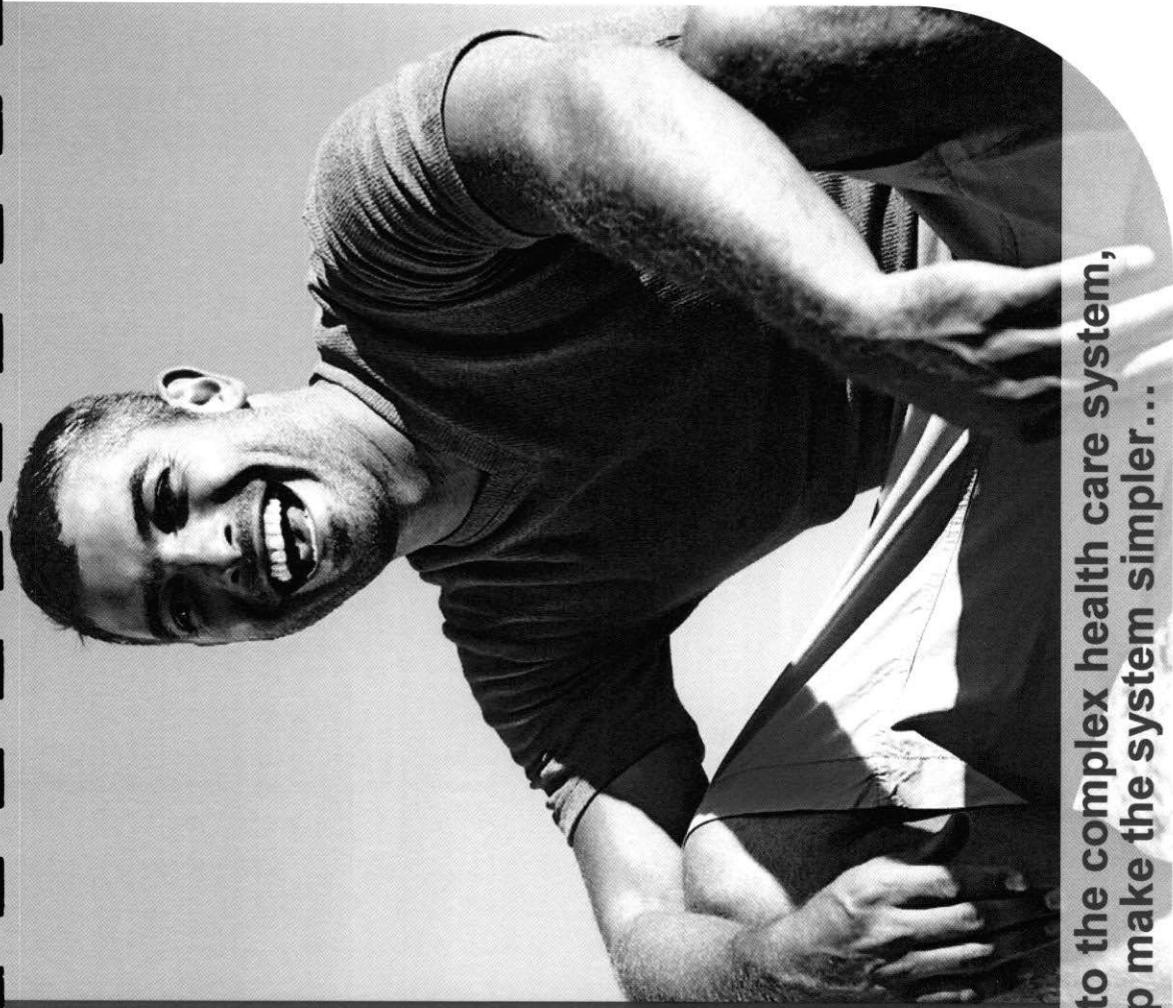


More Choices and a modern path forward ... for your health plan

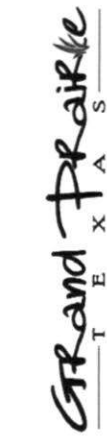
- ✓ Better Health
- ✓ Better Cost Control
- ✓ Better Experience



There are thousands of ways into the complex health care system,
UnitedHealthcare can help make the system simpler...



Some of our Texas partners



The key points today



Its about helping the county an innovative modern approach to Healthcare.

The truth is:

- **Our Service Team will guide you through the entire process and help to provide a long term strategy based on modern approaches.**
- **We are the best partner to offer creative solutions that will reduce costs and improve employee Health**
- **We have the best data, reporting and analytics that we will share for a cooperative approach.**
- **You can't change what you can't measure, and we measure everything for you.**
- **We provide the best service experience for your employees with our eSync Platform and our game changing Advocate4Me Model.**
- **We are the innovation leader and will bring the county out of the dark ages of Healthcare.**





Health Ownership

Acknowledging the multiple levers approach to motivating health ownership, employee engagement, better health outcomes, and a better experience across all our plans puts members in the center of everything we do.

Goal of the core strategies:

Better Experience and Service.

