



**COLORADO
RESTAURANT
ASSOCIATION**

Exploring Healthcare Options for Your Teams

Member Exclusive Benefits



HEALTH CARE HQ

Today's Overview:



Exclusive offerings for employer-sponsored insurance through UnitedHealthcare



Complimentary access to HealthMarkets for personalized plan sourcing



Advantages of Optum Perks pharmacy card



A cost-effective bundle from Teladoc

Employer Sponsored Health Plans From UnitedHealthcare



National Restaurant Association Health Plans

Serving the unique health care needs of the hospitality industry

United
Healthcare



UnitedHealthcare: Serving the health care needs of the restaurant and hospitality industry

- **A large nationwide network** – Access to 1.7M+ providers and 7K+ hospitals¹
- **Plan and price flexibility** – PPO, HSA and tiered-benefit options
- **Health and well-being programs and services** – Included at no additional cost
- **Digital tools** – Simplifying the health care experience for employees with resources such as myuhc.com® and the UnitedHealthcare® app
- **Ease of administration** – A dedicated account service team provides enhanced support to clients and their employees

¹ UnitedHealthcare internal analysis, December 31, 2023

² Internal resources 2023

250K+

employers choose UnitedHealthcare as their health plan carrier²

1.7M+

physicians and health care professionals and 7K+ hospitals in network¹

99%

accuracy processing claims²





UnitedHealthcare and National Restaurant Association Insurance Program

UnitedHealthcare and the National Restaurant Association partnered in 2010 to offer **exclusive, members-only pricing and solutions** to association members nationwide.

- only endorsed health carrier of the National Restaurant Association and the participating State Association
- multiple healthcare solutions to meet members needs

United
Healthcare





National Restaurant Association Legacy Program

All members qualify 2+ participants

Group Size, Fully Insured

2 - 50

Participants

Competitive adjusted community rates

Ancillary: Up to 5% discount off the rates

51+

Participants

Medical: Up to 5% discount off the manual rates

Ancillary: Up to 5% discount off the rates

Quoting & Installation Requirements: Follow the standard UHC quoting and installation process for sales based on the group size. Request applicable discounts from your UHC sales representative. Standard commission applies to all eligible segments and products. Note discounts are not available in all states or on self-funded or level funded products.





Restaurant & Hospitality Association Benefit Trust (RHABT)

For members with **50 or less** enrolled participants

Single large employer/bona fide association health plan (AHP).

Allowing UHC to rate each small group as though they are a large group, allowing for product and price flexibility.

Standard Industrial Classification (SIC) codes are assigned by the U.S. government to categorize the industries to which companies belong.

Qualifying companies for RHABT have SIC codes:

- 5812: Eating place
- 5813: Drinking places (alcoholic beverages)
- 7011: Hotels and Motels
- 7032: Sporting and recreational camps
- 7041: Organization hotel & lodging houses, on membership basis

Specialty benefits built for flexibility and protection



Dental

Employer paid and voluntary options

2+ eligible employees with 2 enrolled

Orthodontia coverage, oral cancer screenings and prenatal dental benefits



Vision

Employer paid and voluntary options

2+ eligible employees with 1 enrolled

Over 13,000 access points including: Costco, Warby Parker, Wal-Mart, Sams Club and Visionworks



Life

Employer sponsored only

2+ eligible employees with at least 75% participation

Benefit companion program, Will & Trust preparation, accelerated death benefit and more

Legacy only:

- Disability Insurance
- Absence Management solutions
- Critical Illness
- Accident Protection
- Hospital Indemnity

Availability based on Employer group size



Underwritten Quote Requirements

What UHC needs to generate a quote for a member...

