



UnitedHealthcare

Todd Passer- Agency Manager
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Thank you for being here! We will get started soon. Your camera should be off, and your audio muted. If you have questions, please put them in the chat.

United
Healthcare®

OEP 2027

National Sales Team





National Sales Team



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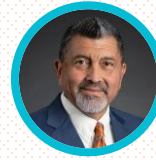
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Today's Agenda



Product Strategy & Enhancements

Landscape and Strategy



Provider Network

Hospitals, Physicians and Cross-Boarder Coverage



Product Offerings

ICHRA, Off-Exchange Offerings, and Value Based Care (VBC)



Consumer Experience

Digital Experience



Operational Enhancements

What's New and What's Better

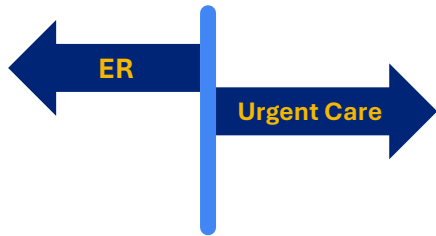
Product Strategy & Enhancements





Access & Affordability

Improving access to affordable care while reducing overall medical expense



**Out-of-network
urgent care coverage**
at in-network cost share
across all markets¹



**Lower urgent care
cost shares**
to encourage use of
lower-cost care settings
when appropriate



Virtual care expansion
expanded access with
Doctor on Demand and
enhanced HSA coverage



Product Design Improvements

Refining plan designs to improve competitiveness and simplify the member experience

Simplified Pharmacy Benefits

Removing separate Rx deductible on select plans and expanding \$0 Tier II Rx on richer Silver CSR plans

Simpler, more affordable pharmacy coverage

Enhanced Dental Value

Introducing Adult Dental Maximum Benefit Rollover on all (+) products

Supports member retention and long-term value



Supporting the Whole Person

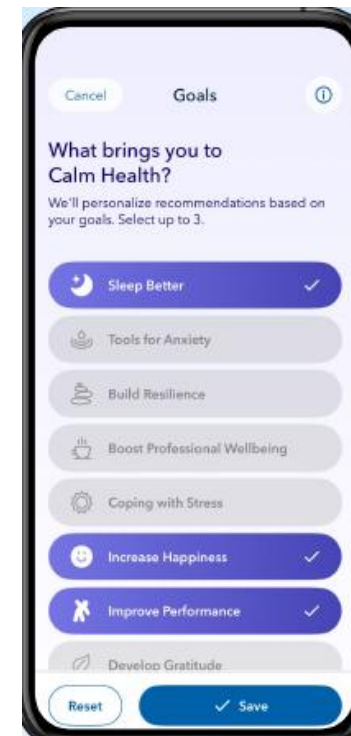
New benefits that go beyond medical care

Calm Health

Self-guided digital support for stress, anxiety, depression, and overall well-being

Available in all markets except MA & NY

Supports mental wellness beyond traditional clinical care





Rewards & Engagement

Helping members understand, use, and get more value for their plan

Earn Up to \$275 in Rewards



PCP Visit

Earn \$150

Annual PCP Visit



**Account
Related Actions**

Earn \$50

*Complete 4 account-
related actions*



**Health Risk
Assessment**

Earn \$50

*Complete a health
risk assessment*



**NEW:
Flu Vaccine**

Earn \$15

*Receive annual flu
vaccine (Sept – Dec)*



**NEW:
Educational
Content Viewing**

Earn \$10

*View plan
educational videos*

Encouraging early engagement, preventative care, and a better understanding of plan benefits



Proven Benefits

Continuing to deliver value through benefits members know and use



OnePass

Digital fitness membership included on all plans, with physical gym access available through buy-up options



\$0 Diabetes Management

Continued \$0 diabetes management support, including \$0 formulary insulin for eligible members



\$0 Medications

\$0 formulary medications for select heart, asthma, mental health, diabetes, allergy, and opioid overdose treatments



Virtual Care

Virtual \$0 urgent care, primary care, and behavioral health services continue across the portfolio



