



Serving up health plans built for the restaurant and hospitality industry



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1 Get to know UnitedHealthcare health plans

As the only endorsed health carrier of the National Restaurant Association, UnitedHealthcare offers National Restaurant Association and State Restaurant Association members access to quality health plan solutions. Benefits include opportunities for cost savings, more plan options, digital tools and wellness programs, and simpler administration.

Health plan flexibility

Choose from a variety of plan designs to get the best fit for your business and plan participants.

Fully insured plans

With a fully insured health plan, employers pay a monthly insurance premium to UnitedHealthcare. In return, UnitedHealthcare covers the cost of the employees' health plans.

- UnitedHealthcare owns the risk
- All plans are Affordable Care Act compliant
- Plans are funded by a monthly insurance premium
- Opportunity for cost savings:*
 - For groups with 2–50 eligible employees, we have several product offerings available, including community rating
 - For groups with 51+ eligible employees, you can find a plan that provides strength in numbers, with savings up to 5% off the manual underwritten rates
- Offering PPO and HSA plans with deductibles ranging from: \$500–\$5,000
- Coinsurance options: 50%–100%, based on region
- Strong national network
- Value-added programs and services–24/7 Virtual Visits, Advocate4Me®, Real Appeal® and UnitedHealthcare Rewards with all benefit plans
- \$0 cost for certain lifesaving medications
- \$0 kids copay for primary care physician (PCP) visits¹

UnitedHealthcare Level Funded plans

- Level Funded plans can provide an effective solution for small- to mid-size employer groups looking for a lower-cost alternative to traditional fully insured plan designs
- Choose from HSA, PPO and EPO plan portfolios
- Nationwide network
- \$0 kids copay for primary care physician (PCP) visits¹
- A potential year-end surplus refund if medical and pharmacy claims are lower than expected²
- Opportunity for costs savings: Up to a 2% discount off the UnitedHealthcare Level Funded rates**

New: Surest plans

Making health care easier for employees to understand may result in lower costs and better health outcomes. That's why the Surest® plan offers clear, upfront copays (not estimates) with no deductibles or coinsurance in an intuitive digital experience. Learn more about all the advantages Surest has to offer at [Surest.com/demo](https://surest.com/demo).

New: FlexWork service

UnitedHealthcare FlexWork® provides customizable benefit options for intermittent **part-time** (non-benefits-eligible) and permanent full-time lower-wage employees (benefits-eligible). FlexWork combines a broad range of medical and ancillary benefit plan options with optional specialized benefits administration, \$0 copay telehealth and discount programs that enhance the overall member experience. Available for groups with 1000+ employees with 100 enrolling.

*Must be a member of National Restaurant Association.

**Available for all size groups based on market rules.

② Additional benefits

Prescription drugs

Optum Rx® pharmacy services help make it easier to save on medications and keep track of them, too—whether you're online or on the go.

- PreCheck MyScript® – real-time plan costs and benefit information
- Dx2R – streamlines the prior authorization process
- Refill and Save – 30-day to 90-day retail or mail-order pharmacy supplies
- Advantage Prescription Drug List (PDL) or Essential PDL (unique benefit designs; not available in all markets)
- Opioid management

Specialty products

UnitedHealthcare medical plans can be paired with standard or custom benefit solutions for specialty plans like dental, vision or life.

Dental plans*

- Growing national network of more than 123,000 dentists³
- Fund it your way:
 - Employee-paid (voluntary), with **only 2 employees** required to enroll
 - Employer-paid (contributory), with a minimum 50% participation of eligible employees

Vision and hearing plans*

- Eyewear benefits and discounts
- Growing national network of 120,000+ vision access points³
- Discounts on hearing aids from UnitedHealthcare Hearing at more than 6,500 credentialed hearing provider locations⁴
- Fund it your way:
 - Employee-paid (voluntary), with **only 1 employee** required to enroll
 - Employer-paid (contributory), with a minimum 50% participation of eligible employees

Life, disability and supplemental health*

- Accident, Critical Illness and Hospital Indemnity plans
- Employee leave management (e.g., Paid Family and Medical Leave)
- Fund it your way:
 - Contributory, with 75% participation of eligible employees
 - Non-contributory, with 100% participation of eligible employees



*Plans and features may vary. Please review plan documents to view a plan's specific coverage and cost details or consult your Broker or UnitedHealthcare representative.