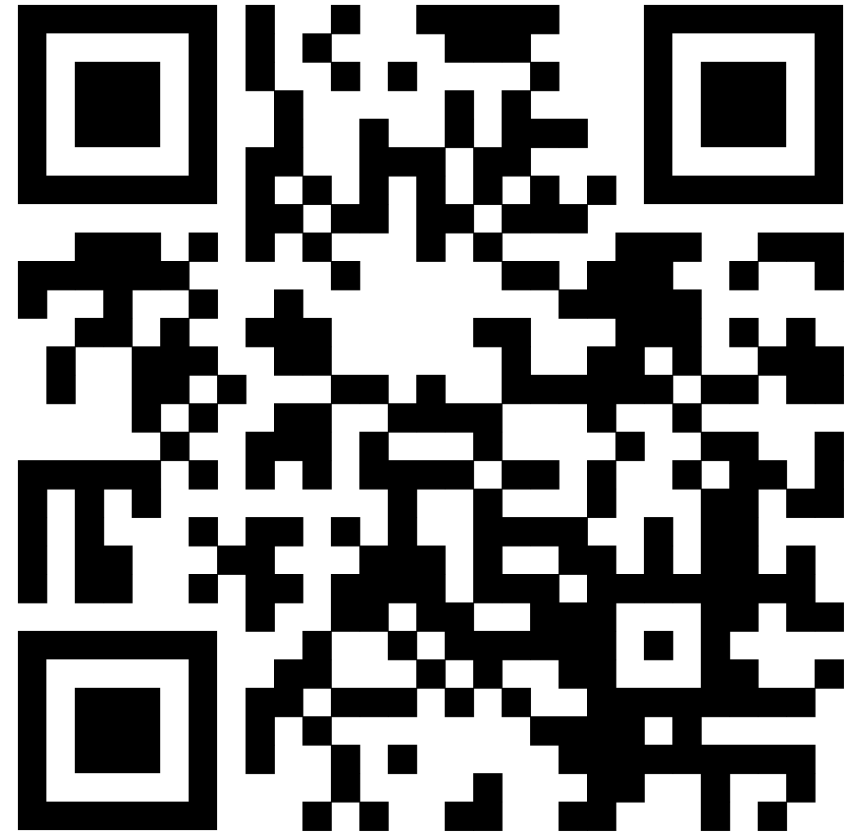
- Employer information:
 - Company name
 - Address
 - SIC code
 - Effective date
- Member level census
 - Full name
 - Date of birth
 - Home zip codes for all employees and dependents enrolling on the plan



For more information visit the UnitedHealthcare dedicated landing page

<https://e-i.uhc.com/restauranthealthcare/employers>

Or scan to learn more



Non- Employer Sponsored Health Insurance Options



health
markets.

Hospitality-Health



Individual + Family Health Insurance Options For Colorado Restaurant Association Members and Hospitality Workers

- Part-time and full-time team members can get help finding affordable personal health insurance by speaking directly to a licensed agent at no cost.
- This includes seeing if they qualify for any federal subsidies as part of the enrollment process for an Affordable Care Act (ACA) plan.



Easy. Personal. Affordable. Options.

Scan for more information or
call for a free quote **(866) 434-9168**

[Colorado Restaurant Association | Hospitality-Health.com](https://www.coloradorestaurantassociation.com/hospitality-health)

Team Members
can shop for a
wide variety of
coverage options
from recognized
carriers across the
United States:

Health insurance (both on and off the exchange)

Medicare Advantage

Medicare Supplement

Prescription Drug Plans

Dental insurance

Vision insurance

Life insurance

Hospital indemnity

Accident insurance

Cancer and critical illness insurance

Employee Flyer

Contact HealthcareHQ@restaurant.org for the flyer. Please specify HealthMarkets as your program of interest.

health markets | **COLORADO RESTAURANT ASSOCIATION**

Find your insurance plan today
Learn more at: hospitality-health.com/cra1

Show yourself some hospitality with health insurance

Taking care of others is your job. Helping you find health insurance is ours.

How HealthMarkets can help you today
HealthMarkets Insurance Agency has experienced, licensed agents ready to serve you. From answering your questions, to helping you find coverage, our Hospitality-Health approach is to put you first. We'll work to find you a personal health insurance plan that's right for you and your budget. Best part, our service is free to you.