Walgreens OTC Discount

20% discount on Walgreens-branded over-the-counter health and wellness products



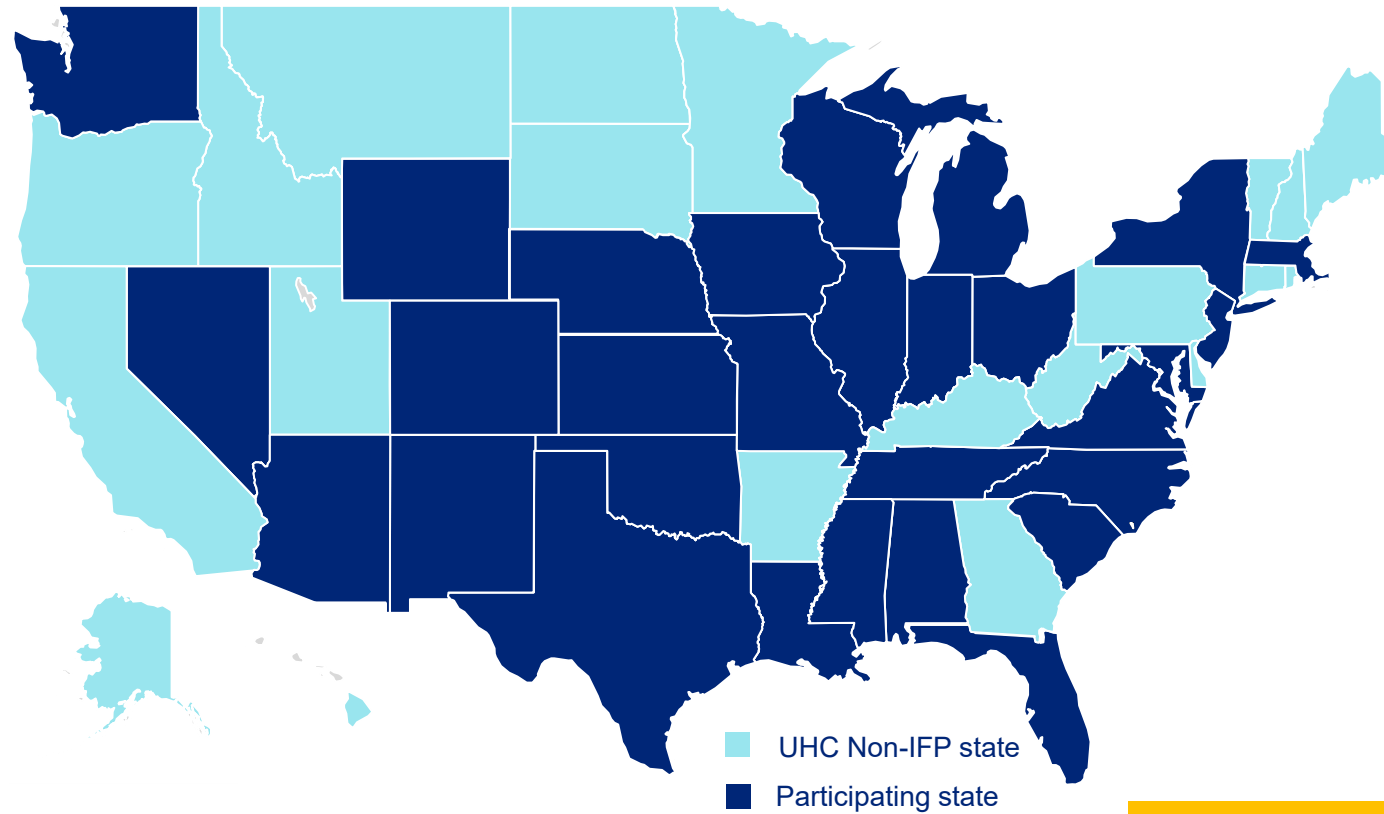
Community Resources

Helping members connect with local resources that support health and social needs

Network



2027 Individual and Family Plans offered states



29 Participating states

*Georgia is off-exchange only

148 Total markets

1,378 Total counties



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County-level footprint changes across six states

2 EXITS

Apache • Cochise • Greenlee

Excludes Seward County

Huron • Lapeer • Sanilac • St. Clair • Tuscola

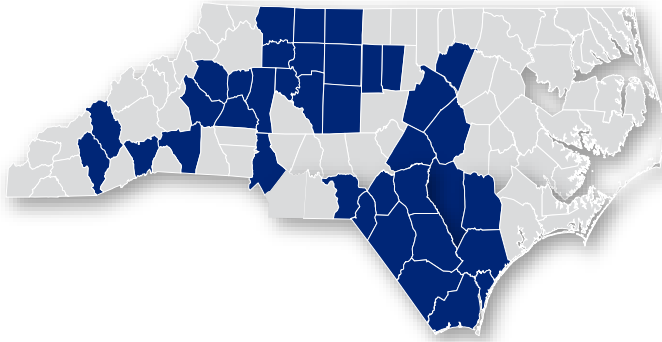
Blackford • Brown • Carroll • Clinton • Daviess • Decatur • Delaware • Dubois • Gibson • Hamilton • Hendricks • Howard • Jackson • Jay • Lawrence
• Marion • Martin • Monroe • Morgan • Orange • Owen • Pike • Posey • Rush • Shelby • Spencer • Tippecanoe • Tipton • Vanderburgh • Warrick •
White

Cherokee • Chester • Colleton • Lancaster • Laurens • Lee • Marlboro • Union

Charlotte County

Rockdale • Screven • Stewart • Taliaferro • Talbot •
Tattnell • Taylor • Troup • Upson • Walton • Warren •
Webster • Wilkes

2027 Individual Exchange North Carolina



Quick State Facts

- 37 total counties
- Non-gatekeeper HMO plans
- No cross-border coverage

Network Changes from 2026 to 2027

Potential risk of ECU transitioning to out of network

Providers: check out additional information regarding NC Exchange plans on UHCprovider.com/Exchanges

Provider network is subject to change

Market Area	Counties	Hospitals, Affiliated Physicians, FQHCs and Clinics
Asheville/ Western	Haywood, Henderson, Jackson, Rutherford	AdventHealth Hendersonville: Harris Regional Hospital (A Duke Lifepoint Hospital), Haywood Regional Medical Center (A Duke Lifepoint Hospital), Pardee UNC Hospital (UNC Health Care) (aka Pardee Memorial Hospital), Rutherford Regional Health System (A Duke Lifepoint Hospital).
Charlotte	Alexander, Burke, Caldwell, Catawba, Iredell, Mecklenburg	Atrium Health: Carolinas Medical Center, Atrium Health Pineville, Atrium Health University City, Atrium Health Mercy, Levine Children's Hospital, UNC Health Blue Ridge: Morganton (Carolinas Healthcare System Blue Ridge-Moganton), UNC Health Caldwell (Caldwell Memorial Hospital), Frye Regional Medical Center (A Duke Lifepoint Hospital), Community Health System: Davis Regional Medical Center- Lake Norman Regional Medical Center, Iredell Memorial Hospital,
Fayetteville/ UCF	Bladen, Cumberland, Harnett, Hoke, Richmond, Robeson, Sampson, Scotland	Bladen- Bladen County Hospital (Bladen Healthcare), Cape Fear Valley Health: Cape Fear Valley Hoke Hospital and Physicians, Cape Fear Valley Medical Center, Harnett- Betsy Johnson Regional Hospital (Cape Fear Valley Health/Harnett Health) Highsmith-Rainey Specialty Hospital, Sampson Regional Medical Center: Sampson Medical Group, UNC Health Southeastern (Southeastern Regional Medical Center)
Greensboro/ Piedmont	Davidson, Davie, Forsyth, Guilford, Randolph, Rockingham, Stokes, Surry, Yadkin	Atrium Health/Wake Forest Baptist: Brenner's Children's Hospital, Davie Medical Center (aka Davie County Hospital), High Point Medical Center, Lexington Medical Center (aka Lexington Memorial Hospital), North Carolina Baptist Hospital; Moses Cone Health: Annie Penn Memorial Hospital, The Moses H Cone Memorial Hospital and Cone Health Affiliated Physicians, Wesley Long Community Hospital, Hugh Chatham Memorial Hospital, LifeBrite Community Hospital, Northern Regional Hospital of Surry County, Randolph Health Hospital, UNC Health: UNC Rockingham Hospital (aka Rockingham Memorial)
Raleigh/ Triangle	Alamance, Franklin, Johnston, Orange, Wake	J Arthur Doshier Memorial Hospital and Clinics, Moses Cone Health: Alamance Regional Medical Center, UNC Health: UNC Johnston Hospital (aka Johnston Memorial), UNC Medical Center (aka University of North Carolina Hospitals), UNC Rex Healthcare
Wilmington/ UCF	Brunswick, Columbus, New Hanover, Pender	Novant Health: Novant New Hanover, ECU Health: Vidant Duplin Hospital, Doshier Memorial Hospital and Clinics, Pender Memorial Hospital



