

Addressing the diverse health care needs of the hospitality industry.

UnitedHealthcare works with the National Restaurant Association (NRA) and the Missouri Restaurant Association (MRA) in a strategic alliance, offering exclusive health care pricing and solutions for every size NRA/MRA member business — including small, midsize and large employers.

4 ways NRA/MRA member businesses can access UnitedHealthcare’s exclusive offerings:

- 1 **For small businesses:** New **Restaurant & Hospitality Association Benefit Trust** option for fully insured hospitality groups with 2-99 eligible employees.
- 2 **For businesses with 51 or more employees:** Up to a 5 percent discount on manual medical rates for fully insured groups with 51 or more eligible employees.
- 3 **For large self-funded businesses:** An annual invoice credit of up to 5 percent on administrative fees for new ASO medical products for self-funded groups with 100 or more eligible employees.
- 4 **For businesses of all sizes:** Up to a 5 percent discount on specialty benefits products (dental, vision, life, disability, accident and critical illness) for fully insured groups — in addition to all other discounts including bundling benefits programs.



Who benefits	Exclusive pricing/solution with UnitedHealthcare
NRA/MRA members who are fully insured with 2-99 full-time employees	New Restaurant & Hospitality Association Benefit Trust option for small employers in the hospitality industry — NOW AVAILABLE!
NRA/MRA members who are manually rated and fully insured with 51+ full-time employees	Up to a 5 percent discount on manual medical rates
NRA/MRA members who are self-funded with 100+ full-time employees	Annual invoice credit of up to 5 percent on administrative fees for new ASO medical products
NRA/MRA members who are fully insured — all group sizes	Up to a 5 percent discount on specialty benefits products (dental, vision, life, disability, accident and critical illness)

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New Restaurant & Hospitality Association Benefit Trust option for small employers.

The new **Restaurant & Hospitality Association Benefit Trust** is now available to quote as an option for NRA/MRA hospitality member groups. The RH Association Benefit Trust is a new health benefits solution insured and serviced by UnitedHealthcare and focused on small employers with 2-99 eligible employees. This solution can offer NRA/MRA members some of the same advantages of large employers regarding more health plan designs for product and potential pricing flexibility. Available nationally, the new RH Association Benefit Trust features a product portfolio with more than 120 health plan designs. It is just one more way for hospitality businesses to access UnitedHealthcare's solutions for NRA/MRA members.

Health care reform guidance and solutions

Amid the ever-changing health care regulatory environment, UnitedHealthcare also helps provide NRA/MRA members with the latest health reform facts, guidance and solutions to navigate potential changes and opportunities. One of its main goals is to offer easier access to cost-effective health care coverage and related products and services to NRA/MRA members, while helping them comply with state and federal regulations.

Wellness programs and services

UnitedHealthcare has a variety of wellness programs and services aimed at Helping people live healthier lives®. Several clinical and wellness programs are embedded with most medical plans — such as decision support, care management, complex-condition management and health improvement programs. Plus, all members receive access to a member website that includes dozens of tools and resources to help them understand, improve and maintain their health.



Visit uhctogether.com/mora for more information on the hospitality associations alliance program.



Contact **John Krebsbach** at 952-912-6785 or john_krebsbach@uhc.com.

Some restrictions and exclusions apply. Discounts are available only to members of the National Restaurant Association and its state restaurant association partners; and may vary by location and group size. The Restaurant & Hospitality Association Benefit Trust is not available in Minnesota, New York or Vermont.

Insurance coverage provided by or through UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of Illinois, Inc. or their affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of the Midwest, Inc.

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