Let's get started: You can start your coverage journey today by speaking with a licensed insurance agent or by visiting us online.

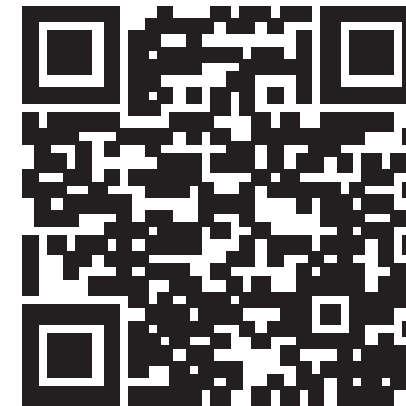
Speak with a licensed insurance agent at 1-866-434-9168
Call a licensed insurance agent today. They can help you find options in your area that meet your coverage needs.

Scan the code to learn more
Get more information about your options, then start shopping online. You can find quotes, compare plans, and even begin the enrollment process.

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Call: (866) 434-9168



scan to learn more
[Colorado Restaurant Association](http://ColoradoRestaurantAssociation.com)
Hospitality-Health.com



Pharmacy Discount Card

Save up to 80% on prescriptions

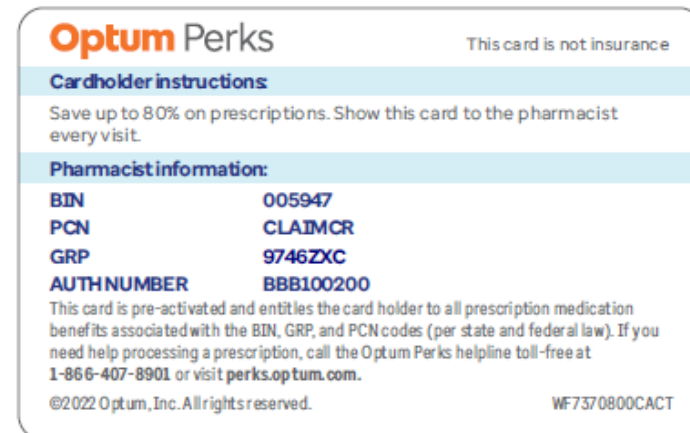
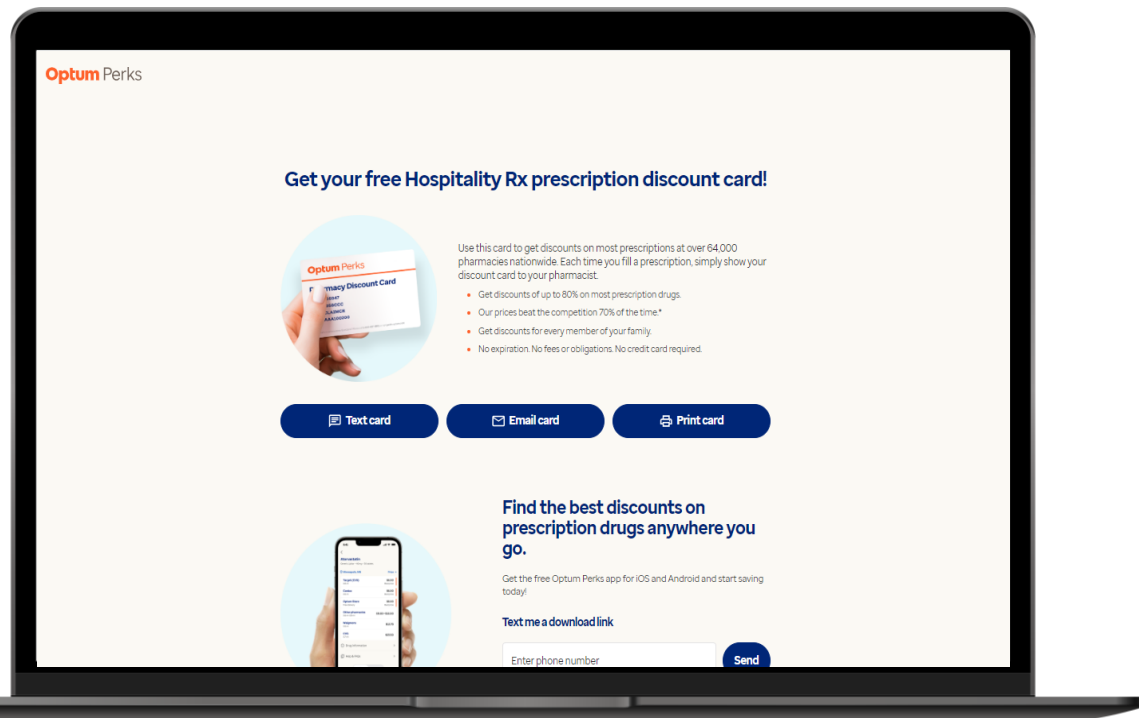