Product Offerings





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All plan designs, benefits, cost shares, and service area expansions for plan year 2027 are pending regulatory approval and subject to change.

North Carolina PY27 Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		Max Out of Pocket (Individual/Family)		PCP Visit (In Person & Virtual)	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery	Office Based Labs
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$7,500	\$15,000	\$12,000	\$24,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$55	\$55	\$115	0%	\$3,000 (3-day max)	\$500	\$25
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$12,000	\$24,000	\$55	\$55	\$115	0%	\$3,000 (3-day max)	\$500	\$25
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Bronze	\$11,750	\$23,500	\$11,750	\$23,500	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Silver Standard (\$0 Insulin, No Referrals)	Silver	\$6,400	\$12,800	\$10,300	\$20,600	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Silver	\$3,550	\$7,100	\$11,200	\$22,400	\$40	\$40	\$110	0%	✓ 40%	✓ 40%	\$15
UHC Silver Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$3,550	\$7,100	\$11,200	\$22,400	\$40	\$40	\$110	0%	✓ 40%	✓ 40%	\$15
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$100	0%	\$2,500 (3-day max)	\$500	\$20
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	Silver	\$0	\$0	\$12,000	\$24,000	\$40	\$40	\$100	0%	\$2,500 (3-day max)	\$500	\$20
UHC Gold Standard (\$0 Insulin, No Referrals)	Gold	\$2,500	\$5,000	\$8,600	\$17,200	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$0	\$0	\$10,000	\$20,000	\$20	\$20	\$60	0%	\$2,000 (3-day max)	\$200	\$10
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$0	\$0	\$10,000	\$20,000	\$20	\$20	\$60	0%	\$2,000 (3-day max)	\$200	\$10
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, No Referrals)	Gold	\$850	\$1,700	\$10,400	\$20,800	\$15	\$15	\$50	0%	✓ 20%	✓ \$300	\$10
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Gold	\$850	\$1,700	\$10,400	\$20,800	\$15	\$15	\$50	0%	✓ 20%	✓ \$300	\$10

(✓) indicates that this benefit is subject to the annual deductible.
(+) indicates offering available with embedded Adult Dental and Vision.



North Carolina PY27 Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 1 Zero Cost Share Preventive Drugs	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Standard (HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500		^
UHC Bronze Standard+ (HSA, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$25	✓ \$50	✓ \$100	✓ \$500	✓	^
UHC Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	\$4,000/\$8,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%		^
UHC Bronze Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, HSA, \$0 Insulin, Dental + Vision, No Referrals)	\$4,000/\$8,000	0%	\$20	✓ 40%	✓ 45%	✓ 50%	✓	^
UHC Bronze Essential (\$0 Virtual Urgent Care, HSA, \$0 Insulin, No Referrals)	Same as Medical	0%	✓ 0%	✓ 0%	✓ 0%	✓ 0%		^
UHC Silver Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$20	\$40	✓ \$80	✓ \$350		
UHC Silver Value (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	✓ \$100	✓ 40%	✓ 50%		
UHC Silver Value+ (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	✓ \$100	✓ 40%	✓ 50%	✓	
UHC Silver Copay Focus \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Copay Focus+ \$0 Indiv Med Ded (\$0 Virtual Urgent Care, \$0 Insulin, Dental + Vision, No Referrals)	\$2,500/\$5,000	0%	\$10	✓ \$85	✓ 40%	✓ 50%	✓	
UHC Gold Standard (\$0 Insulin, No Referrals)	Same as Medical	0%	\$15	\$30	\$60	\$250		
UHC Gold Copay Focus \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$5	\$50	40%	50%		
UHC Gold Copay Focus+ \$0 Ded (\$0 Virtual Urgent Care, \$5 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$5	\$50	40%	50%	✓	
UHC Gold Advantage (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, No Referrals)	Same as Medical	0%	\$1	\$30	✓ 30%	✓ 40%		
UHC Gold Advantage+ (\$0 Virtual Urgent Care, \$1 Tier 2 Rx, \$0 Insulin, Dental + Vision, No Referrals)	Same as Medical	0%	\$1	\$30	✓ 30%	✓ 40%	✓	



ICHRA (Choice Arrangement)& Off- Exchange Expansion





Portfolio Evolution

Expanding choice in the markets and channels showing the greatest growth opportunity