- Your Account Management Team
- We will Hold your hand the entire way.
- Extensive Reporting and data sharing.
- Flawless Implementation

Better Health & Engagement

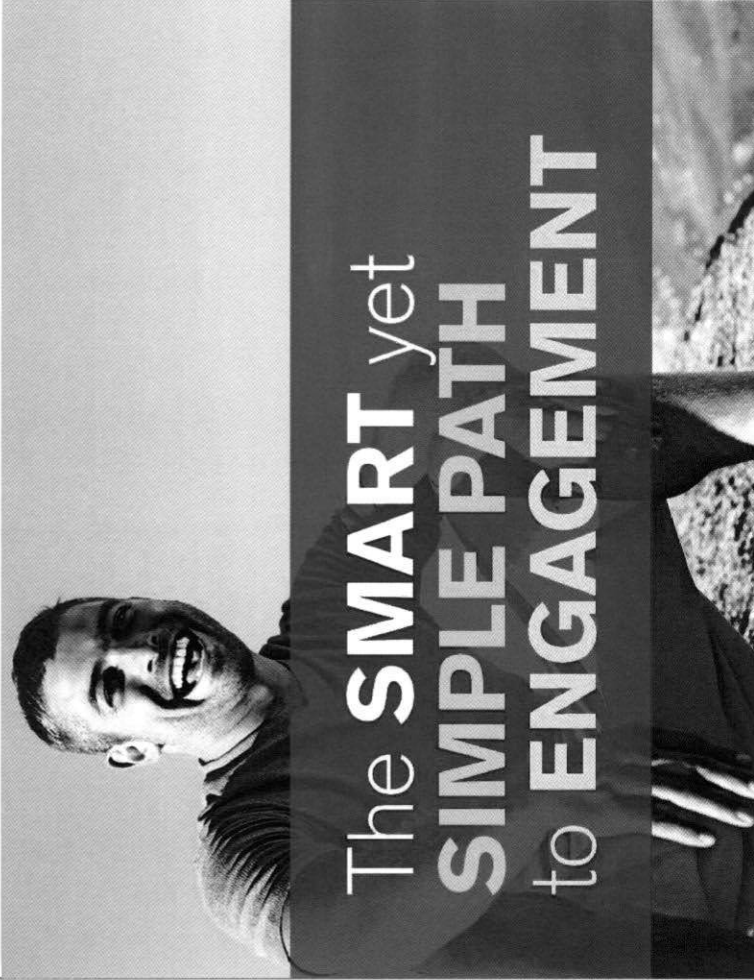
- Robust Clinical Package
- The eSync Platform
- Advocate4Me
- Rally Wellness.
- Real Appeal
- Integrated Pharmacy
- Advocate4Me

Better modern strategies for lower Costs

- The Total Cost of Care
- Premium designation.
- Virtual visits
- myUHC.com
- Health4Me App



What Webb County is facing:



Our annual review of 31 million health care claims shows individuals could have made better health care decisions

40%

of the time

Increased expense for employers and consumers

We have the tools, resources and expertise to help your employees change for the better

Source: UnitedHealthcare reviews over 31 million individual health care claims annually. A sub-optimal health care decision is defined as one in which, for the member, there was at least one alternative decision that may have resulted in improved cost savings and/or health outcomes over time. All figures in the presentation are based on historical experience and are not guarantees of future performance. Actual results will vary.



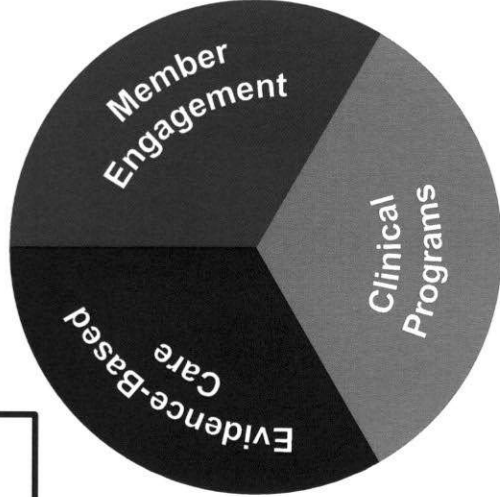
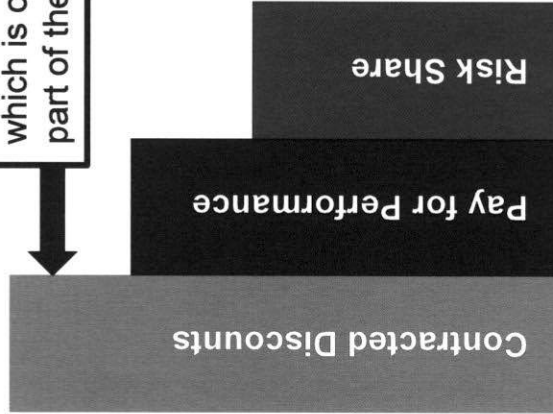
The power of partnership.



OUR VISION: Its about engagement

“If you aren’t focused on addressing the total cost of care, you’re missing the boat.” – Dr. Robbins, CEO Texas Medical Center

Where most carriers focus, which is only a small part of the equation



Contracted Costs
(Discounts)

How we Engage and improve Health
(Population Health Management)

Total Cost of Your benefits plan

OUR VISION: Its about engagement

Evidence-Based Care

- Tier 1 Designation
- Treatment Decision Support
- 1 Hospital :1 Nurse
- Community Based Case Management
- Medical Necessity/Prior Authorization
- Advocate4ME

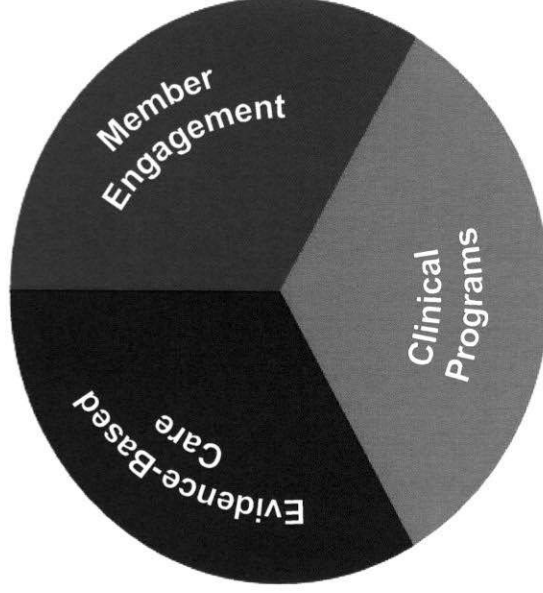
Clinical Programs

- HealthNotes and Reminders
- United Behavioral Health
- Pharmacy Management
- Centers of Excellence
- Personal Health Support – Nurse in the family
- Case & Condition Management (50+ diseases)
- Disease Management
- Advocate4me

