

UnitedHealthcare Benchmark SolutionsSM

Pennsylvania
Groups with 2-99
Eligible Employees

Benchmark Solutions is a health plan portfolio featuring our highly proven plan designs with a special focus on the affordable, integrated Health Savings Account (HSA) and Health Reimbursement Account (HRA) consumer-driven plans for individuals and small businesses up to 99 employees.

Benchmark Solutions: proven and effective for the long haul

Whether your customer is an individual or a growing enterprise, Benchmark Solutions contains an array of approaches designed to meet their needs

Traditional Benefits – Proven plans with deductibles up to \$500

Balanced Plans – Tailored plans with deductibles of \$750-\$5,000

Consumer-Driven – Affordable HSA and HRA plans with deductibles greater than \$1,250

Value Plans – Affordable plans for employers seeking benefit alternatives without requiring changes to deductibles and copays.

Designed to keep your customers' business healthy

Tailored – Products that match employer priorities; designed to grow and change with their business needs.

Affordable – Leveraging innovation and efficiency to maintain benefits; making plans more affordable.

Proven – Largest national carrier with extensive network; leading the industry in HSAs and HRAs.

Proactive – Simple, self-service tools save time and money on administration; plus programs that keep your employees healthy and productive.

A proven and sustainable pattern of performance in lowering health care costs

The systems and tools we've developed over the years are working. That means:

Improved Quality – Superior quality of care based on evidence-based treatments, highlighted in our UnitedHealth Premium[®] program.

Reduced Health Care Costs – Industry-leading discounts with physicians, facilities, pharmacies and other health care professionals.

Reduced Administration Costs – Driving down expenses through industry-leading claims adjudication automation, online quoting, and an outstanding suite of automated consumer, employer, agent and physician tools.

Consumer-directed plans save money two ways

Our consumer-directed plans are engaging consumers in the most intimate way they can — through their pocketbooks and their health care choices. The potential benefits are large.

Lower Premiums – Switching to a higher-deductible plan can offer dramatically lower premiums and improved cash flows.

Reduced Health Care Utilization – Our proven consumer activation techniques encourage wise health care purchasing decisions through incentive-driven plan designs and our member Web tools on myuhc.com.

Get Started Today

For Employers with 2-99 Employees:

Contact your local UnitedHealthcare sales office, or visit www.UnitedeServices.com and select 'Preferred Plans' when prompted to generate a Benchmark Solutions quote.

For Individuals:

Go to www.goldenrule.com to get appointed with Golden Rule Insurance Company, and receive product details and quotes.