Off-Exchange Growth

More off-exchange plan options in growth markets



Network Choice

Expanding UHC Complete availability to provide broader network access in select markets



More Ways to Compete

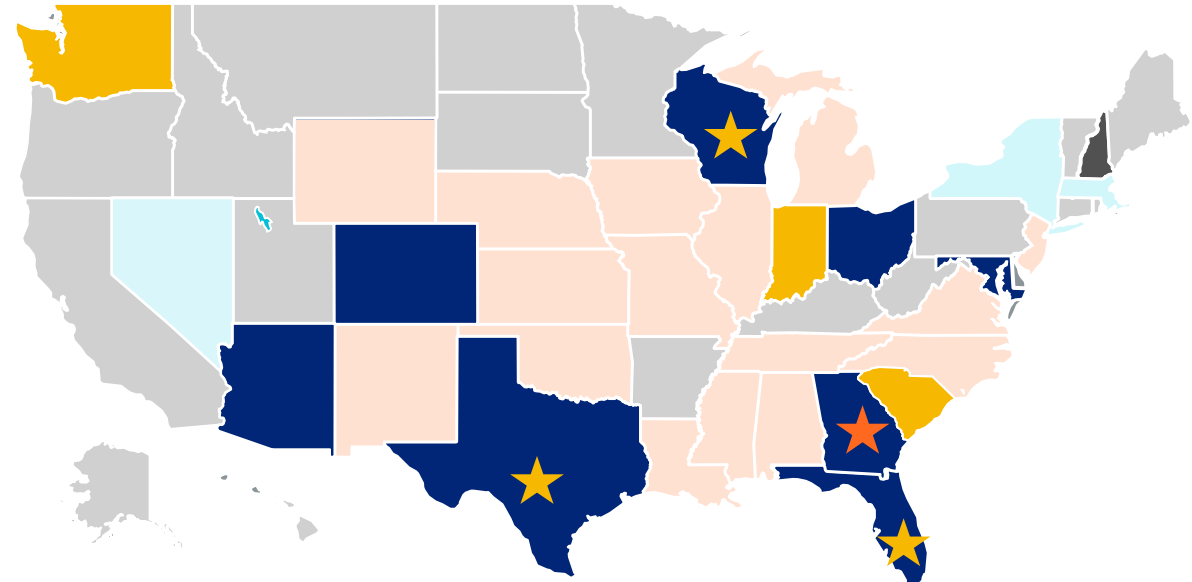
Additional plan options create greater flexibility to address local market needs

3

new off-exchange markets

3

new complete markets



PY26 Standalone Off-Exchange Portfolio



PY27 Standalone Off-Exchange Portfolio Expansion



PY26 - PY27 Mirrored Standalone Off-Exchange Silver



PY26 Broad (Complete) Network Off-Exchange Portfolio



PY27 Broad (Complete) Network Off-Exchange Portfolio Expansion



No Standalone Off-Exchange Plans



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NETWORK EXPANSION

One national network, built to scale

UHC Complete brings our commercial-grade Choice network to off-exchange individual plans — an open access, national design and the most commercial-like product IFP can offer.

	Typical individual plan	UHC Complete
Network design	State-based, gated	National, open access
Member access	Referral required	Any in-network provider
States	Single-state	GA · FL · TX · WI
Experience	Individual HMO	Commercial

Why un-gated & national



A national network gives IFP its most commercial-like product



One structure across all states cuts cost, complexity and lift



Scalable foundation for fast future expansion

Interested in Learning more about ICHRA?

The screenshot displays the Jarvis United Healthcare portal. At the top, the Jarvis and United Healthcare logos are on the left, and 'Agent Search' and 'Agent Support Center' links are on the right. A dark blue navigation bar contains the following items: 'Home', 'Contracting', 'Sales Tools' (highlighted with a red box and a red circle with the number 1), 'Applications', 'Commissions', and 'Knowledge Center'. A search bar labeled 'Search Jarvis' is on the right. Below the navigation bar, a breadcrumb trail reads 'Home > Sales Tools > Off-Exchange and ICHRA'. A dropdown menu is open under 'Sales Tools', listing: 'Quote & Enroll', 'Age-In Details', 'Agent Compensation Disclosure', 'Off-Exchange and ICHRA' (highlighted with a red box and a red circle with the number 2), 'eStore (UHOne Portal)', and 'Sales and Marketing Materials'. The main content area is titled 'ICHRA Enrollment' and includes a sub-header 'Enrollment - Quote & Enroll'. The text states: 'If you are working with a consumer that requests a non-subsidized, Off-Exchange plan in: Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nebraska, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Wisconsin and Wyoming, you can assist your consumer electronically through our Quote & Enroll tool. Once logged in, click on "Quote Off-Ex Medical" in the upper right-hand corner of the dashboard.' Below this text is a blue button labeled 'Launch Quote & Enroll'. Further down, a link points to 'Training and Guides'. A section titled 'Individual Coverage Health Reimbursement Arrangement (ICHRA)' follows, with a paragraph explaining that ICHRA members might need help with changing their Agent of Record (AOR), understanding their options if they lose their ICHRA, or amending their Off-Exchange plan. Below this paragraph is a list of downloadable guides: 'Change your AOR - Individual', 'Change your AOR - Bulk Employer Request', 'Amend your Off-Exchange Plan', 'Lost your ICHRA? What to do Next', 'ICHRA 101 FAQ', and 'ICHRA Enrollment Process FAQ'.

jarvis | United Healthcare

Agent Search Agent Support Center

Home Contracting **Sales Tools** Applications Commissions Knowledge Center

Search Jarvis

Home > Sales Tools > Off-Exchange and ICHRA

Quote & Enroll
Age-In Details
Agent Compensation Disclosure
Off-Exchange and ICHRA
eStore (UHOne Portal)
Sales and Marketing Materials

ICHRA Enrollment

Enrollment - Quote & Enroll

If you are working with a consumer that requests a non-subsidized, Off-Exchange plan in: Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nebraska, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Wisconsin and Wyoming, you can assist your consumer electronically through our Quote & Enroll tool. Once logged in, click on "Quote Off-Ex Medical" in the upper right-hand corner of the dashboard.