Member Engagement

- Virtual Visits
- Rally Wellness / Incentives
- myHealthcare Cost Estimator
- Health 4 Me Mobile App
- MyUHC.com
- Treatment Decision Support
- Advocate4ME

The eSync Platform synchronizes all data and information while Advocate4Me synchronizes all data with all member interactions



**How we Engage
and improve Health**
(Medical Management)



Our proposal included our most robust enhanced clinical programs

PHS 2.0 Case Management “The Nurse in the Family”

- Designated Nurse Team
- Welcome Home/Transitional Case Management Nurse in the family
- Complex Case Management

Condition and Case Management

- 50+ Conditions

Intensive Disease Management

- Asthma
- Coronary Artery Disease (CAD)
- Heart Failure (HF)
- Diabetes

Treatment Decision Support

- Back Pain (with/without sciatica)
- Benign Uterine Conditions
- Breast Cancer
- Angina
- Hip Pain/Surgery
- Knee Pain/Surgery
- Obesity
- Prostate Cancer

Complex Medical Conditions

- Cancer Resource Services
- Congenital Heart Disease
- Healthy Pregnancy Program
- Kidney Resource Services
- Transplant Resource Services
- ABA Therapy

Virtual Visits

Advocate4Me Service

Premium Provider Steerage

24 hour Nurse Line

Centers of Excellence

Wellness

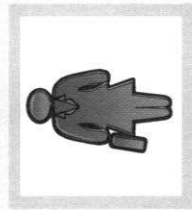
Pharmacy Integration

Integrated Stop Loss



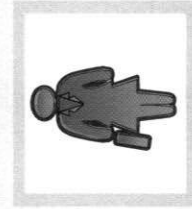
Your Account Management Team

Account Management Team



Carol Voelkel
Strategic Account Executive

Leds Account Management Team Formulates strategic plans



Implementation Manager

Onboarding Expert Provides implementation oversight and coordination



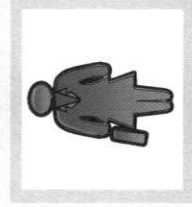
Field Account Manager

Takes strategy and creates engagement, coordinates enrollment meetings



Dedicated Client Service Manager

Day to Day Contact for operational performance



Clinical Performance Manager

Clinical Performance, and Care Solutions

Extended Team

- Health Care Economist
- Customer Reporting and Analysis
- Communications
- Claims Team
- Underwriter
- Eligibility Analyst
- Banking Analyst
- Billing Analyst
- Clinical Team Lead



Better information Strategy/Design

- Develop customized health strategy that aligns with business strategy
- Address culture, workforce, incentives, accountability
- Understand financial targets, constraints
- Design plan with accountability for tactical execution



Better decisions Assess/Communicate/Implement

- Determine if gaps exist from current to proposed plan
- Identify programs and services to close gaps
- Establish financial parameters and assumptions
- Develop and implement communication campaigns



Better health Measure/Analyze

- Measure aggregate and individual member decisions
- Segment results by location, age, gender and ethnicity
- Measure progress versus goals, health risks and diseases, and member engagement

We have connectivity with Benefits Connect, the counties EDI System



Implementation

Bringing you on board is all in the execution.

Your implementation manager helps to ensure a smooth transition to your new plan by:

- **Being the single point of contact** for all products and services.
- **Providing** a detailed implementation plan.
- **Monitoring** progress daily.
- **Managing** all account implementation tasks (for example, billing, eligibility, coordination with prior carrier, etc.).
- **Communicating** with you and the account management team.
- **Offering ongoing support** through the plan year.

What clients are saying:

100%

satisfaction with open enrollment planning, support and delivery.*

98%

- satisfaction with the effectiveness of our communications.*
- reported the implementation team simplified the process.*
- satisfaction with the implementation process.*

Helping to minimize employee distraction through:



- Engaging open enrollment.
- End-to-end employee communications.
- Customer service support.

*2013 and 2014 UnitedHealthcare new business implementation data. Results shown are not a guarantee of future performance.



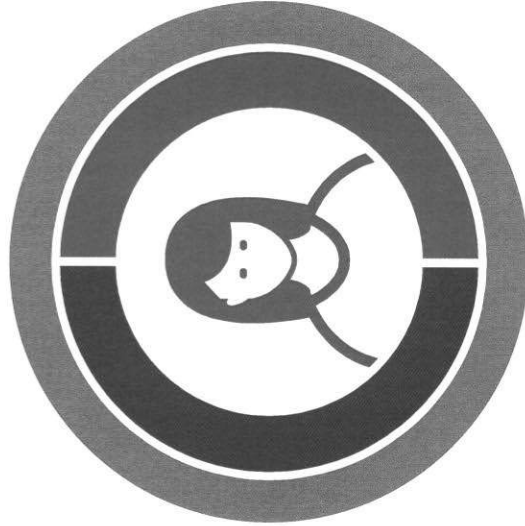
Integration with Optum Rx

Managing better health with a 360-degree view.