③ Interactive wellness programs

As part of your benefit plan – and at no additional cost – we provide ways to help manage care and get healthier.

24/7 Virtual Visits

With 24/7 Virtual Visits, plan participants and their covered family members can video chat with a doctor wherever, whenever on a computer via myuhc.com® or on a mobile device* via the UnitedHealthcare® app. 24/7 Virtual Visits providers can diagnose a wide range of nonemergency medical conditions – and even prescribe medications, if needed.** Through their UnitedHealthcare health plan, the cost for a 24/7 Virtual Visit may be as low as \$0.***

Use 24/7 Virtual Visits for common, nonemergency conditions like:

- Allergies
- Eye infections
- Flu
- Headaches/migraines
- Rashes
- Sore throats
- Stomachaches

To learn more, visit myuhc.com or download the UnitedHealthcare app.

UnitedHealthcare Rewards

UnitedHealthcare Rewards is an incentive program – provided at no additional cost and part of your benefit plan – where plan participants can earn rewards for completing a variety of actions, including things they may already be doing. Plan participants can personalize their experience by choosing what's right for them. (Not available with Surest Plans)

UHC Rewards offers:

- A streamlined digital experience – Plan participants may immediately start earning rewards by activating UHC Rewards from the UnitedHealthcare app or their myuhc.com account
- Many ways to earn – Plan participants earn rewards (up to \$300⁵) for reaching program goals and completing one-time activities to help offset their out-of-pocket costs with deposits into their health savings account (HSA) or health incentive account (HIA)



*Data rates may apply.

**Certain prescriptions may not be available, and other restrictions may apply.

***The Designated 24/7 Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change and may apply after the deductible according to plan designs. Individuals should check their benefit documents for specific coverage details.



④ Robust online tools

Take control of your health benefits with resources for your clients' business and their plan participants.

Plan participant: myuhc.com

- Access plan documents
- View claims and see progress toward deductibles
- Link to wellness resources (where available)
- Find and price care
- Get answers to frequently asked questions
- Manage prescriptions and find a pharmacy

Plan sponsor: uhceservices.com

- Manage roster or plan participant benefits
- Request health plan ID cards – or if your plan participants misplace their ID cards, verify their mailing address on file and order replacements
- Request plan documents by mail
- View billing statement and billing information – payment amounts and posting dates
- Find plan documents

The Surest app:

- Access to the large, national UnitedHealthcare provider network
- Designed to be easy to use and understand
- Price visibility
- Shop and compare care options



5 Dedicated service

Our team of Advocates is committed to providing support with every customer interaction by actively listening and responding with urgency.

Service excellence model

Our committed Advocates are empowered to own organizational processes, with the goal resulting in timely resolution. We build trust through our first-contact resolution and compassionate service model, where we put ourselves in the shoes of our customers.

Customized solutions

Our customized solutions can help our plan participants live healthier lives through our health and wellness programs. We also encourage cost-effective decisions by educating our customers regarding health options.

Specialized support

Our Customer Care Advocates provide support to help manage their plan participants' health care needs. We have access to experts from each business unit to effectively manage all facets of plan administration.

We provide assisted website education for our plan participants to assist them with the navigation of their health care. Our goal is to help plan participants become informed and engaged with their health care, providing assistance with claims processes, benefits, wellness programs, online tools and locating a provider.

Hours of operation

7 a.m.–10 p.m. CT

6 Summary of features and options

Our plans for members of the National or State Restaurant Association are designed to help meet the challenges of rising health care costs with savings, flexibility and simplicity, as well as access to the UnitedHealthcare broad proprietary national network and the Optum Rx network of pharmacies.



