

# UnitedHealthcare & SOCA: Better together for small business.





## **UnitedHealthcare and SOCA – We're working together for cost-effective, value-added health insurance**

SOCA, the Southern Ohio Chamber Alliance, was created in September of 1993 and recognized by the State of Ohio as the first official small employer health care alliance in the state. Since its inception, SOCA has grown from five to over 80 Chambers of Commerce in Ohio. With ongoing support and commitment, SOCA continues to develop other value-added benefits, including a new health care product, "ChamberChoice", specifically geared toward members of the participating Chambers of Commerce.

Join companies from all over Southern Ohio and be part of SOCA's small business health alliance, underwritten by UnitedHealthcare, a recognized leader in health care benefits.

### **Medical plans and customized benefit options**

- Special, reduced rates on a variety of traditional, HSA and HRA benefit plan designs and multiple pharmacy plans available
- Dual option plan designs allow your employees to "buy up" for more comprehensive coverage
- Packaged Savings® program allows you to save money when you bundle medical coverage with specialty products, including life, disability, vision, and dental
- COBRA and FSA Administration and support services for groups with 20–50 employees
  - COBRA Administration for groups with 20-50 employees
  - FSA Administration for groups with 2-50 employees
- UnitedHealthcare and SOCA offer many wellness programs, most of which are included with our medical plans. They're good for your business and good for your employees. Wellness programs have been shown to help improve productivity, decrease absenteeism and help control health care spending over time.



## **Building alliances with members for health and wellness**

SOCA is a health care alliance. Membership offers you a choice of new benefit designs and unique programs with rates that are very competitive to meet the needs of the small business employer. By promoting direct consumer engagement in health care programs, SOCA helps your employees live healthier lives and healthier employees means lower costs for everyone.

### **Health management**

Focus on engaging your employees in their own health and decision-making, leading to a healthier and more productive workforce with our health management tools:

- Web Technology that allows you to manage your employee benefits online, in real time with UnitedHealthcare's Employer eServices®
- UnitedHealthcare member Web site with access to claims, ID cards, physician directory and other services
- SOCA's Wellness Activation Tracking System (WATS) provides members with an interactive experience to help them learn about programs that address their specific health needs and directs them to additional resources and health tracks if necessary.
- Simple, confidential online health risk assessments identify potential health issues for improvement.

### **Employee assistance resources**

- Care24® services offering a wide range of health care decision support and life event guidance, seven days a week, 24 hours a day
- Toll-free phone number provides access to registered nurses, master's-level counselors, legal and financial counselors and other community resources

**Together, UnitedHealthcare and SOCA deliver the plans, the buying power and the solutions to give your firm a competitive edge. Take advantage of this alliance and all it has to offer – cost-effective health insurance with all of the value-added services that you've been looking for. For more information, contact your SOCA representative, visit SOCA at [joinsoca.com](https://joinsoca.com), or contact your UnitedHealthcare representative today.**

# UnitedHealthcare and SOCA Alliance Plans

Plan Code	In-Network						
	Deductible			Coinsurance	Out-of-Pocket Maximum		
	Single	Family	Type		Single	Family	Office Visit
<b>Split Copayment</b>							
OHPSC00001	\$250	\$750	Embedded	90%	\$1,500	\$3,000	\$25
OHPSC00006	\$250	\$750	Embedded	80%	\$2,000	\$4,000	\$25
OHPSC00002	\$500	\$1,500	Embedded	90%	\$2,500	\$5,000	\$25
OHPSC00007	\$500	\$1,500	Embedded	80%	\$3,000	\$6,000	\$25
OHPSC00008	\$750	\$2,250	Embedded	80%	\$3,500	\$7,000	\$25
OHPSC00009	\$1,000	\$3,000	Embedded	80%	\$3,500	\$7,000	\$30
OHPSC00003	\$1,500	\$4,500	Embedded	90%	\$3,500	\$7,000	\$30
OHPSC00010	\$1,500	\$4,500	Embedded	80%	\$4,500	\$9,000	\$30
OHPSC00004	\$2,000	\$6,000	Embedded	90%	\$4,000	\$8,000	\$30
OHPSC00011	\$2,000	\$6,000	Embedded	80%	\$5,000	\$10,000	\$30
OHPSC00012	\$2,000	\$6,000	Embedded	100%	\$2,000	\$6,000	\$30
OHPSC00005	\$2,500	\$7,500	Embedded	90%	\$5,000	\$10,000	\$30
OHPSC00013	\$2,500	\$7,500	Embedded	100%	\$2,500	\$7,500	\$30
<b>Qualified HDHPs HSA Compatible Plans (includes Self-Only)</b>							
OHPQD00001 <sup>1,2</sup>	\$1,500	\$3,000	Non-Embedded	80%	\$3,500	\$7,000	80%
OHPQD00003 <sup>1,2</sup>	\$1,500	\$3,000	Non-Embedded	100%	\$3,000	\$6,000	100%
OHPQD00004 <sup>1,2</sup>	\$2,000	\$4,000	Non-Embedded	100%	\$4,000	\$8,000	100%
OHPQD00005 <sup>2</sup>	\$2,500	\$5,000	Embedded	100%	\$5,000	\$10,000	100%
OHPQD00002 <sup>2</sup>	\$3,000	\$6,000	Embedded	80%	\$5,800	\$11,600	80%
OHPQD00006 <sup>2</sup>	\$5,200	\$10,400	Embedded	100%	\$5,800	\$11,600	100%

The Lifetime Maximum for all the medical plans noted above is \$3.5 million.