[Launch Quote & Enroll](#)

For information on Off-Exchange enrollment, please review our Quote and Enrollment guide by going to Knowledge Center > [Training and Guides](#).

Individual Coverage Health Reimbursement Arrangement (ICHRA)

Your ICHRA members might need help with changing their Agent of Record (AOR), understanding their options if they lose their ICHRA, or amending their Off-Exchange plan. You can download and provide the forms below to guide them through these processes.

- [Change your AOR - Individual](#)
- [Change your AOR - Bulk Employer Request](#)
- [Amend your Off-Exchange Plan](#)
- [Lost your ICHRA? What to do Next](#)
- [ICHRA 101 FAQ](#)
- [ICHRA Enrollment Process FAQ](#)

Value Based Care





Sanitas Partnership Expansions -

40% of all exchange plan selections in 2026 are in Florida (20%), Texas (18%) and Arizona (2%)

- Nearly statewide in TX and FL in 2026
- Improve network rates where viable
- Expanded PCP network for 2026
- Increased access and quality
- Value-based agreements
- Broker-affiliated / aligned providers
- Identification of key providers that will help drive sales



Florida

- Three markets in SFL (Miami/Dade, Ft. Lauderdale, Palm Beach)
- Largest Sanitas market (over 50 clinics)
- Expanded clinical service offerings, e.g. urgent care, dental services
- Only market *not* exclusive to UHC (also partner with BCBS FL)
- UHC network facilities remain the same e.g. University of Miami



Arizona

- Maricopa County – Banner Health and Tenet key strategic health system partners
- Banner Children's key pediatric facility
- Banner Health Network (BHN) key strategic specialty partner (CIN)



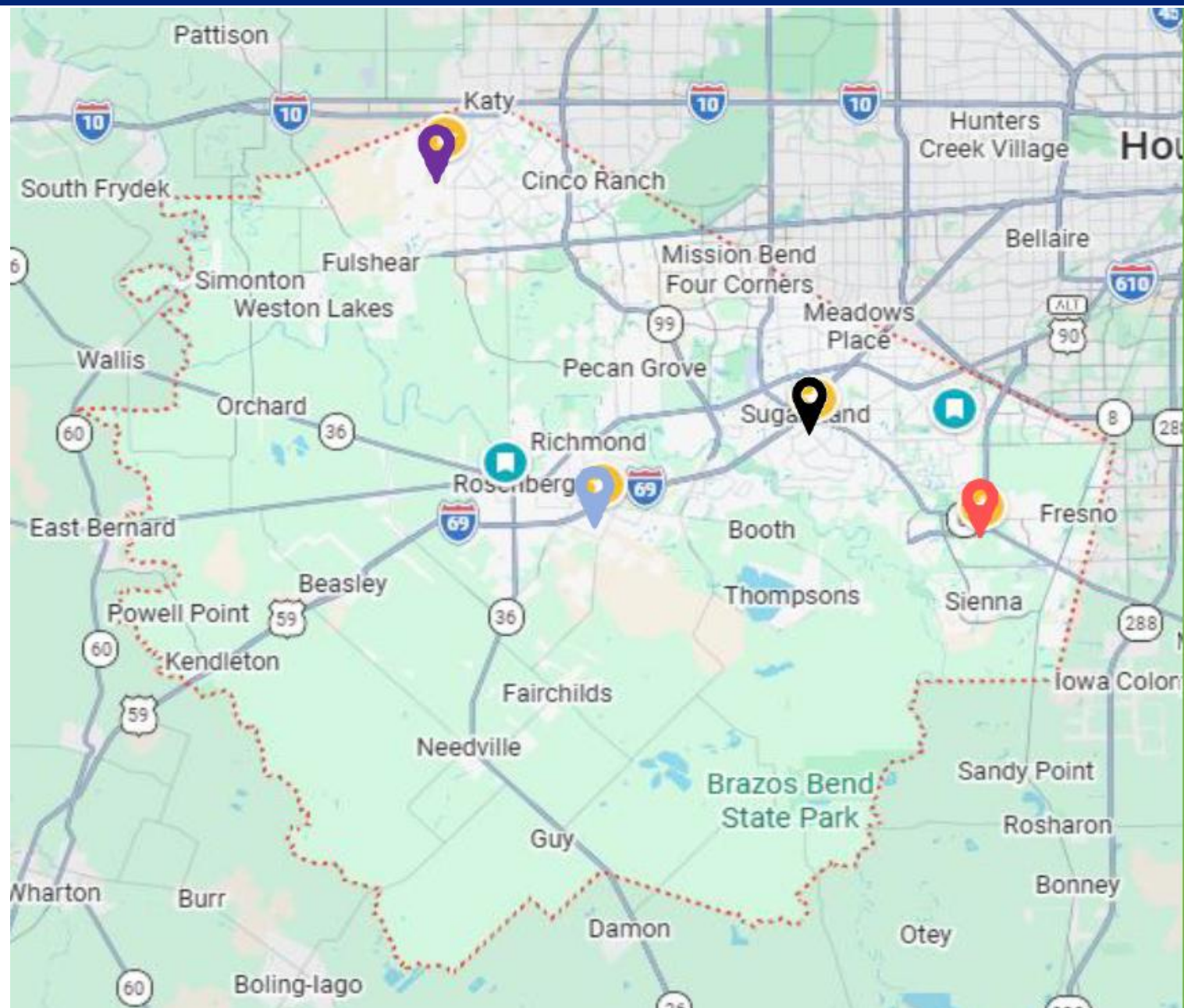
Texas

- Greater Houston (Ft. Bend)
- CHI St. Lukes and HCA main facility partners
- In current markets, we are broadening access to specialists



