



Measure the advantages of the ACEC Life/Health Trust with health care reform.

- 1** The Trust **offers association group plans** — through a single, large-employer entity.
- 2** Based on a large-group plan portfolio available nationally out of Illinois, the Trust **features over 120 plan designs for all group sizes in 2016** — whether for two employees or more than 100.
- 3** The Trust **utilizes composite ratings for all group sizes** vs. age-banded or community ratings for smaller groups per the Affordable Care Act (ACA).
- 4** By participating in the Trust, ACEC member firms can have confidence that they are offering their employees **essential coverage as required by the ACA**.
- 5** Currently, **more than 1,400 ACEC member firms participate in the Trust**, and they renew 93% of the time (based on average year-over-year persistency metrics).

Visit uhctogether.com/acec for more information.

The ACEC Life/Health Trust is governed by a Board of Trustees.

Elected board members are:

- Engineers and members of the ACEC Association
- Principals of their own firms
- Employers who offer benefits to their employees through the Trust

You belong in the ACEC Life/Health Trust — available exclusively to ACEC members for more than 50 years.



Insured and serviced by:



The American Council of Engineering Companies (ACEC), the ACEC Life/Health Insurance Trust and UnitedHealthcare Insurance Company are three separate legal operating entities and, as such, the organizations are governed and function independently. UnitedHealthcare's services are provided with the authorization of the ACEC Life/Health Trust. Questions related to health benefits offered through the ACEC Life/Health Trust should be directed to 1-800-573-0415. Must be UnitedHealthcare insurance license products; and HMO products do not apply. ACEC membership qualification is determined by the association.

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

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Some Quick Facts About UnitedHealthcare

- UnitedHealthcare is an operating division of UnitedHealth Group® – the **largest single health carrier in the United States.**
- Committed to the delivery of quality care and its continual improvement, UnitedHealth Group has made **significant investments** in research and development, technology and business process improvements – nearly \$3 billion in the past five years.
- UnitedHealth Group was the top ranking company in the insurance and managed care sector on **FORTUNE® magazine's 2014 "World's Most Admired Companies"** list. This is the fourth straight year UnitedHealth Group ranked **No. 1 overall in its sector** and the fifth year in a row the company has been rated **No. 1 in its sector for innovation.***
- UnitedHealth Group was named to the **Dow Jones Industrial Average**, a blue chip group of 30 companies deemed industry leaders.
- The American Medical Association's 2013 National Health Insurer Report Card rated UnitedHealthcare **No. 1 in claims-processing accuracy.**

Five reasons to choose the ACEC Life/Health Trust

- 1** The ACEC Life/Health Trust (Trust) has been **servicing ACEC members for almost 50 years.**
- 2** The Trust's unique structure allows engineers to have a voice in how their benefits are administered. Through the Trust, members receive both **product and price flexibility** to fit their needs.
- 3** Since 2007, the Trust has been **administered through UnitedHealthcare.** UnitedHealthcare offers **medical, dental, vision, life and disability insurance** to Trust participants.
- 4** The Trust features a **dedicated account service team** with more than 20 years of combined engineering industry and health care coverage experience. It also provides **streamlined administration** for increased accuracy and efficiency. And UnitedHealthcare's **vast provider network** offers local access to 99% of the U.S. population.
- 5** **You belong in the Trust that delivers value in numbers.** Currently, more than 70,000 ACEC members participate in the Trust, and they renew 93% of the time.



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Health care solutions designed by engineers for engineers

Take advantage of more options, more flexibility with the ACEC Life/Health Trust.



Now more than ever, it's important to have options and flexibility when it comes to offering health care coverage for your employees.

When you choose the ACEC Life/Health Trust insured by UnitedHealthcare, you'll find an array of affordable health plan solutions to meet your unique needs and those of your employees. Plus, the ACEC Life/Health Trust helps **ease the burden for you around health care reform compliance** and the complex changes happening in the health care industry.

As an ACEC member, you may benefit from these ACEC Life/Health Trust features:

- **Product and Price Flexibility** – A broad product portfolio offers several medical plan designs ranging from traditional, open access plans to account-based, higher cost-sharing plans to fit your coverage and pricing needs.
- **Preferred Savings** – You may receive savings on annual medical plan premiums.*
- **Dedicated Service Team** – A dedicated account service team is U.S.-based with more than 20 years of combined engineering industry and health care coverage experience.
- **A Broad Network** – UnitedHealthcare's vast provider network provides local access to 99% of the U.S. population.** It includes more than 783,000 physicians and health care professionals, and over 5,700 hospitals.
- **Streamlined Administration** – Moving from your current health plan is surprisingly simple. Plus, ongoing administration is easy and secure through Employer eServices® – where you can maintain eligibility information, request medical ID cards, and review real-time postings – all online for increased accuracy and efficiency.

Learn how your engineering firm can take advantage of health care solutions tailored to your needs with the ACEC Life/Health Trust.

Visit uhctogether.com/acec for more information.



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Quick facts about ACEC and the ACEC Life/Health Trust:

- The American Council of Engineering Companies (ACEC) is the oldest and largest of America's engineering associations.
- The ACEC Life/Health Trust was formed in 1965 to provide aggregate life and health benefit plans to ACEC members. That's over 50 years of serving the unique health care needs of the engineering community.
- UnitedHealthcare, one of the most trusted and innovative names in health care coverage, began administering the ACEC Life/Health Trust in 2007.

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* ACEC members may receive potential savings on annual premiums, as compared to UnitedHealthcare insurance license products sold outside the ACEC Life/Health Trust.

** Network statistic based on GeoAccess information and UnitedHealthcare standard network access mileage criteria, 2013.

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