Decoding the Consumer

2019 Global Leadership Summit

UNITEDHEALTH GROUP

A DISTINCTIVELY DIVERSIFIED ENTERPRISE

HELPING PEOPLE LIVE HEALTHIER LIVES AND HELPING MAKE THE HEALTH SYSTEM WORK BETTER FOR EVERYONE

UnitedHealthcare®

Complementary but Distinct Business Platforms

OPTUM®

HEALTH BENEFITS

HEALTH SERVICES

FOUNDATIONAL COMPETENCIES

Clinical Insight

Technology

Data & Information

OUR UNITED CULTURE

Integrity   **Compassion**   **Relationships**   **Innovation**   **Performance**

Member Satisfaction Drivers

Top 5 Drivers of Net Promoter Score (NPS) for Vision Members

- Politeness of customer service representative.

- Quality of the eyewear materials.

- Skill of the eye care professional.

- Ease of identifying an in-network eye care professional.
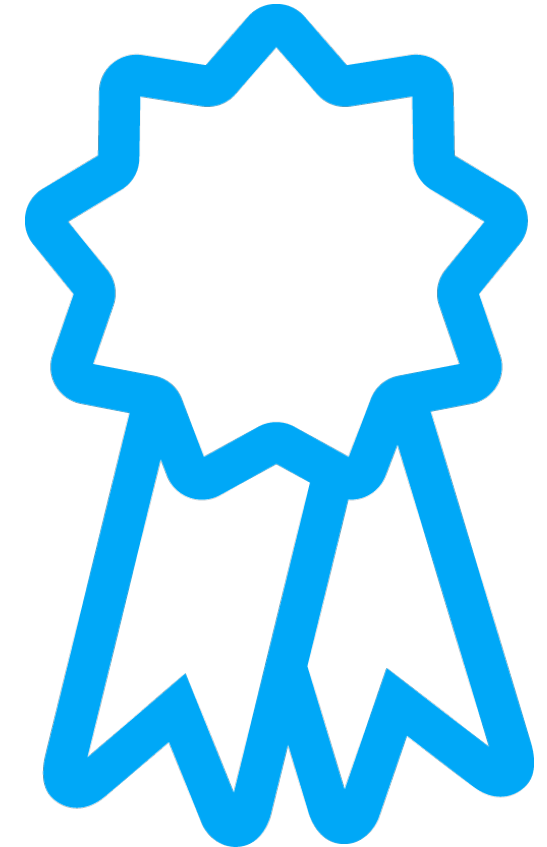
- Cost of coverage.

Table Stakes vs Differentiation

Consumer Insights & Care Settings

Many people, especially younger consumers, are interested in selecting health care providers with digital capabilities.

People are showing growing interest in non-traditional care settings.

Gen Z	36%
Millennials	40%
Gen Xers	34%
Baby Boomers	19%

Likelihood to select a care provider with the ability to book, change or cancel appointments online.

On-demand health	18%
Virtual care	29%
Walk-in or retail clinic	47%
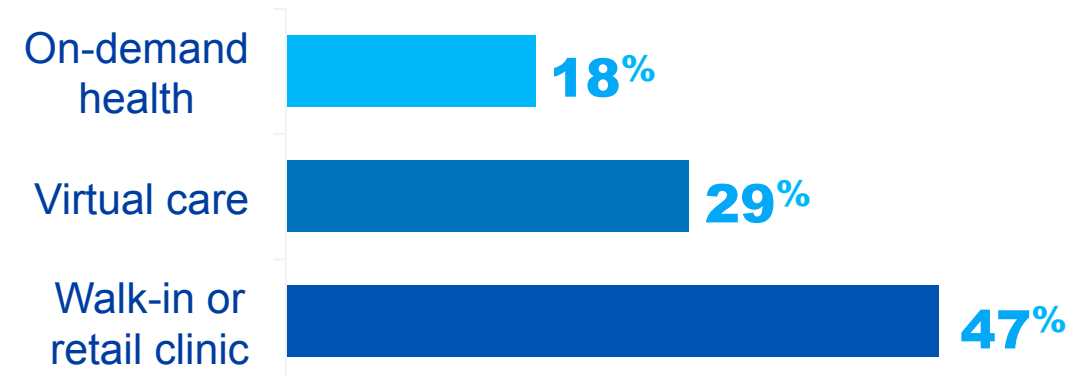
Services used in primary, specialist and/ or mental care.