Fort Bend

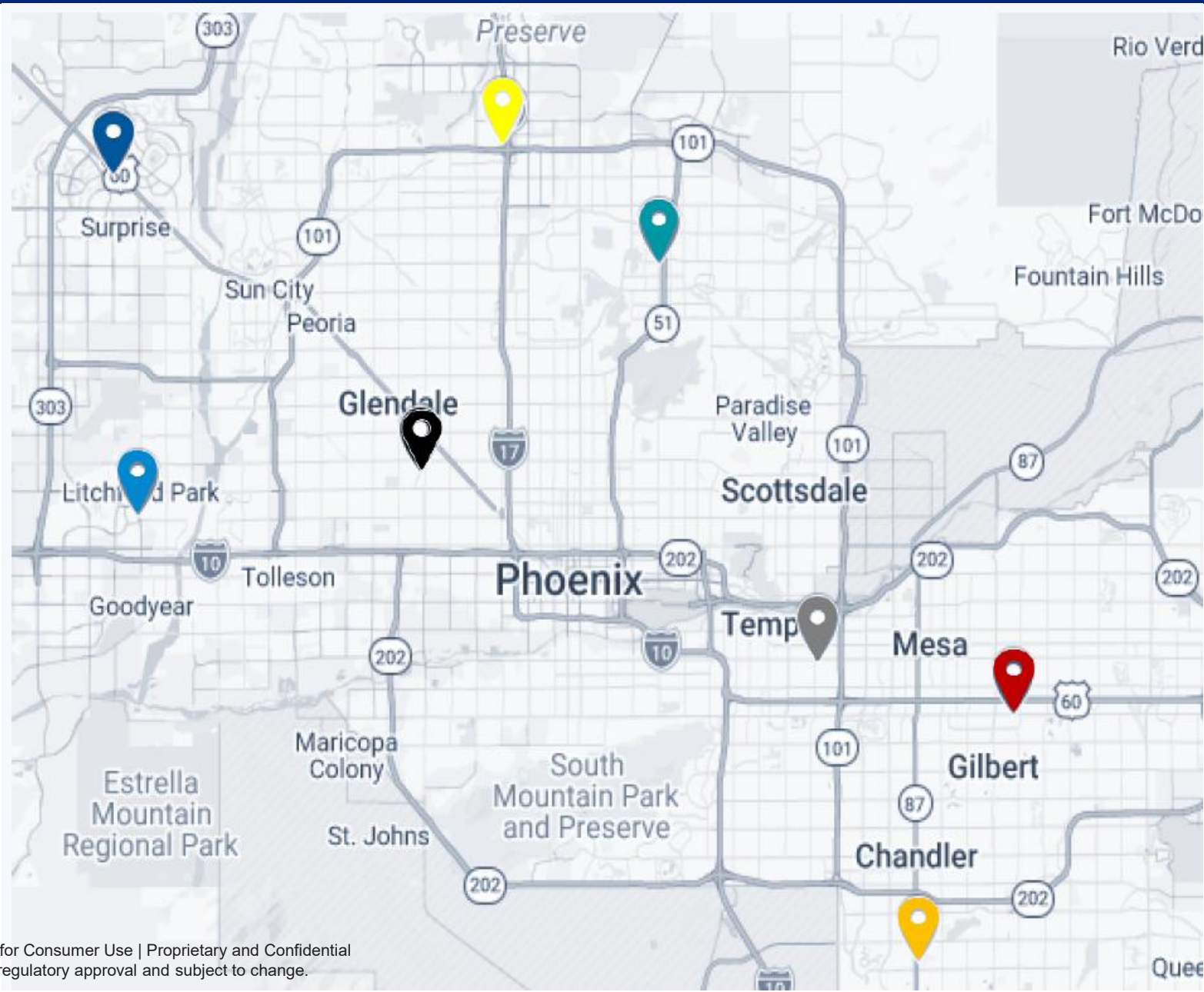
-  **Katy** (Shops at Firethorne)
-  **Sugarland** (Cordes Drive)
-  **Missouri City** (Fort Bend)
-  **Rosenberg** (Brazos Town Center)