Product and price flexibility

- HSA and PPO plan portfolios designed to help meet the needs of plan participants and their families
 - Deductible range: \$0–\$6,850
 - Coinsurance options of 50%–100%
 - Embedded and non-embedded deductibles
- Customizable benefit options for intermittent part-time (non-benefits-eligible) and permanent full-time lower-wage employees (benefits eligible)
- Level Funded plans
 - HSA, PPO and EPO plan portfolios
 - Nationwide network
 - \$0 kids copays for PCP visits¹
 - A potential year-end surplus refund if medical and pharmacy claims are lower than expected³
- National pharmacy benefit manager with full Optum Rx integration
- Opportunity to save and bundle UnitedHealthcare specialty benefits with the Packaged Savings® program



Value-added programs and services

- **UnitedHealthcare app or Surest app**
- **24/7 Virtual Visits**
- **Behavioral Health**
- **Advocate4Me**
- **Employee Assistance Program**
- **Quit For Life®**
- **Cancer Support Program**
- **UHC Rewards** – plan participants and their covered spouse may earn up to \$300³ each per year
- **Real Appeal® weight management support**
- **One Pass Select®** – provides access to a lower-cost, nationwide gym network and digital fitness
- **Vital Medication Program** – eliminates out-of-pocket costs for insulin, epinephrine, glucagon, naloxone and albuterol
- **COBRA Administration**



UnitedHealthcare networks and resources

- Nationwide network of 1.8M+ physicians and health care providers and 5,600+ hospitals⁶
- Provider search and cost transparency tools on myuhc.com that allow plan participants to choose care at the most competitive price
- Support from UnitedHealthcare resources
- Dedicated plan participant services with first-contact resolution and claim navigation
- Plan sponsor website with 24/7 access to manage plan participant information and enrollment

Nation's single largest proprietary network⁵

With UnitedHealthcare, employees have greater access to doctors and hospitals throughout the country.

NOT FOR CONSUMER USE

¹ See the Summary Plan Description for the full definition of a dependent child.

² 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 law.

³ UnitedHealthcare network analysis, April 2025.

⁴ Receiving a gift card may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations under this program, as applicable.

⁵ UnitedHealth Network Access internal analysis, October 2024.

⁶ UnitedHealthcare internal analysis December 31, 2024.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high-deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost 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. Results, if any, may vary. 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.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 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, or for all members. Check your benefit plan to determine if these services are available.

Advocate4Me services should not be used for emergency or urgent-care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent-care needs. In an emergency, call 911 or go to the nearest emergency room.

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

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 1-855-256-8669 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.

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

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business – discuss with your UnitedHealthcare representative for details. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

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.

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, DPOL.12.TX, DPOL.12.TX (Rev. 9/16) and DPOL.18.TX and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX, DCERT.IND.12.TX and DCOC.18.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA, policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA or policy form number DPOL.18.VA with associated COC form number DCOC.18.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 the company.

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, VPOL.13.TX or VPOL.18.TX and associated COC form number VCOC.INT.06.TX, VCOC.CER.13.TX or VCOC.18.TX. Plans sold in Virginia use policy form number VPOL.06.VA, VPOL.13.VA and VPOL.18.VA and associated COC form number VCOC.INT.06.VA, VCOC.CER.13.VA or VCOC.18.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 the company.

UnitedHealthcare Hearing 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.

THIS IS A LIMITED BENEFIT POLICY. This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which includes limitations and exclusions. 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 the company.

UnitedHealthcare Paid Family and Medical Leave products are provided by UnitedHealthcare Insurance Company in limited states. 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. UnitedHealthcare Insurance Company is located in Hartford, CT.

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 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.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. 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.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. 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.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has 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. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare FlexWork®: Administrative services provided by United HealthCare Services, Inc. and UnitedHealthcare Service LLC in NY, or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA. Noninsurance services are offered only on specific lines of coverage and are not insurance. These services may be modified or terminated at any time, may not be available in all states and may vary depending on state laws and regulations. Not available in New York and Washington.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Level Funded: 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.

For fully insured plans: Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or its affiliates.

Request a quote

For more information or a quote, contact your Broker or UnitedHealthcare representative or visit uhc.com/restinfo