*Accenture 2019 Digital Health Consumer Survey

Our Approach

Differentiated Network

- More than 100,000 access points.
- Independent optometrists.
- Warby Parker.
- Simplify the experience.
- Relevant information to support consumers.
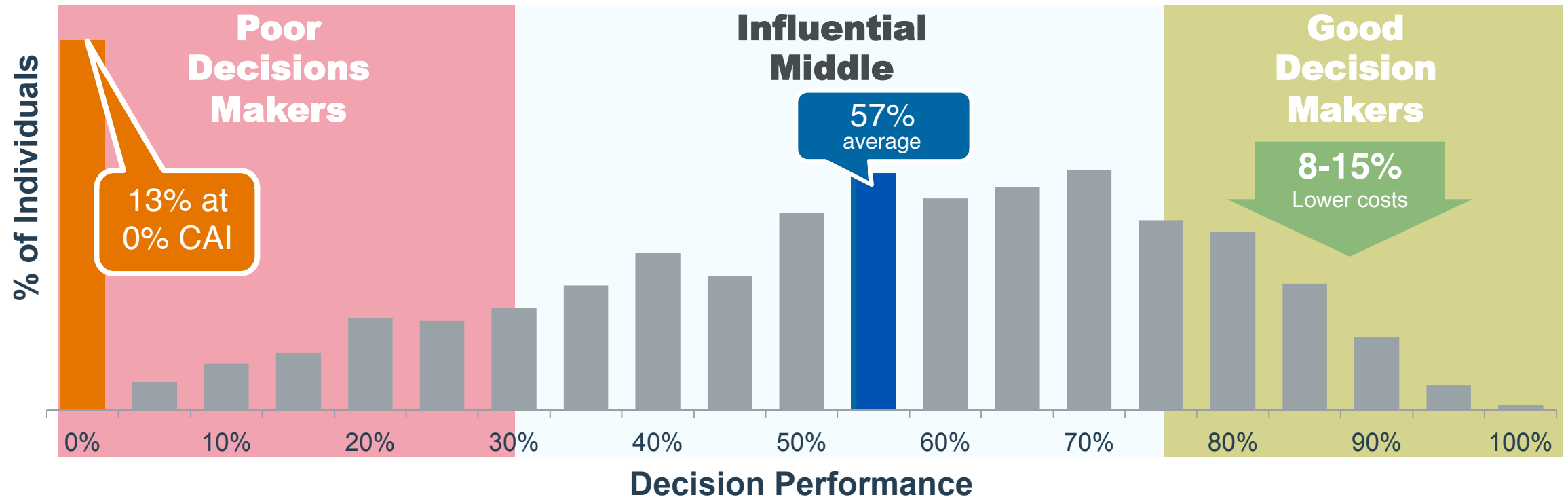- Clinically based approach.
- Flexible lab network.

Technology

- More than1 trillion annual digital transactions.
- More than $3 billion annual investment in data, technology & innovation
- Digital resources/apps.
- Virtual care.
- Watching the consumer.

Consumers

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Creating a Seamless Member Experience