Maricopa County, AZ

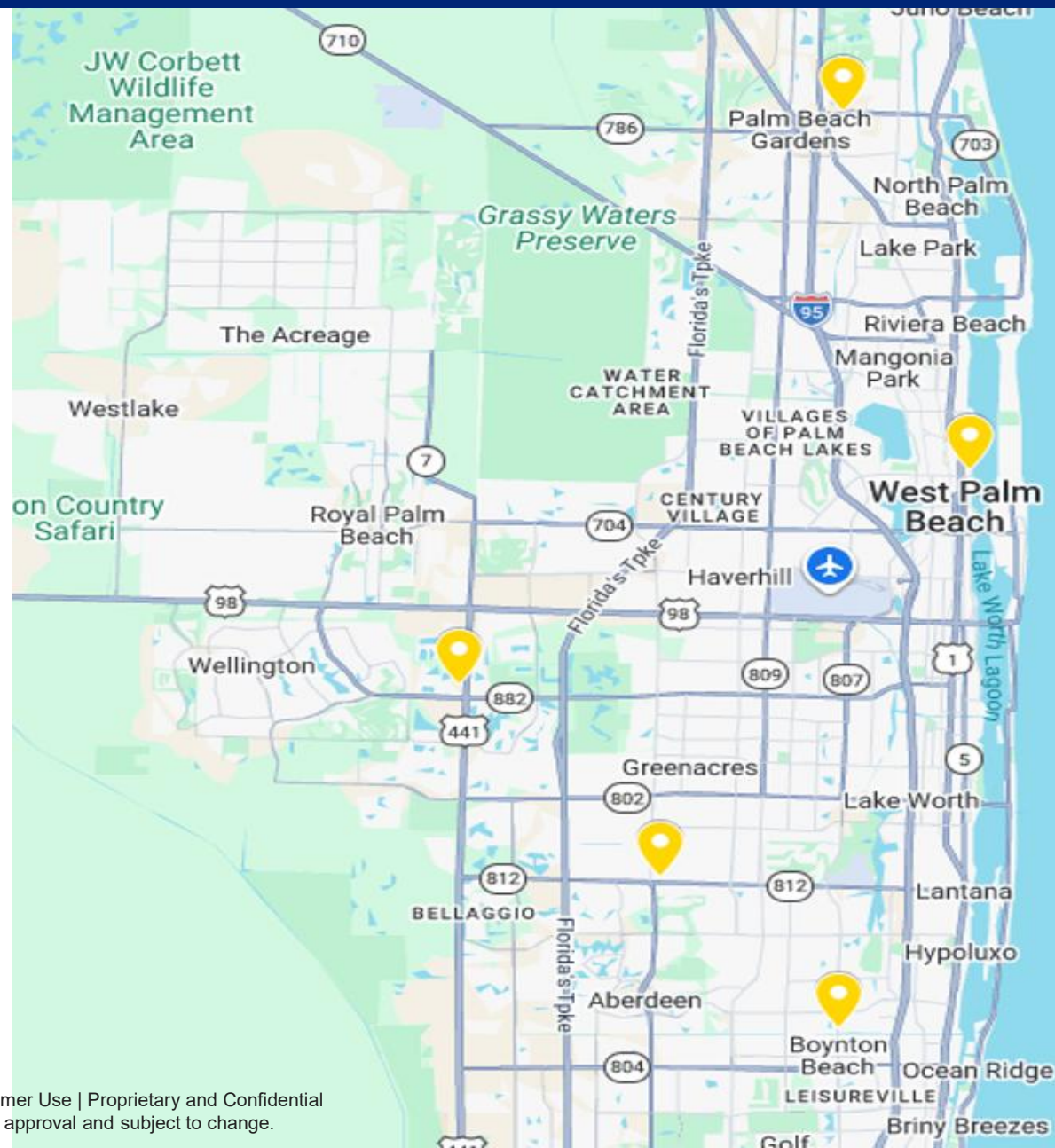
-  **Gilbert** (Baseline Medical Center)
-  **Chandler** (Paseo Lindo)
-  **Litchfield Park**
-  **Surprise** (Mountain View)
-  **Paradise Valley** (North Tatum)
-  **Tempe** (Broward & McClintock)
-  **Maryvale** (Medical Arts Plaza)
-  **Deer Valley**





Palm Beach County

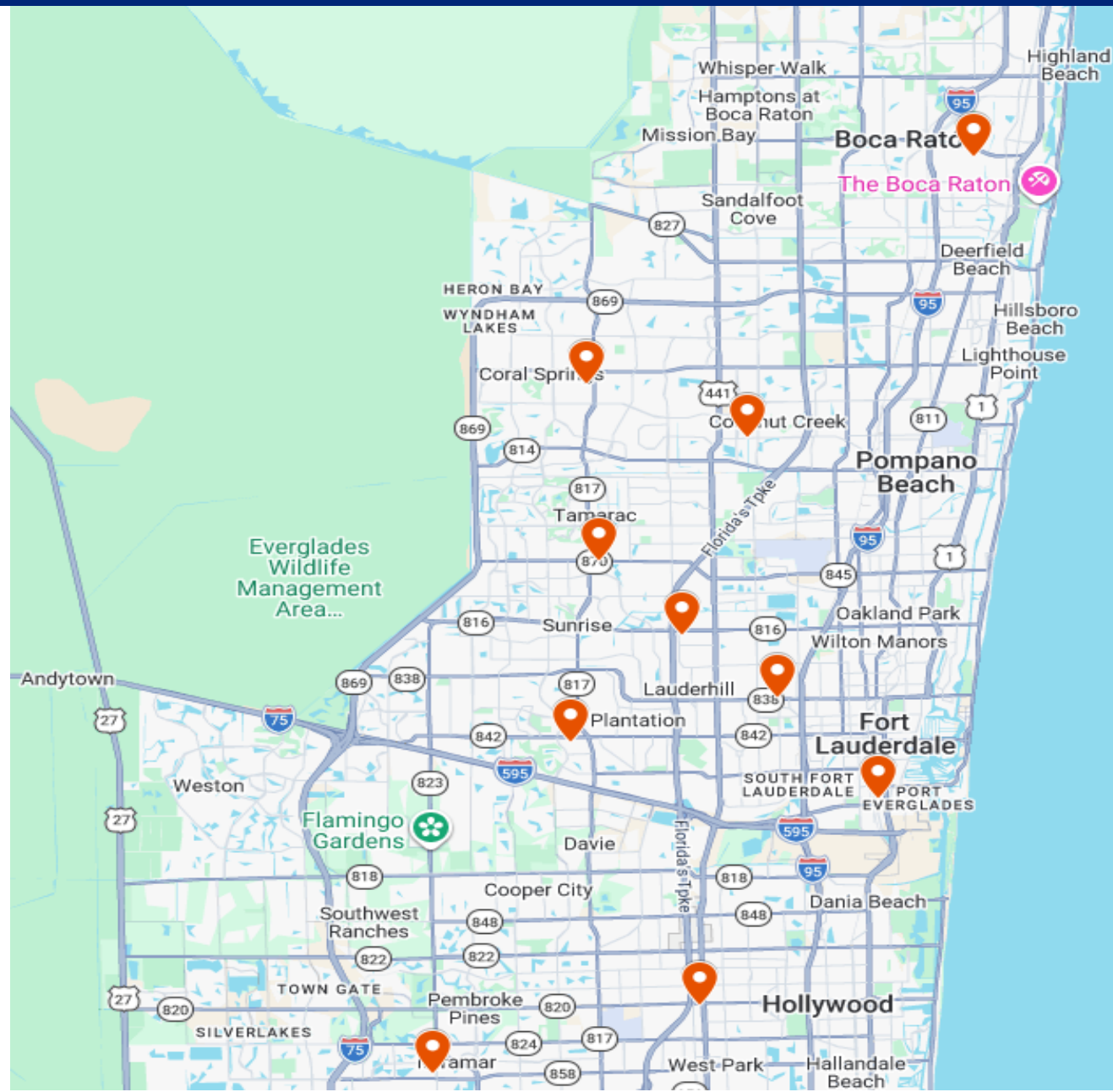
-  **Wellington**
-  **Boynton Beach**
-  **West Palm Beach**
-  **Palm Beach Gardens**
-  **Lake Worth**





