

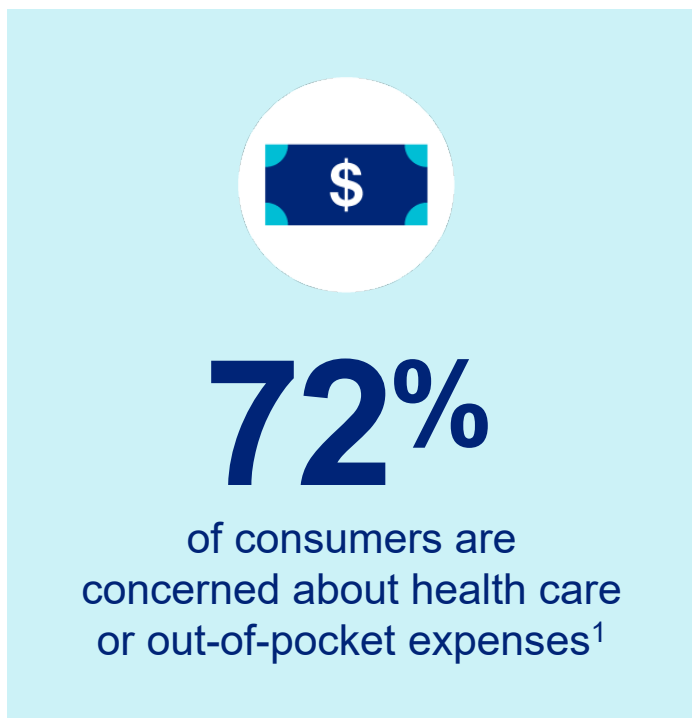


Care Cash™

Designed to transform how employees navigate health care choices and out-of-pocket costs

United
Healthcare

Employers want to offer affordable health care



35% of consumers make sub-optimal health care decisions²



43% of consumers aren't engaged in their health plan in a meaningful way³

¹ Healthcare consumerism 2018: An update on the journey, McKinsey & Company. ² UnitedHealthcare Health Activation Index analysis, 2018. ³ Consumers enrolled in consumer-directed health plans are nearly 50% more likely to research and compare costs for healthcare products and services, Alegeus, April 2015.

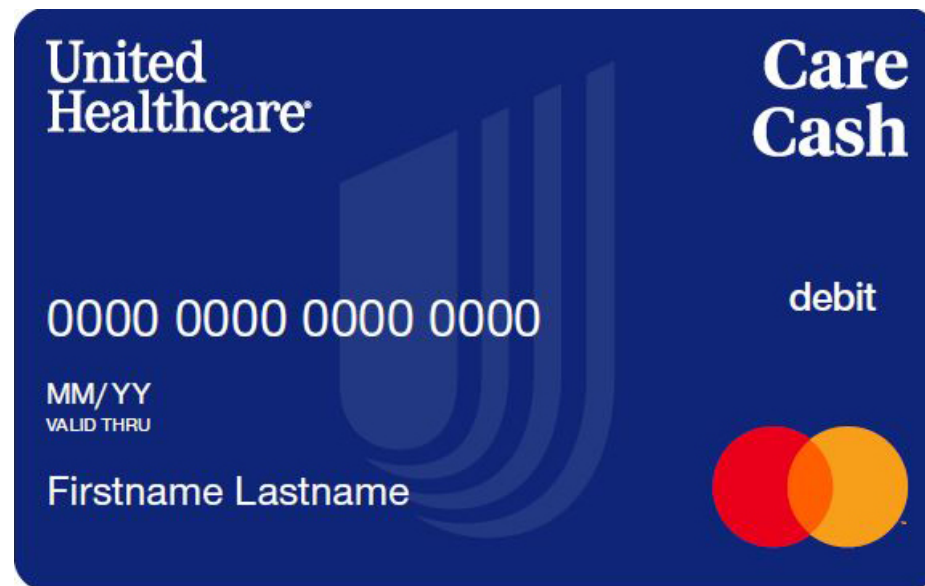


Care Cash helps employees pay for eligible health care expenses

Employees receive a preloaded debit card that can be used for eligible UnitedHealthcare Premium[®] Primary Care & Specialist provider visits, Virtual Visits^{*}, urgent care visits^{*}, outpatient behavioral health visits^{*} and more.

The Care Cash card:

- Gives an individual and employee \$200 for the year or \$500 for family coverage
- Is reloadable with any fund balance rolling over each year^{**}
- May help drive positive health behaviors, which may lead to employees seeing savings



^{*} In the network. ^{**} As long as Care Cash eligible medical coverage is maintained.



Created to remove barriers to care and increase health ownership

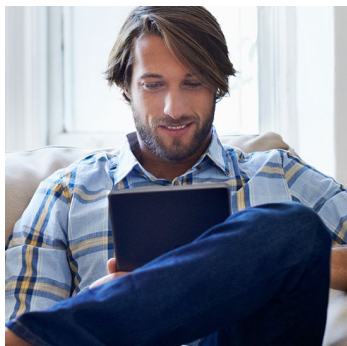
When employees receive financial support through Care Cash for health care expenses, they may:



- Take ownership of their health
- Stay healthier
- Save money



Steps to start driving change



1

Employee receives information about Care Cash, then requests the card online

2

Once received and activated, the Care Cash card can be used on eligible health care expenses

3

Employee can find member-specific or program information on **myuhc.com**[®] or call a toll-free number for inquiries



Encouraging employees to find and use quality care may help reduce costs



7%

lower total cost of care
when visiting a UnitedHealth
Premium Provider¹



25%

of ER visits could
be addressed by
a Virtual Visit²



\$34

average cost savings
per Virtual Visit³

¹ 2019 UnitedHealthcare Network (Par) Commercial Claims Analysis for 172 markets. UnitedHealth Premium Care Physicians are designated for quality and cost efficiency. Rates are based on historical information and are not a guarantee of future outcomes. ² Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low acuity and could be treated in a Virtual Visit, PCP or urgent/convenient care setting. ³ Q4 2018 E&I HCE replication of RAND study on Virtual Visits value. Based on upper respiratory cases; other conditions may have different replacement percentages. Based on use and users so far—as services expand, the trade-offs between the various types of services may change. Only applies to services as provided by current providers; other providers with different models (e.g., voice access) may have different replacement percentages.



Give employees credit for making healthier choices



50%

activation from eligible subscribers



>20%

provider/care usage selection maintenance**



>40%

card engagement*



>80%

program satisfaction

* Card engagement metric will be tied to overall utilization of the card. ** 20% above the client baseline.

Source: UnitedHealthcare internal analysis, 2020. Results may vary by customer.

