

The Power of Collaboration



Health insurance coverage offered through Greater Choice Oklahoma Associated Health Plan aims to help make coverage available and affordable for small employers.

Greater Choice Oklahoma Association Health Plan is a new Chamber member exclusive health insurance plan available to small business employers throughout the state of Oklahoma. The plan is insured and serviced by UnitedHealthcare, offering small employers in Oklahoma many of the same advantages large employers in our state experience regarding plan design and pricing.

Greater Choice Oklahoma is an association health plan, offering small businesses a broad choice of medical options to help fit your benefit and budgetary needs. The Greater Oklahoma City Chamber has also arranged for members to have access to a wide array of employer paid and voluntary dental, vision and financial protection plans. These plans are available on a stand-alone basis as well. The ability to bundle your benefits may help save you time and money.



Medical



Dental



Vision



Life and
Disability

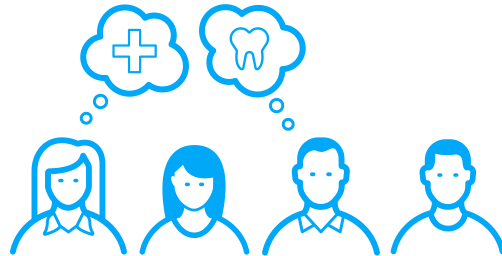
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Help your small business attract and retain quality employees, affordably.



Talent attraction and retention by employers to secure an adequate workforce continues to be challenging.



- The Greater Oklahoma City Chamber of Commerce believes benefits play an important role in recruitment and employee retention.
- Greater Choice Oklahoma understands the value employees place on all benefits so it offers dental, vision and financial protection.



The costs of employee benefits continues to put pressure on small business owners.



- Greater Choice Oklahoma was formed to provide an additional option for our small business members when considering benefit packages for employees and their families.

The full UnitedHealthcare product portfolio.

A suite of products is available under the Greater Choice Oklahoma Association Health Plan. Bundle and save with **Packaged Savings**[®] — a UnitedHealthcare program that provides administrative credits up to \$7 per enrolled medical employee when all products are purchased.

Medical

- Range of deductibles and copays
- Choice Plus PPO network
- Navigate HMO network
- Virtual Visits
- Many plans offer \$0 copays for children
- UnitedHealthcare Motion[®]
- Pharmacy
- Rally[®]
- Real Appeal[®]
- Quit For Life[®]

Financial Protection

- Life
- Dependent and Supplemental Life
- Short Term Disability
- Long Term Disability
- Accidental Death
- Will & Trust Preparation
- Travel Assistance

Dental

- Contributory and voluntary plans
- Range of annual maximums
- Consumer MaxMultiplier[®] benefit rollover program
- Broad network
- Orthodontic care



Vision

- Contributory and voluntary plans
- Range of copays
- Hybrid network of private practices and retail locations – now including Warby Parker
- Industry leading pediatric benefit
- Hearing aid discount

Greater Choice Oklahoma Medical

	Premier	PROformance	Premier Value	Primary Advantage®	HSA	UnitedHealthcare Navigate®
PCP	\$20-\$35 \$0 for child	\$10-\$15 \$0 for child	\$35-\$45 \$0 for child	\$0	Deductible + coinsurance	\$10-\$25 \$0 for child
Specialist	\$40-\$70 UnitedHealth Premium® Designation spec at PCP copay	\$40-\$80 Premium Designation spec at PCP copay	\$35-\$90 Premium Designation spec at PCP copay	\$100	Deductible + coinsurance	Referral required \$30-\$75
Virtual Visits	\$20-\$25	\$0	\$25	\$0	Deductible + coinsurance	\$10-\$25
Urgent Care	\$75	\$25	\$100	\$50	Deductible + coinsurance	\$50-\$100
ER	\$250 + coinsurance (no ded.)	\$300 + deductible + coinsurance	\$400 + coinsurance (no ded.)	\$250 + deductible + coinsurance	Deductible + coinsurance	\$500
Lab/X-ray	\$0	\$40 or deductible + coinsurance	Deductible + coinsurance	Deductible + coinsurance	Deductible + coinsurance	\$0 or deductible + coinsurance
MRI	Deductible + coinsurance	\$500 or deductible + coinsurance	\$400	Deductible + coinsurance	Deductible + coinsurance	\$500
Inpatient Hospital	Deductible + coinsurance	Deductible + coinsurance	\$250 + deductible + coinsurance	Deductible + coinsurance	Deductible + coinsurance	Deductible + coinsurance
Outpatient Surgery	Deductible + coinsurance	Deductible + coinsurance	\$250 + deductible + coinsurance	Deductible + coinsurance	Deductible + coinsurance	Deductible + coinsurance
Rx	Copays (e.g. plan 2V: \$10/35/60)	Copays (e.g. plan 2V: \$10/35/60)	Copays (e.g. plan 2V: \$10/35/60)	\$250 deductible for Tier 3 and Tier 4 (\$0 or \$5)/50/100/250	Medical deductible + copays	Copays (e.g. plan 2V: \$10/35/60)



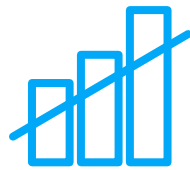
Greater Choice Oklahoma Dental

- Wide array of employer (contributory) plans.
- Voluntary plans available with just 2 enrolled.
- Enhanced preventive for groups of 2 to 9 enrolled.
- Many plans include coverage for implants and composite fillings.
- Child and adult orthodontic coverage available for groups with 10 or more enrolling.
- High annual benefit options are available upon request.



