Cut costs, not corners

For healthier Crossroads Chamber of Commerce businesses, we're all in

Health insurance is the benefit employees request most.[1] But as many Indiana small-business owners know, it isn't easy to find quality health benefits your employees want at a price that fits your budget.

Working together with the Crossroads Chamber of Commerce, the Community Chamber Program gives your small business members-only access to big-business employee health benefits at competitive rates.

Additionally, as a chamber member, your small business may receive an extra 5% savings on monthly payments.

To qualify, your business must maintain an active Chamber membership.

Savings of up to

53%

on monthly payments[2]

continued

United Healthcare | CROSSROADS NORTHWEST INDIANA'S CHAMBER

A local program like this delivers:

A large provider network

Plan participants can access a robust provider network nearby and nationwide, including over 1.7 million physicians and health care professionals and more than 5,500 hospitals.[3]

Plans built for your business

UnitedHealthcare Level Funded health plans are designed for savings, flexibility and stability, with rates based only on your plan participants (groups 2–50 not subject to adjusted community rating). So if their medical and pharmacy claims are lower than expected, your health plan may get a potential surplus refund at year-end.[4] Choose from a range of plan designs and benefits, like built-in pharmacy and HealthiestYou™ virtual care.

Providing more ways to save

Opportunity to save when you bundle a UnitedHealthcare specialty plan, like vision and dental with your UnitedHealthcare medical plan.

Rewards for your plan participants

UnitedHealthcare Rewards is an incentive program included in eligible employer-sponsored health plans at no additional cost. Participants may earn up to $1,000 for completing a variety of actions.*

Support for human resources and compliance

Included as part of your UnitedHealthcare health plan, you have access to the Mineral Platform™ which may help you handle even the most complex compliance issues. The Human Resources (HR) Compliance Library allows you to search by topic and access how-to guides, checklists, sample documents and more to make sure you're following best practices. Need more personalized advice? One of their HR-certified Mineral Experts™ can give you clear, straightforward answers to your questions.

Working together for healthier businesses – right here in Indiana

Get a quote

For more information and a quote, visit **uhc.com/crossroadschamber**

United Healthcare®

CROSSROADS
NORTHWEST INDIANA'S CHAMBER

*Reward earning values and redemption options vary by plan. Some activities require connecting a tracker to earn rewards.

[1] U.S. Chamber of Commerce. "The Best Employee Benefits for Keeping Workers Happy." Accessed Jan. 8, 2024. uschamber.com/co/run/human-resources/top-employee-benefits.

[2] Up to 53% lower costs based on Q4 2025 UnitedHealthcare internal analysis between UnitedHealthcare Insurance Company and Level Funded medical plans with Indiana groups of eligible employees. Savings are not guaranteed.

[3] UnitedHealthcare internal analysis, ending Q4 2025.

[4] Please consult a tax and/or legal advisor to determine if, by receiving this refund, there are any restrictions or obligations. Surplus refund available only where allowed by state law.

Level Funded: Person must reside within the United States. An employee residing in Hawaii is not an Eligible Person. May not be available in all states.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Bundling programs are not available in all states or for all group sizes. Minimum participation requirements may apply. Please consult your UnitedHealthcare representative for more details.

Mineral® products and services are provided directly by Mineral, Inc., (a subsidiary of Mitratech Holdings, Inc.) and is headquartered at 6701 Koll Center Parkway, Suite 430, Pleasanton, California 94566. ThinkHR®, Mineral®, Mineral Experts™, Mineral Intelligence™ and Mineral Platform™ are registered and unregistered trademarks of Mineral, Inc. United HealthCare Services, Inc. and Mineral, Inc. are separate entities and independent contractors.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

B2B EI243128362.3 5/26 © 2026 United HealthCare Services, Inc. All Rights Reserved. 26-6043850-A