This full-circle view enables the coordination of our synchronized pharmacy and medical benefits and the identification of opportunities to improve the health of your employees.

Pharmacy Benefit

- Managing to lowest net drug cost.
- Eliminating waste.
- Optimizing prescription channel.



Medical Benefit

- Managing specialty on both benefits with clinical programs.
- Collaborating with doctors and facilities.
- Optimizing health care opportunities.

45%

more likelihood to engage in clinical programs through pharmacy.¹

Synchronized Strategy of Opportunity Alerts

- Lower Cost Savings
- Care Management Eligibility
- Medication Adherence
- Home Delivery Savings
- Wellness Program Eligibility
- Nurse/Pharmacist Intervention



Up to 30 days faster engagement on health and savings opportunities with proactive outreach.

¹Member enrollment results based on a client study from 1/2014 – 7/2014 for members referred by the pharmacy and engaged in clinical programs. Results shown are not a guarantee of future performance.



The eSync Platform

Using big data to make a big difference in health.

- 44% increase in # of members calling into Advocate4me
- 61% increase engagement rate – connect people to clinical or lifestyle mgmt. program
- 23% in medication closure of gaps

eSync® is a proprietary technology system that integrates data about your employees to help create a holistic picture of their health.

Care teams use this picture to predict trends, identify members at risk of an adverse health event, provide clinical guidance on existing conditions and monitor the effectiveness of care.



DATA INPUTS

Gather Prior Carrier Data
Pre Adjudicated Medical Claims
Lab and Biometric Results
Pharmacy Data
Health and Behavioral Assessments
Network Utilization



HEALTH STRATEGIES

Medical Cost Action Plan
Health Plan Manager
Total Population Monitoring
Personal Care Plan
Health Coaching
Persistent Member Engagement
Care Provider Engagement

31M

members across multiple plans in the eSync database.



Advocate4Me – Our New Customer Service Model

Our goal is to deliver an enhanced experience, customized to employees' needs through Intelligent Routing, a part of our exclusive Predictive Personalization

We take our understanding of their family's situation and history...

And connect them to the Advocate suited to support them.

CREATING A RELATIONSHIP BETWEEN FAMILIES' AND ADVOCATES

ADVOCATE EXPERTISE

Member identification
 Natural Language Routing (phone only)
 Robust data and insights
 Pharmacy
 Demographics
 Claims data
 Life and health stage
 Preference data
 Behavior analytics

Significant Health Issues
 (Chronic, complex, multiple, etc.)
The household characteristics could include:

- Complex or recurring conditions
- Multiple medical issues
- Long-term care
- Multiple provider needs
- Regular user of health care

Complex Claim Issues
 (Recent frequent user, out-of-network use, etc.)
The household characteristics could include:

- Frequent user of health care over the short term
- Non-chronic health issues
- High-cost system use (e.g., out of network) or denied claims
- Multiple family members on plan

Infrequent Health Issues
 (Good health, mainly routine/preventive)
The household characteristics could include:

- Preventive care
- Infrequent user of health care
- In-network care



Nurse Advocate

- Clinical license (LPN or RN)
- Experienced at providing:
 - health education
 - decision support
 - other clinical education
 - pharmacy



Health Advocate

- Claims and wellness expert
- Experienced at:
 - program enrollment
 - detailed benefits/claims support
 - preventive care education
 - basic health education



Benefits Advocate

- Customer service expert
- Experienced at:
 - member tools
 - preventive care education
 - provider verification and appointment scheduling
 - program enrollment

EASY CONNECT TO ADVOCATES
 Phone, UnitedHealthcare Health4Me app,
 mobile myuhc.com



*Family or household refers to employees and their covered family members. Family-based discussions subject to appropriate authorization.



The power of partnership.



Advocate4Me – Our New Customer Service Model

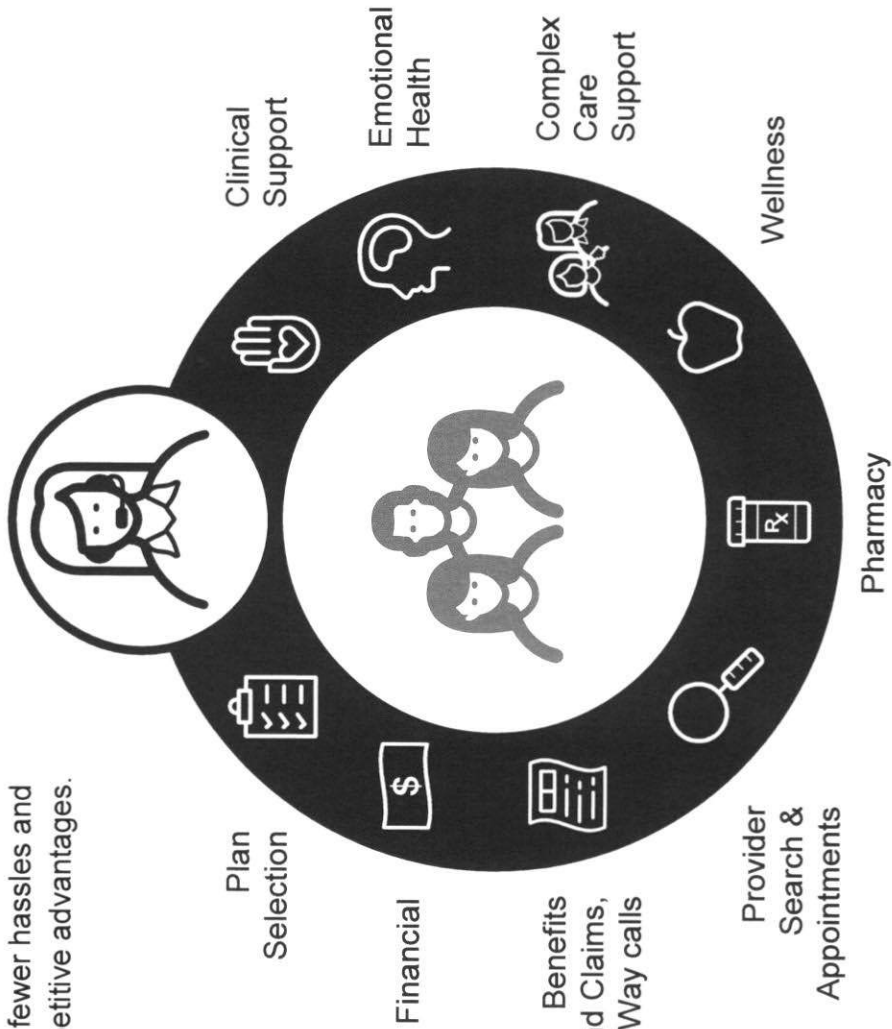
Over **91%** of members have a high level of trust in information received from their advocate.

