistent with your understanding, please notify us before reviewing the proposal.

In addition, by accepting and reviewing the contents of this proposal, you and your agents or other designees agree, to the extent permitted by law, that certain information contained herein, or other information provided to you in connection with this proposal response or associated request for proposal (RFP), is proprietary and/or confidential to UnitedHealthcare and its related entities, and may not be copied, used, distributed or disclosed without prior written consent from an authorized representative of UnitedHealthcare, other than is necessary to evaluate this proposal.