

ACEC LIFE/HEALTH INSURANCE TRUST FREQUENTLY ASKED QUESTIONS & ANSWERS

For additional information, please also visit www.uhctoday.com/acec/.

BENEFIT PLANS and PRICING

- Q:** It was announced that current ACEC Life/Health Trust benefits will be replaced by UnitedHealthcare (UHC) benefit plans which are of same or equal value and that our current rates will not increase on August 1st. Is this true?
A: Yes, this is true, with one possible exception; when small group (50 or fewer eligible employees) legislation requires rates to be adjusted. We expect that this will affect very few groups, if any.
- Q:** It was announced that rates will stand firm for groups that renew July 1st, but the renewal date could be pushed back to August 1st. Is this true?
A: This is true. Rates will stand firm, and the renewal can be pushed back to August 1st.
- Q:** When will a comparison or mapping of the plan features (i.e. medical, behavioral, physical therapy, skilled nursing, etc.) be available?
A: Once the benefits are mapped, UHC will provide copies of the certificate of coverage for the new plan offering(s) for employers to review and analyze. UHC plans to begin distributing these details to Trust participants the last week in June.
- Q:** How is UnitedHealthcare going to handle plans that have a combined deductible in and out of network?
A: UHC does not offer a deductible that cross applies. They will be offering Trust participants the closest comparable benefit that is like or better.
- Q:** How will vision coverage be affected?
A: The vision benefits will change from VSP to Spectera.
- Q:** Since VSP is being dropped, can Vision be an option rather than part of the medical?
A: Yes.
- Q:** Will my employees receive new ID cards? If so, when?
A: New ID cards will be distributed to employees the week of July 23.

PROVIDER NETWORK

Q: Can employees access the UHC website now and start to check doctors under the Choice Plus Network?

A: Yes. Employees can go to www.uhc.com and conduct a provider search under Choice Plus. Once members become effective with UnitedHealthcare they will have access to www.myuhc.com, which is far more robust and focused on existing members.

Q: How will UHC handle non-UHC network providers? Will UHC offer a supplemental network or separate indemnity product to fill the gap?

A: UHC would look at a supplemental network in the rural areas where existing ACEC L/HIT groups are located. In urban locations where there are more contracted doctors and hospitals, UHC will supplement the Choice Plus network with another network on an exception basis only, after reviewing network deficiencies with existing groups. The other option is a traditional indemnity plan offering that would have one set of benefits (no in- or out-of-network benefit differentials). This scenario would likely only be an option when there are no other options within a certain radius and acceptable access standards (i.e. hospital within 10 miles and doctor within 25 miles).

SERVICE MODEL

Q: We currently have a direct point of contact and dedicated service person at ACEC/HPS for groups over 50 employees. How will that be handled under UHC?

A: There will be two (2) designated service personnel for groups with over 50 employees. Contact information will be sent out soon.

- Scott Bolens will be the Strategic Account Executive – renewals, plan designs, internal consultant.*
- Tracy Mootz will be the Account Manager handling day to day service issues.*

In addition, customer service teams dedicated to ACEC will be supported by team leads who will respond to exceptions and issues as they arise.

Q: How will people currently under the care of a Trust network physician for maternity or certain ongoing conditions be handled if their physician does not participate with UHC?

A: UHC has Transition of Care forms for members/providers to complete. For certain conditions, such as maternity, this will allow the continuation of care by the current providers at the in-network level of benefits.

Q: Will the plans be open access?

A: Yes, no referrals are needed.

GENERAL

- Q:** What about NY small group? UHC doesn't write under 50 lives anymore.
A: *New York small group business will be handled on Oxford's platform.*
- Q:** Where should a new group quote request be sent to for rates?
A: *In order to focus on a successful transition on August 1st, we will hold off on pursuit of new group quotes until 10/1 effective dates. We will send out a more formal document with key contacts in July.*
- Q:** At what point will we stop sending in new hires to HPS and start sending them to UHC?
A: *New hires effective July 31st or before should be sent to HPS. New hires effective 8/1 and later should be sent to UHC. Where and to whom to send the information will be sent at a later date (when we are further along in the installation process).*
- Q:** When sending in new hires/adjustments, do we send via fax? Email? Is there a confirmation system in place?
A: *The UHC Employer eServices will be available after cases are set up to handle new hires and adjustments online (real time).*
- Q:** When should we expect to receive the new enrollment materials for new hires and/or new groups?
A: *Requests for new hire enrollment materials and information should wait until around July 1st after policy numbers and group contracts have been assigned.*
- Q:** Does UHC have an agreement with a COBRA outsourcing company? If so, who and what sort of access will our ACEC L/HIT clients have to it?
A: *Yes, UHC has an agreement with ProcessWorks. Further details and contact information will be distributed at a later date.*

BROKERS & AGENTS

- Q:** What if a non-Platinum broker goes to UHC with an engineering firm? Is this acceptable?
A: *Yes, however the broker will not receive Platinum benefits (the customers and brokers with the ACEC L/HIT will receive Platinum benefits). In addition, in most cases, we expect the firm that chooses ACEC L/HIT to have access to certain price advantages. ACEC L/HIT firms will also have access to dedicated customer service teams and additional value-added benefits tailored to the unique needs of engineering firms.*

- Q:** When will we be able to get rates and plan designs for new business going forward for the ACEC/UHC plan?
A: For cases 10/1 and after, we will likely be able to start quoting towards the middle to end of July. The individuals that will be involved in these quotes will be heavily involved in transitioning the current business prior to that time.
- Q:** UHC has direct accounts today. If the group is willing to sign an Agent of Record (AOR) letter, will UHC automatically load the rates for commission or will rates stay the same and that load be incorporated into the group's next renewal?
A: Rates will increase – by the commission reimbursement level – if the group wants to add a broker.
- Q:** Will brokers have access to a website similar to the one we have now with HPS? If so, what sort of access will we have? Terminations? ID card requests?
A: Yes. UHC is creating a new website that will have multiple functionality.
- Q:** Will current ACEC L/HIT brokers who have attended certification class in the past still have exclusive marketing rights for the ACEC L/HIT plans in their respective market?
A: No. There will no longer be exclusive marketing rights for ACEC Life/Health Trust plans.
- Q:** If I sell an ACEC member group on the UHC platform effective 8/1 or later, does this mean I will be considered as a Platinum broker on all of my other UHC business even if I currently am not a United Advantage broker?
A: No. You will be treated as a Platinum Broker for your ACEC L/HIT business only (this is for the duration the account is with UHC). Membership with ACEC will go towards your evaluation as Platinum when added with your other UnitedHealthcare business.
- Q:** If a group is direct, and UHC receives an AOR letter effective 8/1, would UHC honor the AOR?
A: If an agent gets an AOR after the ACEC Life/Health Trust become effective with UHC, they will honor it.
- Q:** We are currently appointed with UHC and we work through a Broker. Will it be necessary for us to work through that Broker for our ACEC Life/Health Trust business?
A: It is not a requirement to work through that broker.