Optum Perks®

Visit perks.optum.com/hospitalityrx to start using your card right away.

Optum Perks can help you save

- Your card is pre-loaded with discounts on most FDA-approved medications.
- Save up to 80%* simply by showing the pharmacist your Optum Perks card.
- Use your card at thousands of pharmacies nationwide.
- Anyone in the United States can use this card, no matter your age or medical history. Optum Perks is not insurance.
- There is no limit to how often you can use your card.



*Based on pharmacy's usual and customary price. Actual savings may vary.

Employee Flyer

Contact HealthcareHQ@restaurant.org for the flyer. Please specify Optum Perks as your program of interest.

Optum Perks®



Save up to 80% on prescriptions



Optum Perks cards are accepted at thousands of pharmacies nationwide, from the large chains to the local pharmacy around the corner.

Optum Perks

Pharmacy Discount Card

No membership, no fees, just savings

Who can use Optum Perks?

Anyone can use Optum Perks™. No one can be denied because of age, medical history, where they live, or how often they use it.

Optum Perks is here to help you save

- Your card is pre-loaded with discounts on most FDA-approved medications.
- Save up to 80%* simply by showing the pharmacist your Optum Perks card
- Use your card at thousands of pharmacies nationwide.
- Anyone in the United States can use this card, no matter your age, medical history.
- There is no limit to how often you can use your card.

Scan here to start using your card right away.



*Based on pharmacy's usual and customary price. Actual savings may vary.

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WF7783216

Optum Perks



Keep more money in your pocket



Worry less about medication costs

Optum Perks® is a free prescription discount program that helps lower the costs of medications. Optum Perks cards are accepted at thousands of pharmacies nationwide, from the large chains to the local pharmacy around the corner. Just show your reusable card to your pharmacist every time you fill a prescription and start saving.

Who can use Optum Perks?

Anyone in the United States. No one can be denied because of age, medical history, where they live or how often they use it.

Save money on prescriptions

- No sign-up and no fees
- Pre-loaded with discounts on most FDA-approved medication
- Medication prices starting at just \$4

Get to know Optum Perks

- Save up to 80%* simply by showing the pharmacist your Optum Perks card
- Use the card at 64,000 pharmacies nationwide
- No limit to how often you can use the card
- Works with 90-day fills

*Based on pharmacy's usual and customary price. Actual savings may vary.

Optum Perks is not insurance, and does not work in combination with any benefits you may receive through your health plan. If you have insurance, show both your insurance card and Optum Perks card at the pharmacy to see which provides the better price.

All Optum trademarks and logos are owned by Optum, Inc. All other trademarks are the property of their respective owners. The Optum Perks Program is a pharmacy discount service provided to your members at no cost by Optum Rx and administered by Optum Perks, LLC.

