

Texas PacifiCare Group Products Migration Frequently Asked Questions

1. What is happening with some PacifiCare commercial medical products?

In the Texas group market, we are withdrawing PacifiCare Life Assurance Company (PacifiCare) PPO and Indemnity products. Your clients affected by this action will be offered one of the many other products in the PacifiCare Life and Health Insurance Company or UnitedHealthcare product portfolio.

2. Why is this happening?

After careful consideration of how best to provide cost-effective administration, we have decided to consolidate systems that perform the same basic functions. This consolidation affects several products available today from PacifiCare, which means we must move the affected membership to alternate products.

3. What products will be affected?

The following products are being withdrawn from the Texas market:

PacifiCare SignatureEliteSM (PPO)
PacifiCare SignatureIndependence[®] (Indemnity)

4. Will the new PacifiCare SignatureElite PlusSM for small groups (2-50) still be available?

Yes. The new PacifiCareSignatureElite Plus for small groups (2-50) will continue to be available for new and renewing business in Texas.

5. Will the PacifiCare SignatureValue HMO product still be available?

Yes. The PacifiCare SignatureValueSM product will continue to be available for new and renewing business in Texas.

6. What are we offering your clients who have the products being withdrawn?

We are offering your clients a UnitedHealthcare product that remains part of the active product portfolio. Whenever possible, a comparable plan will be offered. Of course, your clients may select any plan from among all available products in the market (subject to underwriting guidelines). We will work with you during the renewal process to select an appropriate plan for your clients.

7. When is this happening?

Beginning with January 1, 2010, renewals, your clients will need to select an alternate offering.

8. When will these products no longer be available for new business?

Effective July 1, 2009, these products will no longer be available for quoting.

Communication

9. How will your clients be notified?

Your affected clients will receive a notice **180 days** before their renewal date. Then, at least **60 days** before their renewal date, they will receive renewal rates and benefits for a comparable product. You will receive a sample of the 180-day notice and copies of the renewals provided to your clients.

10. What information will your clients receive when they move to the new PacifiCare SignatureElite Plus product or a UnitedHealthcare product?

All the standard materials will be provided, such as policy documents and ID cards.

11. What are the administrative impacts of this change?

Your clients that move to a PacifiCare Life and Health Insurance Company or UnitedHealthcare product will benefit from UnitedHealthcare's state-of-the-art services, tools and technology like Employer eServices[®] for online billing, enrollment, real-time enrollment changes and a physician directory.

12. Will the prescription benefits change?

As you'll see changes to the medical plans, you'll also see changes to the prescription benefits plan. Please contact your UnitedHealthcare representative for further information.

13. What changes will you see when your clients move to the new PacifiCare SignatureElite Plus product or a UnitedHealthcare product?

Credentialing.

If not already appointed, you must complete that process to be recognized as the client's representative and to receive commissions.

Commissions.

Please reference your commission schedules.

Commission statements.

Commission statements will be posted online at United eServices[®] for viewing (and printing if desired). Statements will not be mailed.

Direct deposit.

Commission payments are automatically deposited to your bank account of choice. Be sure you provide EFT information for your bank account and are set up before commission payments are due to begin.

Payment frequency.
Commissions will be paid twice monthly.

14. What online tools are available to brokers?

Employer eServices

When registered as a “Broker User,” you can view your PacifiCare Life and Health Insurance Company and UnitedHealthcare customers on Employer eServices (www.employereservices.com) and take full advantage of the many other services available to your clients at this state-of-the-art employer Web portal.

United eServices

www.unitedeservices.com is a tool to help brokers and consultants meet client needs:

- Find the right plans.
Get detailed information about products and print benefit FAQs. For groups of 100+, use the Plan Wizard to find streamlined, easy-to-administer benefits that fit your clients' needs.
- Get quotes online for small business (2-50).
Produce your own quotes or alternates 24/7 for new and renewing small business.
- Get up-to-date network information.
Access the latest information—fact sheets, maps and directories—about network physicians, hospitals and other providers. Search Weekly Network Changes reports for help answering client questions with confidence.
- Access product and service training.
Find step-by-step instructions for using United eServices, Employer eServices and myuhc.com[®]. You can schedule a class at our online Broker University to learn more about UnitedHealthcare products and services.
- Track compensation.
View your commission statements, sign up for electronic funds transfer and learn about incentives and rewards.
- Self-service functionality and ‘First Call Resolution’ for all Brokers.
Dial 1-888-UHC-HLP1 (1-888-842-4571).

Insurance coverage provided by or through PacifiCare Life and Health Insurance Company, PacifiCare Life Assurance Company or their affiliates. Administrative services provided by PacifiCare Health Plan Administrators, Inc., UnitedHealthcare Insurance Company, United HealthCare Services, Inc., Prescription Solutions, Ingenix, Inc. or ACN Group. Behavioral health products are provided by PacifiCare Behavioral Health, Inc. (PBHI) or United Behavioral Health (UBH).

Health plan coverage provided by or through PacifiCare of Texas, Inc. Administrative services provided by PacifiCare Health Plan Administrators, Inc., Prescription Solutions, Ingenix, Inc. or ACN Group. Behavioral health products are provided by PacifiCare Behavioral Health of California (PBHC), PacifiCare Behavioral Health, Inc. (PBHI) or United Behavioral Health (UBH).