Find a Provider

Check on Benefits and Coverage

Digital Onboarding

Convenient Login

Price Care

Personalized Dashboard

Check On Claims

New Common Look and Feel on Sites and Apps

Health Checklist

**EXISTING APPS/SITES
+
ENHANCEMENTS/FUNCTIONALITY
=
A WRAP-AROUND
MEMBER EXPERIENCE**
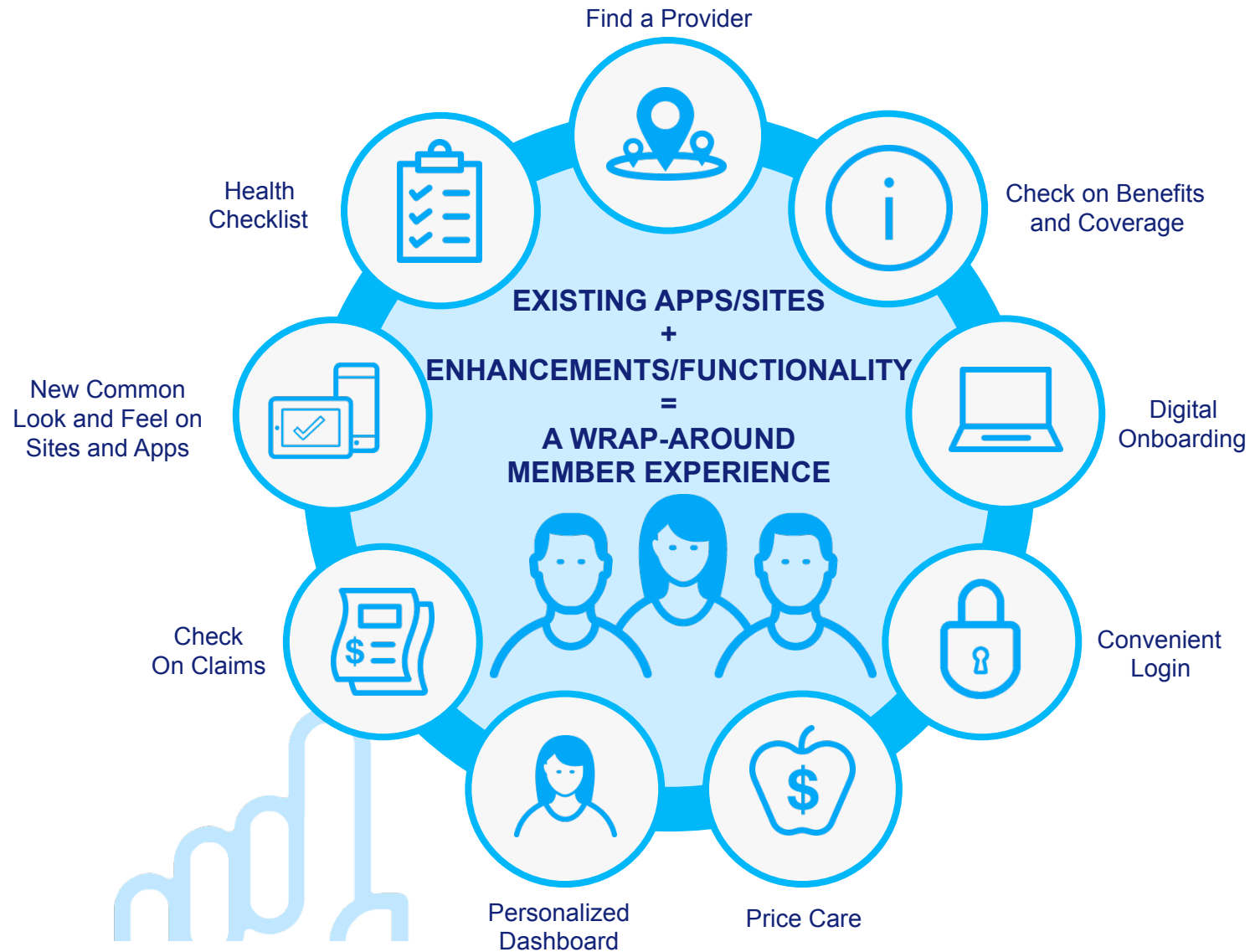
A Smarter Approach to Integrated Benefits

Data makes a big difference.
Through Bridge2Health, we're able to analyze data to get a better picture of employees' health.

It enables us to help:

- Identify chronic conditions.

- Monitor chronic conditions.

- Encourage re-engagement in care.

- Send eye exam reminders.

- Recommend dilated eye exams.

UnitedHealthcare Vision

Members

More than **19 million consumers** enrolled in employer-sponsored, individual, private label and Medicare and Medicaid plans.

Network

More than **100,000 access points nationwide**. Mix of independent O.D. practices, retail & online.

Integration

Members also enrolled in UnitedHealthcare medical plan have administrative ease and may see **improved health outcomes** through clinical interventions.

Style

First vision plan integrated with **Warby Parker**.