Over **96%** overall satisfaction rate with the Advocate4Me program.

Employees get more support with someone at their side.

With Advocate4MeSM, employees are at the center of a circle of caring. This can result in higher productivity, fewer hassles and more cost savings that can deliver real competitive advantages.

Advocate Engagement Drives:





Rally Wellness and Customization options

Promoting better health for your employees.

Building health ownership for your employees can be fun with Rally®. This digital wellness experience gives your employees:

- A health survey that's simple to use.
- User-friendly interface via myuhc.com® or mobile device.
- Action plans called "missions."
- Rewards in the form of Rally coins for achieving goals.
- Access to employer-sponsored incentives, tracking and fulfillment.

96%

of Rally experience users complete a health survey.

RALLY®

experience rewards help boost employee engagement*.

64%

of enrollees sign up for missions.

Benefits for You

- Help increase engagement through health promotion and targeted Rally communications to promote health ownership.
- Track employee engagement and progress through integrated reporting.



*Based on Rally experience results, 2014. Results shown are not a guarantee of future performance.

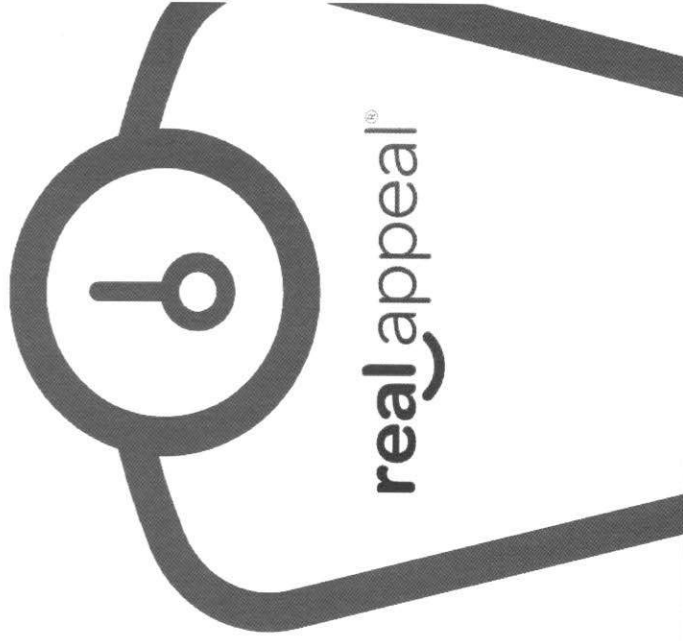


Real Appeal (Optional)

Your employees get better health delivered to their doors.

Real Appeal is a virtual weight-loss program for your employees who are ready to lose weight. It offers:

- **Opportunities for employee engagement** with one-to-one and live group online coaching. Plus, employees get a box of weight-loss resources delivered to their homes.
- **Interventions that may help lower costs** with fewer claims from diabetes, cardiovascular and other weight-related conditions.
- **Sizable Texas Public Sector Customer** (as of 8/6/16, Launch 4/1/16)
 - Registrations – 20,295
 - Enrollments – 13,217 (completed customization session)
 - 11,877 At-Risk
 - 1,312 Not At-Risk
 - Total Pounds Lost – 42,637 Pounds, from At-Risk participants
 - Average Satisfaction Rating – 4.87 out of 5 stars



EMPLOYERS potential benefits

- Improved engagement
- Potential for reduced medical costs
- Employee satisfaction
- Pay-for-performance pricing

MEMBERS potential benefits

- Customized plan
- Engaging, inspiring content
- Small, actionable changes
- Ongoing expert coaching

ROI:
\$1.80
for every \$1.¹

Savings:
\$1,150
per participant in the program year.¹

Program Goal:
20–60%
engagement of the eligible population.

Program Goal:
Result in a:
5–10%
weight loss.

¹ROI and savings calculations derived from the following sources: UnitedHealth Group pilot analysis, 2015; UnitedHealth Group ROI in Diabetes Prevention, Deneen Vojta, MD, 2013; "The United States of Diabetes" UnitedHealth Center for Health Reform & Modernization, 2010. Results shown are not a guarantee of future performance.

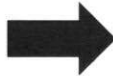
More Network Options

means more choices for your employees



UnitedHealthcare's multiple network solutions are configured for the needs of your employee populations and your long term strategies

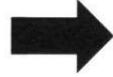
**Choice Plus POS
Tiered Network
Premium Designation**



Point of Service plan Largest single open access national seamless network. Choice plans are In network

Steerage based on Copays, and/or coinsurance.

