

multiple options, working in perfect harmony

OvertureSM is a new type of health care program that lets you orchestrate different coverage options for your employees into one, simple plan. With Overture you don't have to compromise. It lets you keep the same benefit plan or adjust the variables each year. So now, you can control costs by modifying your contribution levels and offer **versatile health care coverage for employees through every phase of their life**. And because Overture is from UnitedHealthcare, you know that you can depend on it for years to come.

the three levels of overture

Classic — All of your employees receive Classic coverage, which you can choose based on different price points and essential benefit options.

Performance — Your employees can choose to pay an extra premium for this added-benefit, which gives them lower deductibles and copayments.

Premier — This offers your employees the lowest copayments and deductibles at a higher monthly cost.

Overture features three different coverage levels for your employees to choose from: Classic, Performance, and Premier. This choice of levels gives your employees the opportunity to get the coverage that is most in harmony with their life. So now, **you don't need to deal with the hassle of buying several different plans**. You simply select the three coverage levels that best suit your employees' needs and offer them all under one convenient plan. It couldn't be easier.

If you have employees in multiple locations, Overture is just as easy to administer. We have designed our operational systems to serve our customers on a national basis while at the same time providing local account management service. We offer our own extensive network of physicians, hospitals and add-on specialty services so your employees can participate in Overture and count on a consistent, predictable health care experience wherever they are.

composing a plan to fit every need

Here are two sample plans showing how Overture works:

SAMPLE PACKAGE 1

MEDICAL IN-NETWORK BENEFIT LEVEL	BENEFIT PERCENTAGE	OFFICE VISIT COPAY	DEDUCTIBLE	OUT OF POCKET MAXIMUM
CLASSIC	85%	\$25	\$1,500	\$3,500
PERFORMANCE	90%	\$15	\$500	\$2,500
PREMIER	100%	\$15	\$250	n/a

PHARMACY BENEFIT COVERAGE	DEDUCTIBLE	GENERIC COPAY	PREFERRED BRAND COPAY	NON-PREFERRED BRAND COPAY
CLASSIC	\$100	\$10	\$30	\$50
PERFORMANCE	\$0	\$8	\$25	\$45
PREMIER	\$0	\$6	\$20	\$35

SAMPLE PACKAGE 2

IN-NETWORK BENEFIT LEVEL	BENEFIT PERCENTAGE	OFFICE VISIT COPAY	DEDUCTIBLE	OUT OF POCKET MAXIMUM
CLASSIC	85%	\$25	\$2,500	\$4,500
PERFORMANCE	90%	\$20	\$500	\$3,000
PREMIER	90%	\$15	\$250	\$2,000

PHARMACY BENEFIT COVERAGE	DEDUCTIBLE	GENERIC COPAY	PREFERRED BRAND COPAY	NON-PREFERRED BRAND COPAY
CLASSIC	\$100	\$10	\$30	\$50
PERFORMANCE	\$0	\$8	\$25	\$45
PREMIER	\$0	\$6	\$20	\$35

Once you've selected the OvertureSM plan, you start by funding the Classic level. It provides your employees with the essential health care coverage they need. The Classic level also gives your employees access to innovative UnitedHealthcare programs designed to keep them healthy, like Care CoordinationSM, which keeps decision-making in the hands of patients and doctors and works with them to fill the gaps in care created by a complex health care system. Plus, your employees can call our free, 24-hour hotline staffed by nurses and counselors, and save money through our prescription-by-mail program. They'll also have full access to our popular self-service myuhc.com Web site, which will free you from basic administrative tasks.

higher levels of performance Overture is all about flexibility. With the Classic level funded, your employees can choose to purchase the Performance or Premier level that best fits their lifestyle. These enhanced benefit plans offer **different copayment options, pharmacy benefits, and other need-specific features**. That way, employees with families can select a plan that offers lower copayments for doctor visits. Others may choose a plan with better prescription benefit. And employees with chronic conditions can get the special care they need with a plan that puts a cap on their out-of-pocket expenses.

you're the conductor One of the best things about Overture is how easy it is to manage. You'll be assigned one account team to respond to your needs whenever you call. With our Employer eServicesSM, you can access our Web portal to do everything from billing to employee eligibility to claims lookup and custom reporting. That means **one contact, one bill, and the same high quality benefits and features** for all of your employees. So not only can Overture help you control some of your cost burden, it can also give you back invaluable time to conduct the rest of your business.

