

Student Insurance Solutions



Helping students stay healthy



We use the power of **innovation**...
to help schools, providers and students
make better **decisions**
to enjoy better **health.**



We provide online tools to streamline your student insurance program

- Waiver management, with early enrollment and coverage election
- Ledger billing, integrated with several of the most popular practice management applications
- Student referrals with eligibility verification and search functionality
- Insured information access in keeping with HIPAA rules and regulations
- All available at PartnerCenter.uhcsr.com



Partner Center

Efficiently manage your student insurance program online – in real time.

Our information sharing and support encourages better health decisions

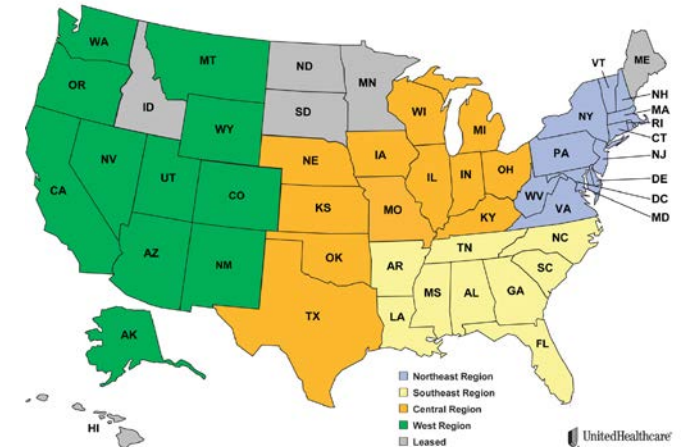
- Online access to benefit information, claims status, and Explanations of Benefits and pharmacy cost comparisons, including smartphone device access
- Nurseline and student assistance specialists available via phone 24/7
- Health and wellness information, self guided behavioral health programs online
- HealthAllies discount card available – helping students stretch their healthcare dollars
- Helping students stay healthy and productive at school



[LiveAndWorkWell.com](https://www.liveandworkwell.com)

Personalized online wellness tools, health information and calculators to guide students to make better health decisions

UnitedHealth Group National Commercial Network – July, 2010



Better network access and lower costs on a local and national level

- Our network includes over 659,900 doctors and health professionals, 5,158 hospitals and ~1,000 Convenience Care Clinics
 - 83% of all available hospital beds
 - Two out of three available doctors and health professionals
 - 120,000 specialists in our network are designated for quality and efficiency for our UnitedHealth Premium designation program*
- Our focus on fixed-rate contracts helps us better predict and control future costs
- Our ability to direct contract with your preferred providers ensures that your students are directed accordingly

**Local access for 98%
of US population**

**Leading discounts in 79% of
the markets we serve help
keep student out-of-pocket
costs down**

Source: Mid-Year 2008 Nationally Recognized Third Party Benchmarking Data.

Trouble-free service supports better decisions and results

- Seamless implementations with our proprietary START program
- Customer Service and Claims Processing dedicated exclusively to the college/university market
- I.D. Cards generated within 48 hours of processing eligibility
- 100% of incoming calls recorded and retrievable
- Pre-release audit of claim payments ensure accuracy



START

I appreciated the planning for our school's needs. We were so impressed with the attention to detail to ensure those needs were met so that the plan would be implemented smoothly.

-G. Wood
Azusa Pacific University

A culture of innovation, delivering:



Better innovation.

To help manage your student insurance programs and increase productivity.

Better decisions.

We support schools, providers and students in making better decisions.

Better health.

We rigorously manage costs and support higher quality care for students.

Consumer-Driven Health Plans, First 3-tier drug benefit

Partner Center online Waiver Management

Online Ledger Billing

UnitedHealth Premium Designation

Coverage Election during waiver period

Our innovations:



Online access to eligibility lists



Enhanced I.D. card technology



Online Referrals



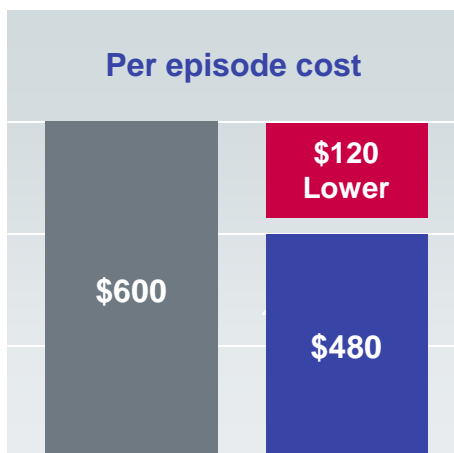
Online early enrollment during waiver period



DocGPS for iPhone, Android, Blackberry

...we help providers and students make better decisions...

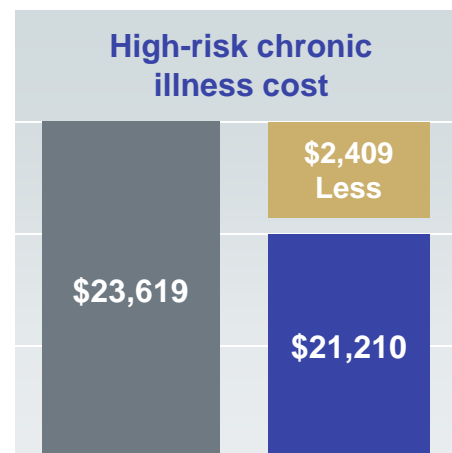
Physicians who follow evidence based medicine standards are more likely to deliver care that is appropriate for the individual at a lower cost.



Physicians
20% less

Estimated savings based on UnitedHealth Premium designated program experience. \$12bn in episode spend 2005-2006. Savings based on 20% average. Actual savings estimates would vary from 9% to 24% based on physician specialty.

Health care costs are lower for individuals who are **more engaged** in managing their health.



Individuals
10% - 15% less

UnitedHealthcare study of 88,000 members with asthma, diabetes or CAD/CHF and health risk score >3. Engaged is defined as activation level of 80% or more.



Better innovation helps schools manage their student insurance programs and increase staff productivity while doing so.



Better decisions are possible because we can give students, providers and schools the information they need to make informed choices.



Better health is our shared goal: To help students stay healthy and stay in school.

Helping students
stay healthy while
in school.