



To Our Valued Broker,

One of UnitedHealthcare's key priorities is to support our customers while they face the unique challenges that have arisen due to COVID-19. In order to make it easier for Small Business and Key Account customers to retain valuable employee benefit offerings for fully insured Dental, Vision, Life, and Disability and Supplemental Health\*, UnitedHealthcare is providing renewal adjustments for customers renewing from May 1 through September 30, 2020.

**COVID-19 Renewal Details for groups  
of 2-499 eligible employees:**

- Groups renewing from May 1 through September 30, 2020 will renew at existing rates without rate increases.
  - Renewals occurring May through July 31, 2020 may require retro-active adjustments and customers may see a lower rate on their monthly invoice than what was reflected in their renewal.
- Products in-scope for this short term COVID-19 renewal adjustment are fully insured Dental, Vision, Basic Life, Supplemental Life, STD and LTD, and Supplemental Health (Critical Illness, Accident, Hospital Indemnity).\*
- This Includes the UnitedHealthcare and All Savers businesses.
- State regulatory guidelines may apply.\*

*\*WA groups in the 2-50 space will be subject to standard renewal rate strategy for Dental & Vision*

*\*FL groups in the 2-100 space will be subject to standard renewal rate strategy for STD and LTD*

*\*Supplemental Health (Critical Illness, Accident, Hospital Indemnity) available for groups of 51+ employees*

**COVID-19 Renewal Details for groups  
of 500-3000 eligible employees:**

- Groups renewing from May 1 through September 30, 2020 will be deferred until October.
  - Original renewal rate will be applied on October 1st for the remaining contract period.
- Products in-scope for this short term COVID-19 renewal adjustment are fully insured Dental, Vision, Basic Life, Supplemental Life, STD and LTD, and Supplemental Health (Critical Illness, Accident, Hospital Indemnity).
- This Includes the UnitedHealthcare businesses and fully insured products listed above tied to UMR medical ASO business.

For additional information about how we are supporting our customers during COVID-19, please refer to our Broker, Consultant, and Employer FAQs:

- Broker FAQ: <https://www.uhc.com/broker/faq-broker>
- Consultant FAQ: <https://www.uhc.com/consultant/faq-consultant>
- Employer FAQ: <https://www.uhc.com/employer/faq-employer>