105k+

Individual dental providers nationally.¹



50%

Network growth in 5 years.²



High

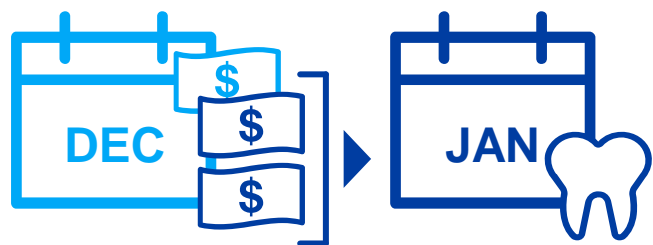
non-network percentage of benefits, based on usual and customary fees.

Consumer MaxMultiplier® for groups with 10 to 50 enrollees.

Awards benefit dollars for getting regular checkups and helping keep costs low.

Highlights

- Carry over a portion of unused benefits for future dental services.*
- Rewards never expire.
- Claims for coverage period cannot exceed threshold amount.
- PPO members get a bonus for in-network-only claims.
- At least one dental claim must be made during coverage period.
- Consumer MaxMultiplier is administered at the member level.



*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 plan year and applies them to qualifying claims. Dollar amounts will vary based on the specific plan.

1. UnitedHealthcare network, October 2018.

2. UnitedHealthcare network evaluation, January 2018.

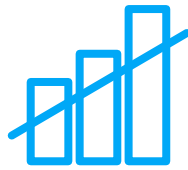
Greater Choice Oklahoma Vision

- Multiple employer paid options with frame allowances every 12 or 24 months.
- Voluntary plans available with just one enrolled.
- Industry leading in-network contact lens benefit and an automatic 10% discount on all contact lens orders through uhcontacts.com¹.
- Scratch coating is 100% covered with all plans.
- Discounted laser vision correction – 15% off, or 5% below any special offer, and low set prices at LasikPlus.
- 60% discount on premium digital hearing aids from *Hi HealthInnovations*[®].



100k+

Access points nationwide.²



45%

Network growth in 3 years.³



48/50

Top retailers, as ranked by Vision Monday, May 2018.

More value for your vision insurance with Warby Parker.

Designer-quality prescription eyeglasses or sunglasses from Warby Parker for just the cost of your copay!

That covers:

- Frames and lenses, whether single vision or progressive.
- Standard or high-index materials.
- Anti-reflective coating.
- Smudge-resistant and scratch-resistant coatings.
- UV-protective treatment.



Children's Eye Care Program

- Coverage for a second exam annually, for children up to age 13.
- Coverage for a new pair of glasses at no additional cost if the child's prescription changes by .5 diopter or greater.
- Polycarbonate lenses for children covered at 100%.
- Standard copays apply.

1. Purchases made on uhcontacts.com are not considered in-network.

2. Spectera Eyecare Networks, October 2018.

3. UnitedHealthcare network evaluation, January 2018.

Greater Choice Oklahoma Financial Protection



- Standard life offering of \$25K, \$35K & \$50K. Other options available.
- Dependent and supplemental life plans available.
- Will & Trust Preparation and Travel Assistance included at no charge.
- Short-term and long-term disability plans available.

20+
years of experience.

More than
1 m
members.

Access to the vast resources
and innovation of a
Fortune 5
company,
UnitedHealth Group.

Value-Added Services.



COBRA services.



OptumBank[®]



Employer orientation.

- Monthly webinars for new members.
- Quarterly brown bag employer events, hosted by UnitedHealthcare and the Chamber.



Employee education.

- Pre-member site for myuhc.com[®].
- Health4Me[®] mobile app.
- Communication resources.



The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

UnitedHealthcare Motion 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 and/or activation credit may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations from receiving an activity tracker and/or activation credit 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. Contact us and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by or through UnitedHealthcare of Oklahoma, Inc.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. 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 the company.

Packaged Savings program is not available for all group sizes. Minimum participation requirements may apply. Please consult your UnitedHealthcare representative for more details.

The hi HealthInnovations® hearing program is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

Will & Trust services provided by CLC, Inc. Employees interested in assisted document-preparation services may incur a minimal cost. Travel Assistance Services provided by UnitedHealthcare Global, a subsidiary of UnitedHealth Group.

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 or DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06 or DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

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., United HealthCare 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 the company.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.