



Benefits made easy

T: 888.920.2322
www.copower.com

Diverse

Savor the Selection from
UnitedHealthcare

The best recipes always use the finest ingredients. We've blended the best benefits from UnitedHealthcare to our *SELECT*[™] Portfolio to craft choices and options that a master chef would be proud to serve. The flavors we mixed from UnitedHealthcare will satisfy your clients' appetite.

Effective October 1, 2016, these **NEW UnitedHealthcare plans are available from CoPower:**

- **Dental: DHMO and PPO** (employer-sponsored and voluntary options)
- **Vision:** Classic, Preferred and Elite (employer-sponsored and voluntary options)
- **Basic Life & AD&D**
- **Supplemental Life Insurance**

Why *SELECT*[™] UnitedHealthcare through CoPower?

The addition of UnitedHealthcare to our portfolio provides you and your clients with a savory selection of plans at very competitive price points.

Dental:

- UnitedHealthcare's DHMO and PPO networks give you access to some of the largest dental networks in CA.¹
- Consumer MaxMultiplier[®] Program² on all Dental PPO Plans allows employees to qualify to earn award dollars to use for future dental claims. Their rewards can accumulate to help increase their maximum, year over year (up to 2x the plan maximum).¹
- Lenient participation requirements, only Dental benefits are available to a group with as few as two eligible and two enrolling. Voluntary plans only require two enrolling regardless of group size.
- Dual option DHMO+PPO is available with as few as 5 employees; PPO dual option plans are available with 10+ employees; certain plan restrictions apply.
- Child Orthodontia available for groups of 5 employees or more with PPO; available for a group of two employees or more with DHMO.



¹ When compared to their largest competitors

² Members will not actually earn cash that they can access or withdraw. UnitedHealthcare adds the award dollars to the member's annual maximum for the following year and applies the dollars to qualifying claims

Why **SELECT™** UnitedHealthcare through CoPower? (cont.)

Vision:

- Lenient participation requirements in the industry; voluntary vision plans only require 2 eligible employees and 1 enrolled
- Very competitive vision rates and a broad network of over 71,000 providers ; a variety of providers are available from national retail chains to private practice options
- Access to discounted laser vision correction, hearing aids and contact lenses

Life:

- Added value benefits for Life plans at no additional cost including: Beneficiary services, Will and Trust preparation and Travel Assistance services
- Basic Life coverage provides a solid foundation of financial protection. Supplemental Life allows employees to purchase additional coverage that meets their unique needs

All topped with CoPower's renowned accoutrements of:

- Dedicated Group Service Representative (bilingual available)
- Online administration tool, Empower, accessible 24/7/365
- Free value-added perks through CoPower's **VANTAGE™** Portfolio

**Nourish your clients' ancillary appetite.
Contact your Sales Representative to learn more today!**

These policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For costs and complete details of the coverage, contact UnitedHealthcare Insurance Company.

UnitedHealthcare Life products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., UnitedHealthcare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or UnitedHealthcare Insurance Company.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06. Plans sold in Virginia use policy form number DPOL.06.VA and associated COC form number DCOC.CER.06.VA.