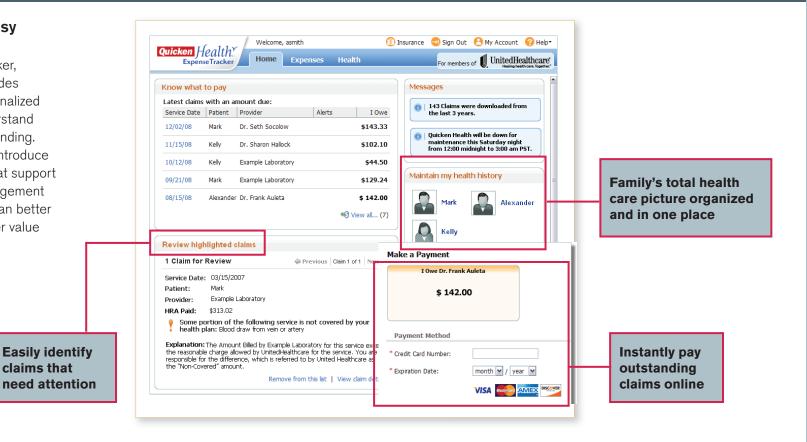
claims that

Personalized Insight into Health Care Expenses

Free to members, courtesy of UnitedHealthcare

Quicken Health Expense Tracker, available on myuhc.com®, provides your employees with the personalized information they need to understand and track their health care spending. UnitedHealthcare is proud to introduce a wide range of innovations that support personalized health care management solutions - which together mean better health for individuals and better value for our customers.



Developed by Intuit, the consumer-trusted maker of Quicken, TurboTax, and QuickBooks, and Ingenix, a UnitedHealth Group company that is a leader in health information solutions, Quicken Health Expense Tracker is the result of Intuit's 300+ interviews and 7500+ surveys.





Quicken Health Expense Tracker Works for You and Your Employees

The modern workplace is a complex, busy place. Your business depends on employees who are focused on the task at hand and who are undistracted by outside factors like their personal or family health care expenses.

Quicken Health Expense Tracker, accessed from myuhc.com, reduces uncertainty and gives employees accurate, easy-to-understand information. So they can concentrate on being productive – not on claims issues.

Employer Benefits

- Employees spend less time tracking down answers to health care expense questions
- Reduces employee uncertainty of how much they owe and why
- Provides employees insight into their own cost of health care and a better understanding of the true value of the benefits you are providing

Employee Benefits

- Provides step-by-step guidance so employees pay only what they owe
 - Health care terms and codes converted to everyday language
 - Claim details show step-by-step how employee responsibility is calculated
- Enables employees to act instantly on their health care bills either pay online or get help on who to call and what to say
- Automatically downloads and organizes employee and family health care expenses all in one place
 - Tracks health care expenses to better estimate future spending or how much to budget for an FSA/HSA account
 - Instant status for individual and family deductibles and out-of-pocket maximums
 - Simplifies tax time by automatically organizing and tracking total medical expenses
 - E-mail alerts when an insurance claim has an outstanding balance or needs other follow-up

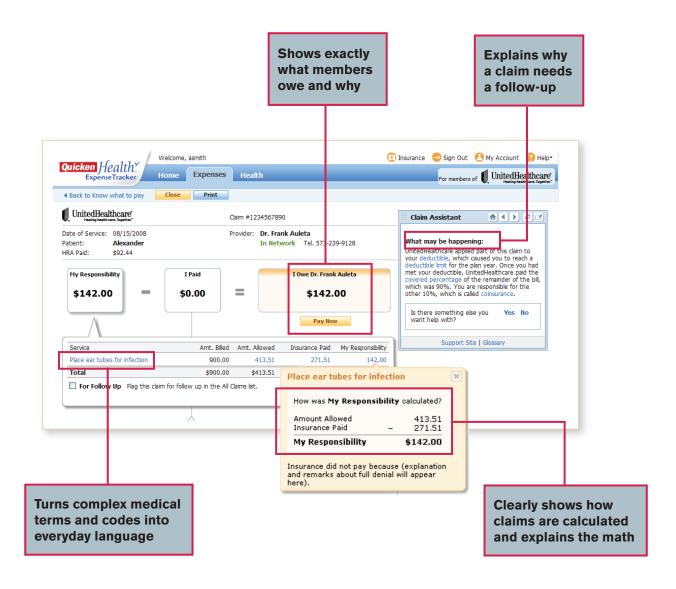
Personalization is the heart of health care.SM

Quicken Health Expense Tracker is another example of how we put data to work in an intelligent, approachable way to provide a better health care experience for members. UnitedHealthcare has partnered with Intuit, the trusted maker of TurboTax, Quicken, and QuickBooks, and Ingenix, a UnitedHealth Group company that is a leader in health information solutions, to combine health care and financial management expertise.