Plans feature deductible and coinsurance for all lab & radiology services.

For all plans listed, deductible applies toward Out-of-Pocket Maximum.

<sup>1</sup> Plans with non-embedded deductibles reflect family deductible and out-of-pocket maximum, meaning no single individual in the family has satisfied the deductible or out-of-pocket maximum until the entire family amount has been met.

<sup>2</sup> Once the deductible is satisfied, members will be responsible for Rx copayments (\$10/\$35/\$70) until they reach their Out-of-Pocket Maximum.

Please Note: The information in this grid is provided for informational purposes only and is not intended for use as a contract. For a complete listing of coverage and exclusions, please refer to the Certificate of Coverage or talk to your UnitedHealthcare representative 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 UnitedHealthcare Insurance Company of the River Valley.

RX Code
OHPRX00001
OHPRX00002
OHPRX00003
OHPRX00004
OHPRX00005
OHPRX00006
Rx Option
Same as the medical plan code <sup>2</sup>

Copayment			Out-of-Network				
Specialist Visit	Urgent Care	ER	Deductible		Coinsurance	Out-of-Pocket Maximum	
			Single	Family		Single	Family

**Health Plans**

\$50	\$50	\$250	\$500	\$1,500	70%	\$3,000	\$6,000
\$50	\$50	\$250	\$500	\$1,500	60%	\$4,000	\$8,000
\$50	\$50	\$250	\$1,000	\$3,000	70%	\$5,000	\$10,000
\$50	\$50	\$250	\$1,000	\$3,000	60%	\$6,000	\$12,000
\$50	\$50	\$250	\$1,500	\$4,500	60%	\$7,000	\$14,000
\$60	\$60	\$250	\$2,000	\$6,000	60%	\$7,000	\$14,000
\$60	\$60	\$250	\$3,000	\$9,000	70%	\$7,000	\$14,000
\$60	\$60	\$250	\$3,000	\$9,000	60%	\$9,000	\$18,000
\$60	\$60	\$250	\$4,000	\$12,000	70%	\$8,000	\$16,000
\$60	\$60	\$250	\$4,000	\$12,000	60%	\$10,000	\$20,000
\$60	\$60	\$250	\$4,000	\$12,000	80%	\$8,000	\$16,000
\$60	\$60	\$250	\$5,000	\$15,000	70%	\$10,000	\$20,000
\$60	\$60	\$250	\$5,000	\$15,000	80%	\$9,000	\$18,000

**Preventive care at 100%, deductible waived)**

80%	80%	80%	\$3,000	\$6,000	50%	\$7,000	\$14,000
100%	100%	100%	\$3,000	\$6,000	70%	\$4,000	\$8,000
100%	100%	100%	\$4,000	\$8,000	70%	\$8,000	\$16,000
100%	100%	100%	\$5,000	\$10,000	70%	\$10,000	\$20,000
80%	80%	80%	\$6,000	\$12,000	50%	\$10,000	\$20,000
100%	100%	100%	\$10,000	\$20,000	70%	\$20,000	\$40,000

**Pharmacy Plans**

Deductible Single/Family	Tier 1	Tier 2	Tier 3	Mail Order (90-day)
None	\$10	\$25	\$60	2.5x
None	\$10	\$35	\$70	2.5x
None	\$10	\$50	\$100	2.5x
None	\$15	\$45	\$90	2.5x

**Pharmacy Options with Deductibles**

\$100/\$300	\$10	\$35	\$70	2.5x
\$250/\$750	\$10	\$35	\$70	2.5x

**Options for Qualified HDHPs (HSA Compatible Plans) – combined medical/pharmacy<sup>2</sup>**

Medical Deductible	\$10	\$35	\$70	2.5x
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Offered only through SOCA Select Agents  
Special rates available through SOCA

The Care24<sup>®</sup> program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. Program components may not be available in all states or for all groups. Care24 is a registered trademark of UnitedHealth Group, Inc., used by permission. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving UnitedHealthcare services directly or indirectly (e.g. employer or health plan). Care24 may not be available in all states or for all group sizes. Components subject to change.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

The Definity<sup>SM</sup> Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member of FDIC. "Definity HSA" refers generally to the Definity<sup>SM</sup> HSA product, which includes a HDHP, although at times "Definity HSA" may refer only and specifically to the Definity Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP.

UnitedHealthcare's Definity<sup>SM</sup> Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

Insurance coverage provided by or through UnitedHealthcare Insurance Company and UnitedHealthcare Insurance Company of Ohio or their affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare Insurance Company of the River Valley.