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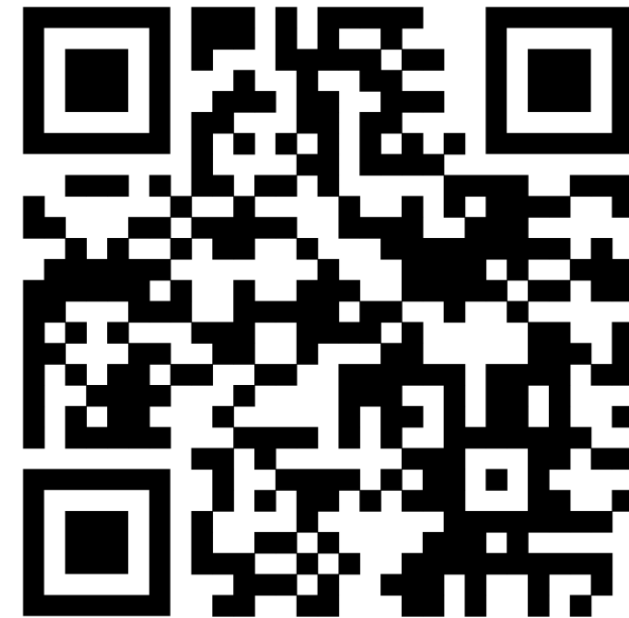
Optum Perks®

Pharmacy Discount Card

BIN 005947
PCN CLAIMCR
GRP 9746ZXC
ID BBB1.00200

Optum Perks is not insurance. See your Plan or Call 1-800-463-8868 or visit perks.optum.com.

Start using the card right way. Visit perks.optum.com/hospitalityrx for more details. **Scan me!**



scan to learn more



Affordable Telemedicine

Employers are impacted when employees are unable to access care. It can cause increased absenteeism, lower productivity and lower profits for the employer.

Vast majority of hospitality workers are **part-time, seasonal, contracted or 1099** employees.

Employers can use these benefits as a recruiting and retention tool.



TELADOC HEALTH IS THE GLOBAL LEADER IN VIRTUAL CARE

80M+

Members¹

5000+

Employees Worldwide²

500M+

Health Interactions³

50M+

Cumulative Virtual Care Visits⁴

#1

Most recognized virtual care brand⁵

1. Includes U.S. paid members and visit fee only access
2. Teladoc Health data, 2022
3. Includes health interactions across all Teladoc Health businesses
4. Teladoc Health data, virtual care visits delivered since 2015
5. Based on Unaided Virtual Care Service Recall for September 2022



**HEALTHIESTYOU
COMPLETE BUNDLE:
A COMPREHENSIVE
HEALTHCARE
SOLUTION**

Virtual access to doctors and therapists anytime, anywhere by app, phone, or video

\$9.00 per employee per month
\$0 Copays, no hidden fees

General Medical \$0/unlimited visits

Convenient, high quality healthcare available 24/7 from U.S. board-certified doctors by phone or video

Mental Health (18+)* \$0/unlimited visits

Members have access to licensed mental health professionals with the option to receive ongoing care from a provider of their choice

• **Dermatology**

\$0/unlimited visits

U.S. board-certified dermatologists review images and provide diagnosis and treatment plan

• **Nutrition**

\$0/unlimited visits

In-depth nutrition consultations and personalized guides for member specific needs

• **Expert Medical Services**

\$0/unlimited visits

In-depth reviews of existing diagnoses and treatment plans from the world's leading experts

• **Back and Joint Care**

\$0/unlimited visits

Customized neck and back care programs with videos and access to certified health coaches



TERMS AND GROUP REQUIREMENTS

LENGTH OF AGREEMENT

- 12 months service agreement.
- Upon anniversary, a group may terminate coverage with a letter/email identifying the requested date of termination.

EMPLOYER CONTRIBUTION REQUIREMENT

- 100% employer contribution is recommended, but the employer can elect to cost share with their employees.

FORM OF PAYMENTS ACCEPTED

- Business check and ACH are accepted, employer is billed monthly for all enrolled employees.

ELIGIBILITY

- All employees are eligible regardless of the number hours worked.

MINIMUM GROUP SIZE

- Two or more enrolled employees, regardless of group size.



GENERAL QUESTIONS



IS THIS HEALTH INSURANCE?

