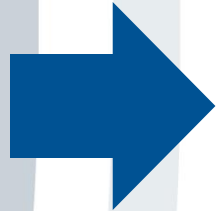


# PRLA/NRA/UnitedHealthcare Alliance

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## Serving PRLA Member



**restaurants**  
**hotels**  
**allied members**

[Click here for webinar audio](#)



## Agenda

1. Welcome
2. NRA, PRLA and UHC – Who, What and Why
3. Healthcare Today – Status and Current Market
4. Solutions
  - Current Legacy Program
  - New Association Plan for Small Groups
  - New Optum Prescription Discount Card
5. Additional Resources and Solutions
6. Q & A

# WELCOME



Thank you for attending and being involved in PRLA!

Introduction:

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# Alliance strength meets the needs of NRA members



## Restaurant Healthcare Alliance



<b>Enhance quality of life for restaurant industry workers while generating royalties to support NRA and SRAs mission</b>	<b>Increase industry access and affordability to health and wellness</b>	<b>Help people live healthier lives while supporting profitable membership growth for UHC and Optum</b>
One of the largest business association representing the largest population of uninsured individuals in the nation	Hospitality industry is among the most impacted by Health Care Reform	UnitedHealthcare is the largest single owned health insurer with national footprint
Powerful industry influencers with deep relationships with member employers	Position UnitedHealthcare, Optum and NRA as industry resource and partner for health and wellness	Optum has unique capabilities that help the health system work better for everyone, support a healthier workforce and help employers reduce healthcare costs over time
Regarded as advocates/trusted advisors for restaurateurs with robust industry subject matter expertise	UnitedHealthcare and Optum are the only endorsed health and wellness partners of the NRA	Recognized brands seeking to empower people with information, guidance and tools to make better personal health choices

**Health care reform creates opportunity to meet the needs of the 20+ million hospitality employees and their dependents**

## About UnitedHealthcare ...

- UnitedHealthcare is one of the businesses of UnitedHealth Group, **a diversified Fortune 50 health and well-being company.**
- In the United States, we arrange for discounted access to care through networks that include:
  - **1 million physicians and other health care professionals**
  - **6,000 hospitals and other facilities**
  - **67,000 pharmacies**
  - **80,000 dental offices**
- We **invest nearly \$2.9 billion annually** in technology and innovation.
- We work closely with **employers and individuals** nationwide to offer a comprehensive array of health benefit plans and services – **providing more than 27.7 million Americans access to quality health care.**

*Helping people live healthier lives®.*

### Recognized as a leader in the health care industry

**UnitedHealth Group Named World's Most Admired Company** in the Insurance and managed care sector for the seventh consecutive year by Fortune (2017)

**UnitedHealth Group ranked No. 6** in the Fortune 500 (2016)

**Received a "Best Employers for Healthy Lifestyles"**

Platinum award from National Business Group on Health for the fifth consecutive year (2015)

**Earned a top rating of 100 percent** on the Corporate Equality Index from the Human Rights Campaign (2015)

**Part of the Dow Jones Sustainability World Index** and Dow Jones Sustainability North America Index annually since 1999

FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time, Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group.

**UNITEDHEALTH GROUP\***

Helping people live healthier lives and helping make the health system work better for everyone.

*Ranked 6th of the Fortune 500  
\$184.8B FY16 revenue*



Powering modern health care by modernizing infrastructure, advancing care and improving experiences.

*124,000 people serving the health system  
\$83.6B FY16 revenue*

**CONNECTING AND SERVING THE WHOLE HEALTH SYSTEM**



**PROVIDERS**  
4/5  
U.S. hospitals



**EMPLOYERS**  
4/5  
of Fortune 100



**HEALTH PLANS**  
300  
health plans



**LIFE SCIENCES**  
100  
organizations around  
the globe



**GOVERNMENTS**  
35  
states, DC and many  
federal entities

AND



**CONSUMERS**  
115 million  
empowered consumers

**OPTUM IS POWERING MODERN HEALTH CARE TO CREATE A HEALTHIER WORLD.**



# Partnership objectives and value



- As one of the industries most impacted by health reform, the hospitality industry is looking for health care solutions that fit its unique needs.
- UnitedHealthcare is the nation's largest, single-owned health insurer and the only endorsed health carrier of the NRA and PRLA
  - Offering vast provider networks and choices
  - Featuring innovation and a wide range of products and services
  - Ranked #1 on FORTUNE's 2017 "World's Most Admired Companies" list in the insurance and managed care sector (seventh consecutive year)
- Valuable member-only program helps PRLA attract and retain members
- Revenue stream to PRLA for every UnitedHealthcare member sale
- Annual sponsorship dollars

Member Value,  
Industry Solutions



Royalty revenue to  
PRLA

# Healthcare Today

## Healthcare Reform

- No repeal, replace or reform passed = no changes
- Current laws and regulations are still in effect

## Health Insurance Market and Availability

- Private insurers pulling out of exchanges
- Affordability and availability still a challenge
- UHC availability and pricing improved in PA
- New products becoming available for small groups

## Health Care Reform Guidance and Solutions

- UnitedHealthcare helps provide NRA/PRLA members with the latest health reform facts, guidance and solutions to navigate potential changes and opportunities.
- Goal is to offer easier access to cost-effective health care coverage and related products and services to members, while helping them comply with state and federal regulations.