Traditional—Proven and tailored plans with a range of deductibles

2007 COC Plan Code	Similar Current Plan Code	Deductible				Coinsurance		Out-of-Pocket Max				Copay							Available Pharmacy Plans
		Single		Family		In	Out	Single		Family		PCP	Spec	UC	ER	OP Surg	IP	IP Max	
		In	Out	In	Out			In	Out	In	Out								
P1-R	LGA	N/A	\$300	N/A	\$900	100%	80%	N/A	\$3,000	N/A	\$9,000	\$10	\$20	\$35	\$100	100%	100%	N/A	
P1-S	LGB	N/A	\$500	N/A	\$1,500	100%	70%	N/A	\$5,000	N/A	\$15,000	\$15	\$30	\$35	\$100	100%	\$125	\$625*	
P1-T	LGC	N/A	\$1,000	N/A	\$3,000	100%	70%	N/A	\$10,000	N/A	\$30,000	\$15	\$30	\$35	\$100	100%	\$250	\$1,250*	
P1-W	LGD	N/A	\$500	N/A	\$1,500	100%	70%	N/A	\$5,000	N/A	\$15,000	\$20	\$40	\$35	\$100	100%	\$125	\$625*	
P1-X	LGE	N/A	\$1,000	N/A	\$3,000	100%	70%	N/A	\$10,000	N/A	\$30,000	\$20	\$40	\$35	\$100	100%	\$250	\$1,250*	
P2-G	LGF	N/A	\$2,000	N/A	\$6,000	100%	70%	N/A	\$10,000	N/A	\$30,000	\$30	\$50	\$35	\$100	100%	\$250	\$1,250*	
P2-H	LGG	N/A	\$2,000	N/A	\$6,000	100%	70%	N/A	\$10,000	N/A	\$30,000	\$30	\$50	\$35	\$100	100%	\$500	\$1,500**	
P2-E	LGH	\$250	\$500	\$750	\$1,500	100%	70%	N/A	\$3,000	N/A	\$9,000	\$30	\$50	\$35	\$100	100%	100%	N/A	
P2-F	LGI	\$500	\$1,000	\$1,500	\$3,000	100%	70%	N/A	\$5,000	N/A	\$15,000	\$30	\$50	\$35	\$100	100%	100%	N/A	
P1-A	LQA	N/A	N/A	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$10	\$20	\$35	\$100	100%	100%	N/A	
P1-B	LQB	N/A	N/A	N/A	N/A	100%	NA	N/A	N/A	N/A	N/A	\$15	\$30	\$35	\$100	100%	\$125	\$625*	
P1-C	LQC	N/A	N/A	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$15	\$30	\$35	\$100	100%	\$250	\$1,250*	
P1-E	LQD	N/A	N/A	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$20	\$40	\$35	\$100	100%	\$125	625*	
P1-F	LQE	N/A	N/A	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$20	\$40	\$35	\$100	100%	\$250	\$1,250*	
P1-N	LQF	N/A	N/A	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$30	\$50	\$35	\$100	100%	\$250	\$1,250*	
P1-O	LQG	N/A	N/A	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$30	\$50	\$35	\$100	100%	\$500	\$1,500**	
P1-L	LQH	\$250	N/A	\$750	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$30	\$50	\$35	\$100	100%	100%	N/A	
P1-M	LQI	\$500	N/A	\$1,500	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$30	\$50	\$35	\$100	100%	100%	N/A	
P2-C	YGA	N/A	\$300	N/A	\$900	100%	80%	N/A	\$3,000	N/A	\$9,000	\$30	\$30	\$35	\$100	100%	100%	N/A	
P2-D	YGB	N/A	\$1,000	N/A	\$3,000	100%	70%	N/A	\$10,000	N/A	\$30,000	\$30	\$30	\$35	\$100	100%	\$250	N/A	
P1-J	YQA	N/A	N/A	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$30	\$30	\$35	\$100	100%	100%	N/A	
P1-K	YQB	N/A	N/A	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$30	\$30	\$35	\$100	100%	\$250	\$1,250*	
1A-G	USA	\$250	\$500	\$750	\$1,500	90%	70%	\$1,500	\$3,000	\$3,000	\$6,000	\$20	\$20	\$50	\$100	90%	90%	N/A	
1A-J	USB	\$250	\$500	\$750	\$1,500	80%	60%	\$1,500	\$3,000	\$3,000	\$6,000	\$20	\$20	\$50	\$100	80%	80%	N/A	
P2-A	YGC	\$250	\$500	\$750	\$1,500	100%	70%	\$250	\$3,000	\$750	\$9,000	\$30	\$30	\$35	\$100	100%	100%	N/A	
P1-H	YQC	\$250	N/A	\$750	N/A	100%	N/A	\$250	N/A	\$750	N/A	\$30	\$30	\$35	\$100	100%	100%	N/A	
L2-C	USC	\$500	\$1,000	\$1,500	\$3,000	90%	70%	\$2,000	\$4,000	\$4,000	\$8,000	\$20	\$20	\$50	\$100	90%	90%	N/A	
1A-N	USD	\$500	\$1,000	\$1,500	\$3,000	80%	60%	\$2,000	\$4,000	\$4,000	\$8,000	\$20	\$20	\$50	\$100	80%	80%	N/A	
P2-B	YGD	\$500	\$1,000	\$1,500	\$3,000	100%	70%	\$500	\$5,000	\$1,500	\$15,000	\$30	\$30	\$35	\$100	100%	100%	N/A	
P1-I	YQD	\$500	N/A	\$1,500	N/A	100%	N/A	N/A	N/A	N/A	N/A	\$30	\$30	\$35	\$100	100%	100%	N/A	

H9, 2V, 6M, 6N, 5D, 5E

Dual Options are available, subject to specific pricing and plan design parameters. Consult your Account Executive for plan information.
For all plans listed, deductible applies toward out-of-pocket maximum.
* Inpatient Copay is per day for a maximum of 5 days per admission
** Inpatient Copay is per day for a maximum of 3 days per admission

Please talk to your UnitedHealthcare representative, or consult other UnitedHealthcare collateral with more detailed product information, for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible, whether preventive services are covered at 100%, and other benefit details.