**Choice EPO
Tiered Network
Premium Designation**



Powered by premium designation
- Using the Choice Network, Members are incented to use physicians who have met quality and cost efficiency criteria, a "virtual & tiered" ACO.

Steerage based on Coinsurance.

**Navigate
Gated HMO**



Same Network as Choice Plus. In Network Only. PCP selection required with referrals for Specialists.

PCPs direct Care

We eagerly await and Best and Final Request, where we can offer multiple plan options and revised financials.

Customer tailored network options with multiple health care partners



The power of partnership.



Local & National network access

One Seamless, Open Access Network

Broadest national seamless network:

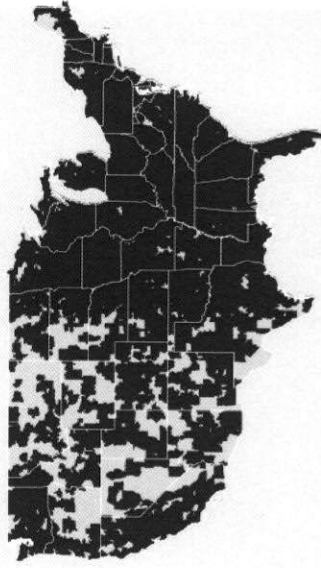
- One National claims platform
- No additional network access fees or additional hidden costs.
- 764,500+ physicians and other health professionals
 - 62,254 In Texas
- 5,300+ hospitals
 - 643 in Texas
- 64,000+ pharmacies
- 1,000+ convenience care clinics
- 98% of the U.S. population has access to our providers

Minimal Provider Disruption

- Multiple Large customers in the area
- Strong network access.

Local network access for 98% of US population

The UnitedHealth Premium designation program helps consumers make informed physician choices from our broad network





UnitedHealth Tier 1 Premium Designated Providers

Better health starts with more-informed decisions.

Doctors in the UnitedHealth Premium[®] designation program have shown a commitment to delivering care using evidence-based approaches.

Office Visit	Current Copay	Alternate Copay Option	Alternate Copay Option
Tier 1 Primary Care Office Visit	\$35	\$35	\$35
Tier 1 Specialty Physician Office visit	\$45	\$35	\$45
Non Designated Primary Care Office visit	\$35	\$40	\$40
Non Designated Specialty Physician Office visit	\$45	\$50	\$50

- Members engaged with Premium Providers more than 70% of the time show improved results:
 - **59% lower complications**
 - **64% lower procedure re-do's**
 - **27% lower ER utilization**
 - 4.4 points lower readmission rate
 - 13-24% reduction in the episodic cost of care
 - 20% lower surgery costs
 - 18% lower total costs
- 16% Lower costs between a Premium Tier 1 physician and a non-Tier 1 physician.

300 clinical quality measures are used to evaluate care delivered across **27 specialties**.

Provider quality and cost efficiency information is easy to find on myuhc.com[®].

¹UnitedHealth Premium Tier 1 physicians are designated for Quality & Cost Efficiency or Cost Efficiency & Not Enough Data to Assess Quality. ²2013 UnitedHealthcare Network (Par) Commercial Claims analysis for 27 specialties and 159 markets. Rates are based on historical information and are not a guarantee of future outcomes.



Virtual Visits

Employees can use Virtual Visits to get care for these and many other conditions:

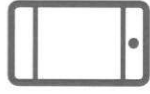
- Bladder/Urinary Tract
- Bronchitis
- Cold/Flu
- Diarrhea
- Fever
- Migraine/Headaches
- Pinkeye
- Rash
- Sinus Problems
- Sore Throat
- Stomachache

The visits are virtual. The results are real.

Help employees stay healthy and productive by offering the quick and convenient way to access health care services.

Employees can connect with a doctor anytime, anywhere.

- Use their computer or mobile device for non-emergency care, even prescriptions.¹
- Spend less time waiting for care and less time away from work.
- Automatically apply costs to their deductibles, copays or coinsurance.



\$45²

\$90+

\$165

\$650

Virtual Visit

Doctor

Urgent Care

ER

Virtual Visits³ are designed to lower costs, improve productivity.

10-15 Minutes
Average time for a virtual visit.

\$0 The administrative cost to offer virtual visits to your employees.

90% of Virtual Doctors are Tier 1 Premium Designated providers

¹Prescription services may not be available in all states.

²Claim rates are negotiated with each virtual visit provider group and will vary.

³Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

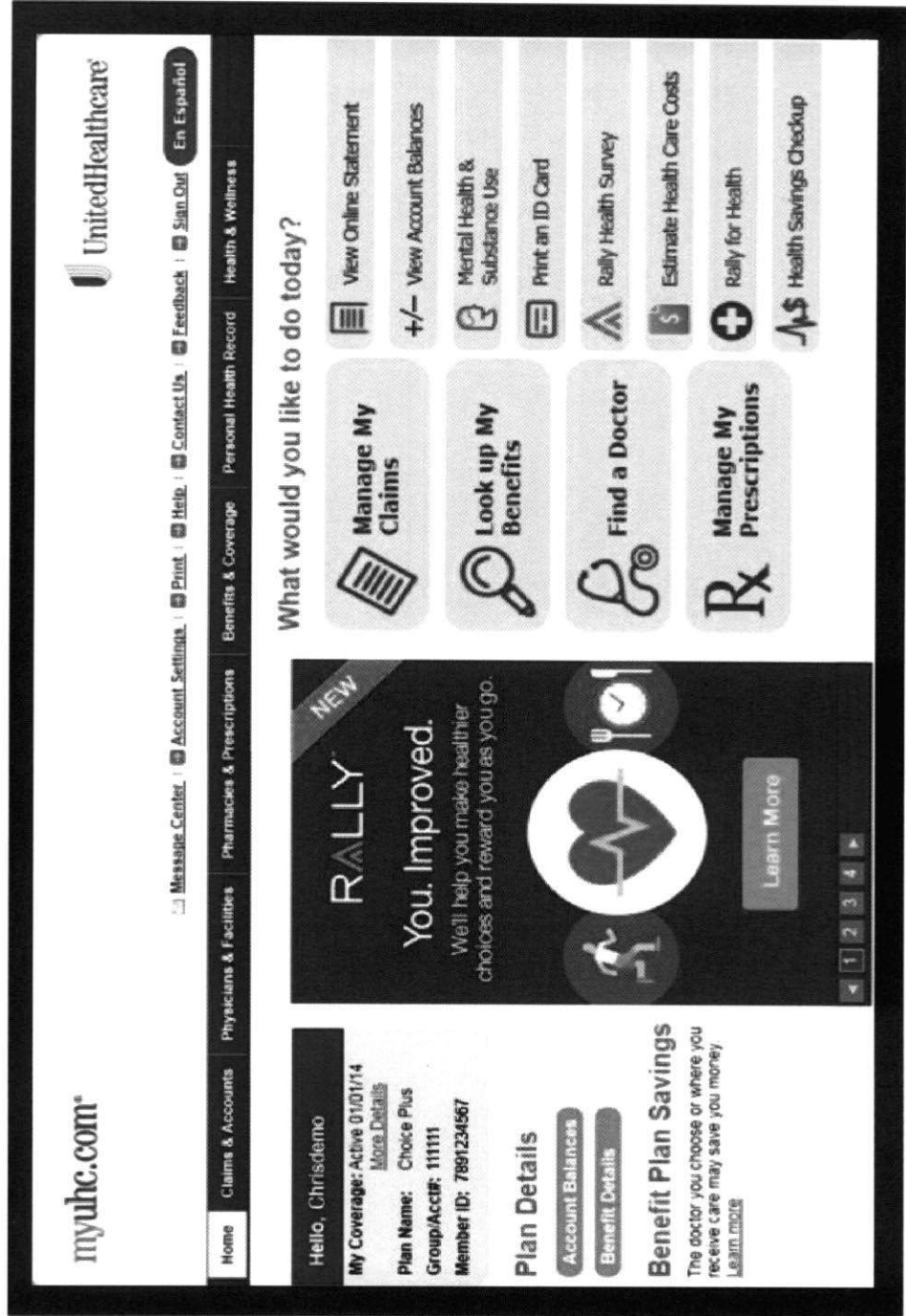


The power of partnership.



myUHC.com Employee Website

myuhc.com® provides members with easy access to relevant and personal information



Intuitive navigation

Find physician by location

myHealthcare Cost Estimator

Personal Health Record

Comprehensive support



The power of partnership.



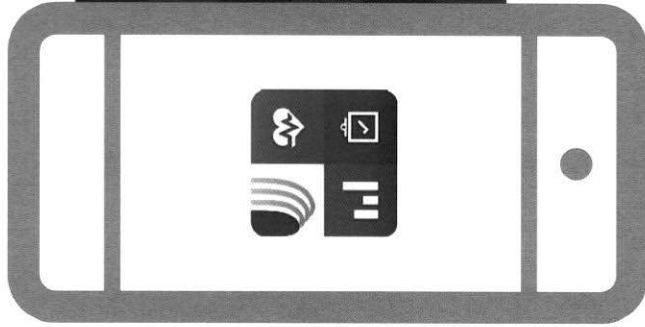
Health4Me® mobile app

Now your employees can get their health plan to go.



- Access myNurseLine to get in touch with a Nurse 24 hours a day, 7 days a week.
- Check claims, deductibles, accounts and health records on-the-go
- Show & share ID card with doctors
- Find & Price Care: Search using cost estimates & quality ratings

With the free UnitedHealthcare Health4Me® mobile app, employees can access their benefits and coverage information, manage their accounts and find a provider anywhere, anytime.



- Manage and pay claims.
- Estimate procedure costs.
- Locate and map directions to a clinic.
- View and share health plan ID card.
- Interface with Fitbit®.
- Access personal health record.

2 Million Downloads 7.5 Million Visits

	Review HSA		Check rewards and track steps with FitBit®		Locate and map directions to a clinic		Manage and pay claims		Estimate procedure costs		Access Personal Health Record
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*UnitedHealthcare internal usage reports, 2014. Results shown are not a guarantee of future performance.

Site Tours & Vides of Online Services



Employer eServices

www.welcometoemployereservices.com

myUHC.com for employees

<http://welcometomyuhc.com/demo2015/>

RALLY Wellness

<http://www.welcometomyuhc.com/rally/index.html>

Health4Me Mobile App

http://www.welcometomyuhc.com/health4me-app/Health4Me_HSA_NurseLine_70-sec/index.html

Source4Women

<http://www.uhc.com/source4women>

Healthcare Cost Estimator

<http://www.welcometomyuhc.com/hcce-review/html/office-visit/index.html>

Health In Numbers TV Add

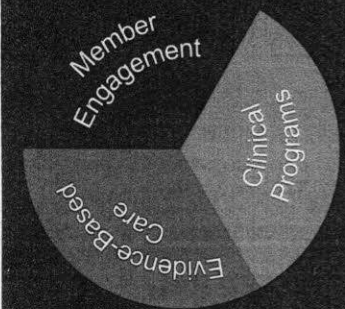
<http://www.ispot.tv/brands/d3h/unitedhealthcare>

Pre-Member Website

<http://demo.welcometouhc.com/>

Some of our Texas partners





“If you aren’t focused on addressing the total cost of care, you’re missing the boat.”

