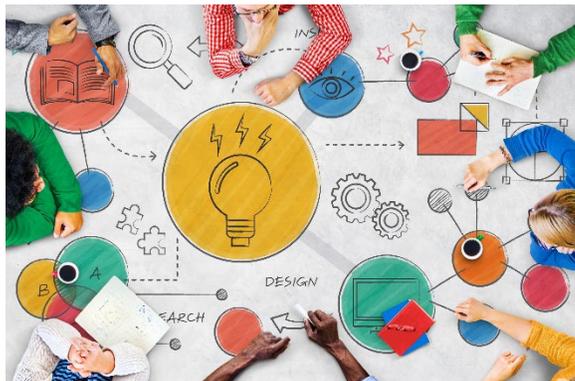


Medical Marketing

Content provided by the Large Group and Small Group Medical Marketing teams.

September 2025



Self-Funded:

HealthPartners is introducing a Surest-like product for the Minneapolis, St. Cloud and Western Wisconsin markets for 1/1/2026.

- These plans are available to self-funded plans with over 100 employees on the plan.
- In-network coverage is the NexGen Open Access network.
- A three-tier copay structure is used for certain services (MRI, CT, Inpatient and Outpatient procedures)
- Copay tiers are based on service and provider quality using HEDIS and HP's internal data

Canned plan designs and a brief overview are saved in the O:Drive here (copy and paste into File Explorer): <\\liber.cb-sisco.com\data\Benefits\Marketing\Fully Insured\Carrier Info\HealthPartners Simplicia>

Wellmark & BCBS of IL Renewals:

Estimated timing of 1/1/26 Wellmark and BCBS of IL Renewals

Here you can find estimated timelines of your Wellmark and BCBS of IL large group medical renewals (copy and paste into File Explorer):

- BCBS of IL: <\\liber.cb-sisco.com\data\Benefits\Marketing\Fully Insured\Carrier Info\BCBS of IL\Marketing Info>
- Wellmark: <\\liber.cb-sisco.com\data\Benefits\Marketing\Fully Insured\Carrier Info\Wellmark\Marketing Info>

United Healthcare

Notice of Client Term Requirements Update:

UHC has provided the following guidelines when terminating a level-funded or Surest program on behalf of a client.

Notification of Group Termination

(Please work with your RAE for Group Terms)

- Advance notification of group termination is essential to prevent post-termination charges to the group.
- The Administrative Service Agreement states that:
 - 10 days advanced notification is required to terminate your group plan.
 - We will accept a request to terminate up to 30 days following the requested termination date, however, a prorated service fee will be assessed for each day beyond the termination date.
 - In addition, any claims incurred and paid after the requested termination date will be the employer's responsibility.
 - 10 days advanced notification is required to avoid incurring additional charges, whether the term is on or off cycle.
 - If the termination is received after 10 days but prior to the effective date, there is risk the plan will not be turned off in time and members could end up accidentally using their coverage after the termination effective date. In that case, the employer would be on the hook for those claims. We most frequently see this with RX claims.
- This includes potentially costly pharmacy claims.
- The attached documents, available to be distributed externally, outline the information.
 - The Plan Sponsor Guide (employer guide) page 10 & 11
 - The ASA (Administrative Service Agreement) page 20
- You can find the attached documents in uhceservices.com under Resources > Marketing or in the group's Employer Handbook under Plan and Rate Information.

Termination requests for Level Funded groups should be sent directly to levelfundedbilling@uhc.com.



Kevin's Dad Joke

My wife was complaining about how loud I was snoring.

She said it scares her, especially when I am driving.