No, HealthiestYou is not an insurance product, and it does not meet the minimum requirements for coverage under the Affordable Care Act. HealthiestYou provides high quality healthcare services that can be offered to any employee, health insurance is not required.

CAN DEPENDENTS ACCESS HEALTHIESTYOU?

Yes, spouses/domestic partner and dependents have access to HealthiestYou. Enrollment of dependents can be added directly on the app or the web portal by the employee. Dependents over the age of 18 will have their own access to the HealthiestYou app and services.

WHAT REPORTING WILL BE AVAILABLE?

Detailed utilization reports are generated monthly for General Medical, Dermatology, Mental Health Care and Nutrition.

WHAT SUPPORT WILL I RECEIVE?

All HealthiestYou groups receive a dedicated Client Success Manager who provides everyday support and will help develop a personalized marketing campaign to gain enrollment, engagement and utilization of the services.



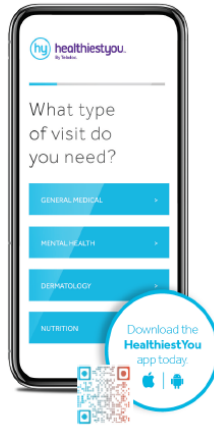
Contact HealthcareHQ@restaurant.org for the flyer. Please specify Teladoc as your program of interest.

Virtual access to doctors and therapists anytime, anywhere* by app, phone, or video

Get Care Now (General Medical) \$0/unlimited visits
Convenient, high quality healthcare available 24/7 from U.S. board-certified doctors by phone or video

Mental Health \$0/unlimited visits
Members have access to licensed mental health professionals with the option to receive ongoing care from a provider of their choice

- Dermatology \$0/unlimited visits**
U.S. board-certified dermatologists review images and provide diagnosis and treatment plan
- Nutrition \$0/unlimited visits**
In-depth nutrition consultations and personalized guides for member specific needs
- Expert Medical Services \$0/unlimited visits**
In-depth reviews of existing diagnoses and treatment plans from the world's leading experts
- Back and Joint Care \$0/unlimited visits**
Customized neck and back care programs with videos and access to certified health coaches



- Our U.S. board-certified doctors help with conditions like the flu, bronchitis, rashes, sinus infections and more.
- Talk to a doctor from wherever you are - day or night.
- Skip the trip to the ER or urgent care.

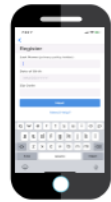
How to register and set up your account



Step 1
Search and download "HealthiestYou" or "HY" in the app store or Google Play! Available on your iPhone or Android devices!



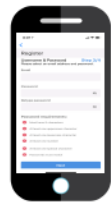
Step 2
Select "First time here? Register Now". Select that you have access to HealthiestYou through "My Employer"



Step 3
Enter the Primary Member's Information:
- Last Name
- D.O.B.
- Zip Code



Step 4
A list of names associated with the account will appear. Select your name.
- Dependents under 18 will appear on the primary member's profile.
- Dependents over 18 will need to register their own account with a separate email.



Step 5
Enter in a valid email address and password.
Password must meet the listed requirements.



Step 6
Enter in the best number to reach you. Our doctors will use this number to contact you.
Select your preferred language.
Click "I Accept Terms & Conditions."
Click Finish.



scan to learn more
[Restaurant Healthcare - Telemedicine](#)

**UnitedHealthcare Employer Sponsored
Health Plans for Members**



 **Tailor-made
health plans for
your business**

**Non-Employer Sponsored
Individual and Family Insurance Options**



**Individual and Family
Insurance Options For
Hospitality Workers**



**Optum Perks
Discount Prescription Card**



**Teladoc \$0 Co-pay Unlimited Visits
for All Employees and Their Dependents**



**Virtual access to doctors
and therapists anytime,
anywhere by app, phone,
or video**

\$9 Per employee Per Month

QUESTIONS?

Contact us:

Healthcarehq@restaurant.org

[Restaurant Healthcare - Health Insurance](#)



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HEALTH CARE HQ