1

Employees can understand their health care expenses

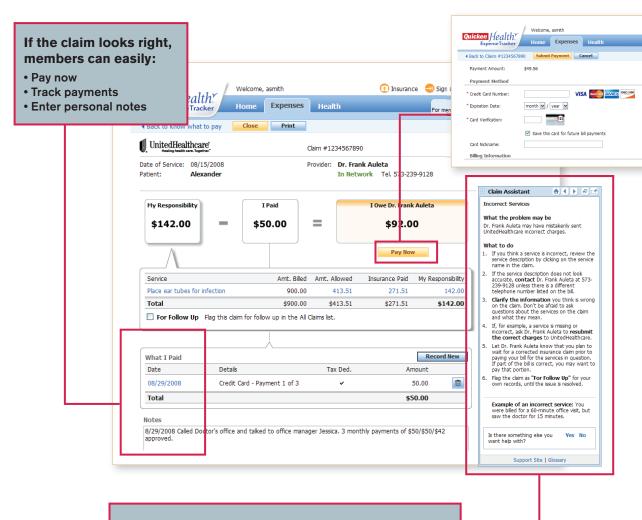
When employees easily see their health care expenses, they can make better health care decisions. That can save them and your company money.



2

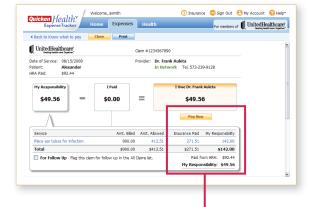
Employees can act now to pay only what they owe

With more insight into their true cost of health care, employees can better understand the real value of the benefits you are providing.



If members have questions, the automated Claim Assistant will:

- · Walk them through each claim to check its accuracy
- Provide step-by-step guidance for issue resolution
- · Suggest who to call and what to say



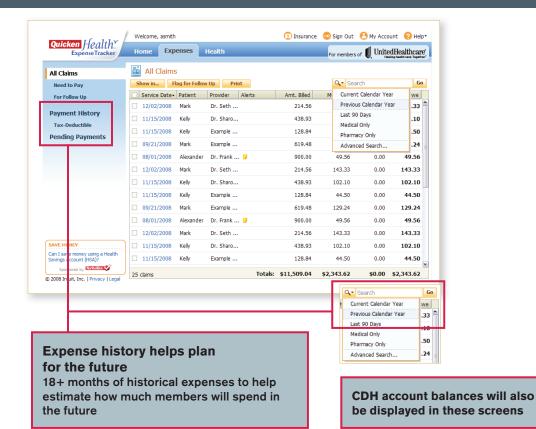
Have a Consumer Driven Health Account? You can:

- Check your balance
- · If needed, pay the difference with a few clicks

3

Employees can plan for today and the future

Employees can see how much they are spending today – and can plan for future spending.



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Track expenses function helps members manage the current year

Instant status on individual and family deductibles and out-of-pocket

Did you know?

- More than 60% of people surveyed either don't read or don't understand their Explanation of Benefits.¹
- Over half of all health plan support calls are individuals calling with questions about their coverage – calls often made during business hours.²
- The top unmet health care need is bill settlement. 83% surveyed said they spend a significant amount of time just trying to organize, file, and reconcile their health care financial information.³
- 1 Source: Intuit Literacy Survey, February 2008, n=611 consumers with employer sponsored or self-insured plans
- 2 Intuit Literacy Survey, February 2008, n=611 consumers with employer sponsored or self-insured plans
- 3 Intuit/Ingenix Quantitative Research, Winter 2006, n= 646 Consumers with Employer Sponsored PPO/POS Plans

Quicken Health Expense Tracker provides a safe, secure, and convenient way to store your family's health care expenses.

Uses the same award-winning encryption and privacy safeguards trusted by millions of Quicken, TurboTax and QuickBooks customers.

Quicken Health Expense Tracker is coming soon to myuhc.com.

For a product demonstration and the latest news on when Quicken Health Expense Tracker will be available to you, visit quickenhealth.com/uhc today.