# NRA/PRLA/UHC

## Exclusive Health Care Solutions



### Current/Legacy Program – Midsize Employers

- Fully Insured Groups with 51+ full time employees receive up to **5% discount** on manual medical rates
- Fully Insured Groups of **all sizes receive up to 5% discount** on specialty benefit products: dental, life, vision, disability, accident, critical illness (in addition to other discounts and bundling)
- Available to restaurant, hotel and allied members
- Quoted and purchased through any UHC appointed broker

# NRA/PRLA/UHC

## Exclusive Health Care Solutions



### Current/Legacy Program – Large Employers

- Self-funded groups with 100+ full time employees are eligible for an **annual invoice credit of up to 5% on administration fees** for new ASO products.
- New UHC groups only
- Available to restaurant, hotel and allied members
- Quoted and purchased through any UHC appointed broker

# NRA/PRLA/UHC

## Exclusive Health Care Solutions



### Wellness Programs and Services

UnitedHealthcare has a variety of wellness programs and services aimed at helping people live healthier lives

- Several clinical and wellness programs are embedded with most medical plans — such as decision support, care management, complex-condition management and health improvement programs.
- All UnitedHealthcare members receive access to a member website that includes dozens of tools and resources to help them understand, improve and maintain their health.

# NRA/PRLA/UHC

## Exclusive Health Care Solutions



### Latino Health Solutions

*Helping meet the needs of Spanish speaking hospitality workers through UnitedHealthcare's Latino Health Solutions*

- Provides bilingual health information and services to help meet the health and wellness needs of Latino/Hispanic families, their employers, and the brokers and consultants who work with them.
- Brings bilingual educational resources that focus on common health issues of the Latino/Hispanic community, including diabetes, heart disease, stroke and cancer.
- Offers the PlanBien® program that includes popular health care plans packaged for Latino/Hispanic members with Spanish language forms, brochures and educational materials, as well as bilingual customer support.

# NEW

## NRA Health Benefits Association Plan



**Small Employers - Offering small employers “strength in numbers” around product and pricing flexibility**

- This NRA Association Plan will be **available exclusively to members** of the National Restaurant Association (NRA) and its state restaurant association partners.
- Focused on small employers, the NRA Association Plan will offer a portfolio of medical and specialty benefits plans to **fully insured groups with 2-99 eligible employees**.

The NRA Association Plan will be **insured and serviced by UnitedHealthcare** – the only endorsed health carrier of the NRA.

- This **aggregated health benefits solution** allows small employers to take advantage of “strength in numbers” around product and pricing flexibility with more plan design options and potential cost savings (similar to large employers). It will be available nationally out of Illinois through a single, large-employer entity and feature over **120** health plan designs.

**NEW**

## **NRA Health Benefits Association Plan**



**Small Employers - Offering small employers “strength in numbers” around product and pricing flexibility**

- PRLA Membership is a regulatory requirement
- Available only to hospitality industry SIC codes – not available to allied members
- Quoted and purchased through traditional UHC broker network
- Dedicated staff to answer questions and assist

**Anticipated timing for the launch** of the new NRA Association Plan solution is as follows:

- **Proposal/quote ready – October 1, 2017**
- **Case-effective ready – December 1, 2017**

# How the Program Works-Brokers

## 1 Select UnitedHealthcare product and funding type

- All UnitedHealthcare standard medical plans, platforms, group sizes and funding types are sold through the NRA/SRA alliance
- All specialty products are sold through the NRA/SRA alliance, including dental, vision, life, disability, accident, critical illness

## 2 Identify any applicable UnitedHealthcare discounts

- Up to a **5% discount on manual medical rates** for fully insured groups with 51+ eligible employees\* (*restrictions apply in NY*)
- **Annual invoice credit of up to 5% on administrative fees** for new ASO medical products for self-funded groups with 100+ eligible employees
- Up to a **5% discount on specialty benefits products** for fully insured groups (*in addition to all other discounts including those from bundling benefits programs if available*)
- **Special pricing** for virgin and management carve-out groups with 100+ employees (*exclusions apply in some markets*)

## 3 Quote and distribute

- Quoting follows the UnitedHealthcare market's standard quoting process
- Distribution open to all UnitedHealthcare brokers
- Prevailing commission, bonuses and overrides apply

*\*Counting methodology varies by state*

# Solutions Overview



Who Benefits	Exclusive Pricing/Solution with UnitedHealthcare
NRA/PRLA members who are fully insured with 2-99 full-time employees	New NRA Association Plan option for small employers in the hospitality industry – COMING SOON!
NRA/PRLA members who are manually rated and fully insured with 51+ full-time employees	Up to a 5 percent discount on manual medical rates
NRA/PRLA members who are self-funded with 100+ full-time employees	Annual invoice credit of up to 5 percent on administrative fees for new ASO medical products
NRA/PRLA members who are fully insured – all group sizes	Up to a 5 percent discount on specialty benefits products (dental, vision, life, disability, accident and critical illness)

*Some restrictions and exclusions apply. Discounts are available only to members of the National Restaurant Association and its state restaurant association partners; and may vary by location and group size.*

*Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.*



# FREE Benefit – Coming Soon



## Optum Rx Card



Drives Additional Member Value and Revenue to SRAs

OptumRx is a leader in the **no-cost** discount card segment. The card is an attractive offering to **10 million** NRA/SRA member part-time employees without benefits and to full-time employees with benefits who can access better pricing with the Card due to Rx industry pricing models.

Coming Q4 2017

Free card for member business employees

Provides meaningful discounts based on power of Optum's network

Drives revenue share every time an employee fills a prescription

More details and marketing materials to come!



# Additional Resources and Solutions



NRA/PRLA/UHC continually working on new solutions and enhancements for the hospitality industry.

Individual and Family Plans:

<https://www.uhone.com/>

[www.uhc.com](http://www.uhc.com)

[www.restaurant.org/healthcare](http://www.restaurant.org/healthcare)

[www.prla.org](http://www.prla.org)

Ask your UHC Broker

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# Thank You!

**Moriah Murphy**  
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