Dr. Robbins, CEO Texas Medical Center

UNDERSTAND YOUR POPULATION.

POSITION YOUR PLAN.

EVALUATE YOUR CULTURE.

TAKE ACTION.

Evidence-Based Care

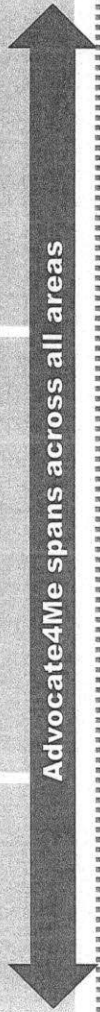
- Advocate4Me
- Pharmacy Integration
- Personal Health Support
- Premium Designated Providers
- Treatment Decision Support
- Emergency Room Decision Support
- 1Hospital:1Nurse

Clinical Programs

- Advocate4Me
- HealtheNotes and Reminders
- United Behavioral Health – Full Care Management
- Integrated Pharmacy Management
- Centers of Excellence
- Personal Health Support – Nurse in the family
- Disease Management
- Integrated Condition Management (50+ diseases)

Member Engagement

- Advocate4Me
- Virtual Visits
- Rally Wellness Mobile App
- myHealthcare Cost Estimator
- Health4Me Mobile App
- myuhc.com
- H.S.A. Integrated Banking
- Community Based Case Management
- ER and Treatment Decision Support



A better path forward

Let’s create a pathway to motivate employee health ownership based on where you are today and where you want to be tomorrow.

Better Analytics

Better Approach

Better Engagement

The SMART yet
to ENGAGEMENT



The power of
partnership.

PHS+DM

Health and Wellness Portal	•
Admission Counseling	•
Care Management for 100+ Conditions	•
Healthy Pregnancy Program	•
HealtheNotes (Members/Providers)	•
Predictive Modeling Based Outreach	•
Disease Management	•
Treatment Decision Support	•
Designated Nurse Team	•
Clinical Performance Manager	•

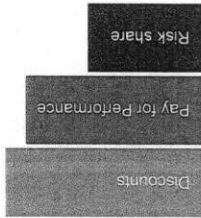
**UnitedHealthcare PHS with
Disease Management =
Better Case Management**

>4 score
4 Programs

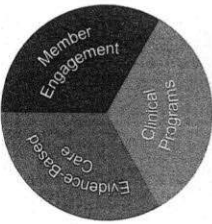


Contracted Costs
(Discounts)

Our focus: Its about Engagement



Employee Engagement
(Medical Management)



Total Cost of your benefits plan



Evidence-Based Care

"Quality-first" UnitedHealthcare Premium[®] designation program helps members make informed physician choices from our broad network

TIER 1

Look for the UnitedHealthcare Premium Tier-1 symbol to quickly and easily find doctors who have been recognized for providing value.

First Name, Last Name, MD
Specialty
City, ST ZIP
Phone
Fax
Email
Address
Specialty
City, ST ZIP
Phone
Fax
Email
Address

Comparison of UnitedHealthcare Premium Tier 1 physicians to non-Tier 1 physicians:

16% lower cost of Implantable Cardiac Device with 29% lower average complication rate and 28% fewer average redo procedures	26% lower cost of Knee Replacement Surgeries with 17% lower average complication rate and 41% fewer average redo procedures
--	--

Savings estimates based on UnitedHealthcare's 2013 analysis for 25 specialties and 147 markets. Figures are based on book-of-business results and represent the national average expected cost differential between Tier 1 and non-Tier 1 providers for entire episodes of care. Actual savings achieved will vary by customer depending on geographic availability and customer-specific service mix. All figures are preliminary and subject to change. UnitedHealthcare does not guarantee future savings.

Clinical Programs

Total population monitoring

Holistic member view for proactive identification



Care provider engagement
Outreach and health management

1Hospital:1Nurse 6.1% inpatient days reduction, 23% readmission rate reduction	Wellness Tools Advocate4Me™
Personal Health Support + DM	Bridge2Health[®]

Member Engagement

Health4Me
Scan to download mobile app

myClaims Manager
Manage your claims and pay your provider bills

myHealthcare Cost Estimator
We'll show you what you can expect to pay

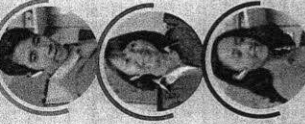


Advocate4Me

EASY CONNECT TO ADVOCATES
Phone: UnitedHealthcare Health4Me™ app
mobile.myuhc.com

Caller identification + Natural language routing
Robust data & insights
Demographics
Claims data
Life and health stage
Preference data
Behavior analytics
Bridge2Health

Significant Health Issues
(Chronic, complex, multiple, etc.)
Complex Claim Issues
(Recent frequent user, out-of-network, use, etc.)
Infrequent Health Issues
(Good health, mainly routine/preventive)



- Nurse Advocate**
 - Clinical license (LPN or RN)
 - Experienced at providing health education, treatment decision support, other clinical education, pharmacy support and education
- Health Advocate**
 - Claims and wellness expert
 - Experienced at program enrollment, detailed benefits/claims support, preventive care education, basic health education
- Benefits Advocate**
 - Customer service expert
 - Experienced at member tools, preventive care education, provider verification and appointment scheduling, program enrollment

An individual contacts UnitedHealthcare and we deliver an enhanced experience, customized to their needs.

We take our understanding of their family's situation and history and connect them to the Advocate suited to support them.

Creating a relationship between families and Advocates