Insurance coverage provided by or through United HealthCare Insurance Company. Administrative services to self-funded plans provided by United HealthCare Insurance Company or United HealthCare Service LLC. Health Plan coverage provided by or through: United HealthCare of Pennsylvania, Inc.



Balanced—Tailored plans with deductibles greater than \$500

2007 COC Plan Code	Similar Current Plan Code	Deductible				Coinsurance		Out-of-Pocket Max				Copay							Available Pharmacy Plans
		Single		Family				Single		Family									
		In	Out	In	Out	In	Out	In	Out	In	Out	PCP	Spec	UC	ER	OP Surg	IP	IP Max	
1A-R	USE	\$1,000	\$2,000	\$3,000	\$6,000	90%	70%	\$2,500	\$5,000	\$5,000	\$10,000	\$20	\$20	\$50	\$100	90%	90%	N/A	H9, 2V, 6M, 6N, 5D, 5E
1A-W	USF	\$1,000	\$2,000	\$3,000	\$6,000	80%	60%	\$2,500	\$5,000	\$5,000	\$10,000	\$20	\$20	\$50	\$100	80%	80%	N/A	
2A-D	USH	\$1,500	\$3,000	\$4,500	\$9,000	90%	70%	\$3,500	\$7,000	\$7,000	\$14,000	\$25	\$25	\$75	\$125	90%	90%	N/A	
2A-J	USL	\$2,000	\$4,000	\$6,000	\$12,000	90%	70%	\$4,000	\$8,000	\$8,000	\$16,000	\$25	\$25	\$75	\$125	90%	90%	N/A	
2A-M	USN	\$2,000	\$4,000	\$6,000	\$12,000	80%	60%	\$4,000	\$8,000	\$8,000	\$16,000	\$25	\$25	\$75	\$125	80%	80%	N/A	
M1-M	ANA	\$1,000	\$2,000	\$3,000	\$6,000	100%	80%	\$1,000	\$5,000	\$3,000	\$10,000	\$20	\$20	\$50	\$100	100%	100%	N/A	
2A-C	ANC	\$2,000	\$4,000	\$6,000	\$12,000	100%	80%	\$2,000	\$8,000	\$6,000	\$16,000	\$25	\$25	\$75	\$125	100%	100%	N/A	

Pharmacy Plans

Plan Code	Tier 1	Tier 2	Tier 3	Mail Service Ratio	Deductible	
					Single	Family
H9	\$10	\$30	\$50	2.5	\$0	\$0
2V	\$10	\$35	\$60	2.5	\$0	\$0
6M	\$10	\$35	\$60	2.5	\$100	\$300
6N	\$10	\$35	\$60	2.5	\$250	\$750
5D	\$10	\$20	\$35	2.5	\$0	\$0
5E	\$15	\$35	\$50	2.5	\$0	\$0

Dual Options are available, subject to specific pricing and plan design parameters. Consult your Account Executive for plan information.

For all plans listed, deductible applies toward out-of-pocket maximum.

* Inpatient Copay is per day for a maximum of 5 days per admission

** Inpatient Copay is per day for a maximum of 3 days per admission

Please talk to your UnitedHealthcare representative, or consult other UnitedHealthcare collateral with more detailed product information, for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible, whether preventive services are covered at 100%, and other benefit details.

Insurance coverage provided by or through United HealthCare Insurance Company. Administrative services to self-funded plans provided by United HealthCare Insurance Company or United HealthCare Service LLC. Health Plan coverage provided by or through: United HealthCare of Pennsylvania, Inc.