Broward County, FL

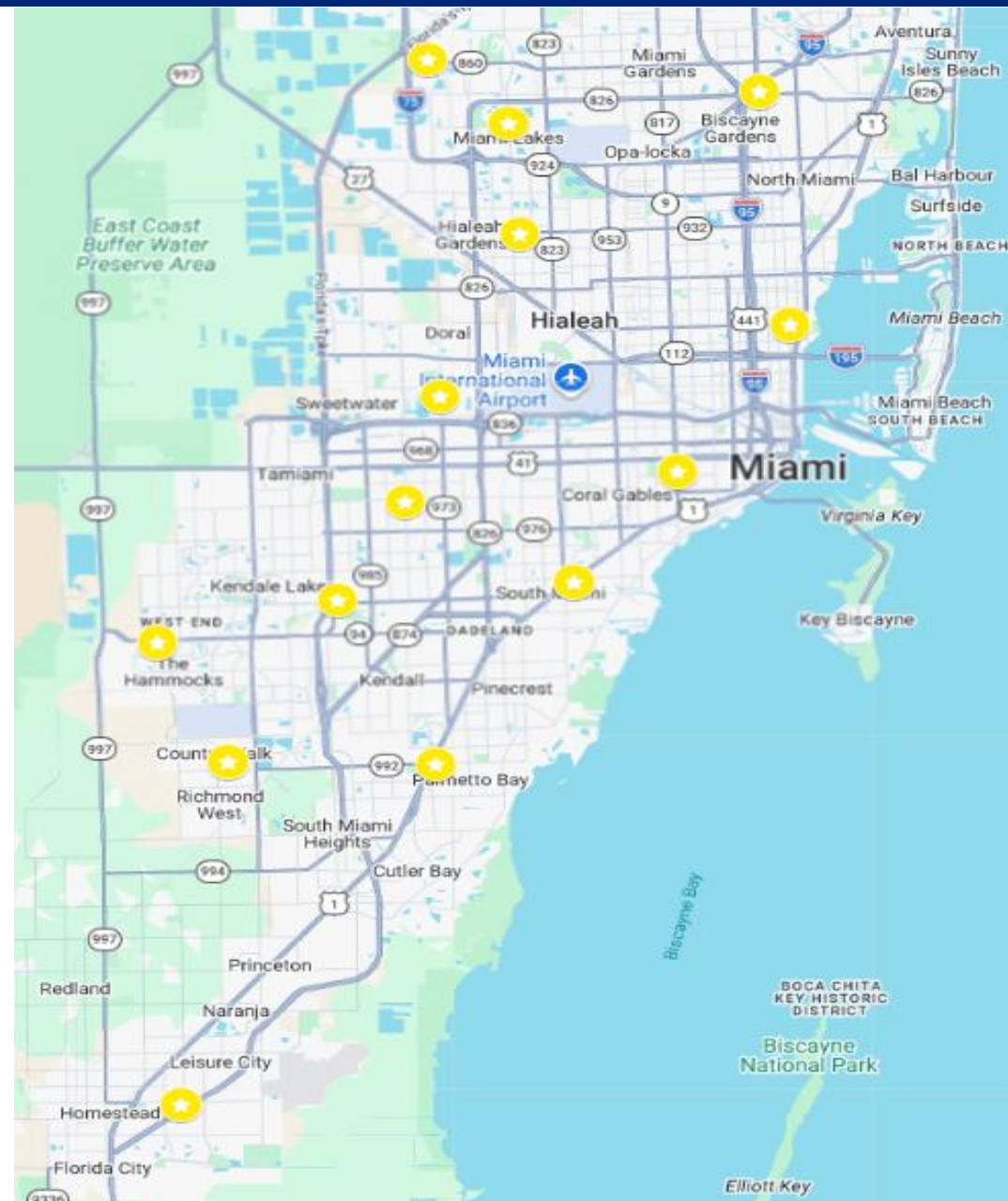
- Hollywood
- E. FT. Lauderdale
- Plantation
- Lauderdale Lakes
- Miramar
- Tamarac
- Coral Springs
- Central Broward
- Pompano Beach
- Boca Raton





Miami / Dade County, FL

- | | |
|----------------------|----------------|
| 📍 Doral | 📍 Kendall |
| 📍 Lakes on the Green | 📍 Homestead |
| 📍 Coral Way | 📍 West Kendall |
| 📍 Main Street | 📍 Palmetto Bay |
| 📍 North Miami Beach | 📍 Country Walk |
| 📍 Westchester | 📍 Hialeah |
| 📍 Buena Vista | |



Consumer/Member Experience





Introducing Guest Pay

Pay a premium in seconds — no login required.



What it is

- Lightweight, non-authenticated payment experience
- Payer verifies the member with two data points (Member ID + DOB)
- Completes one secure one-time payment — no account, no password, no call



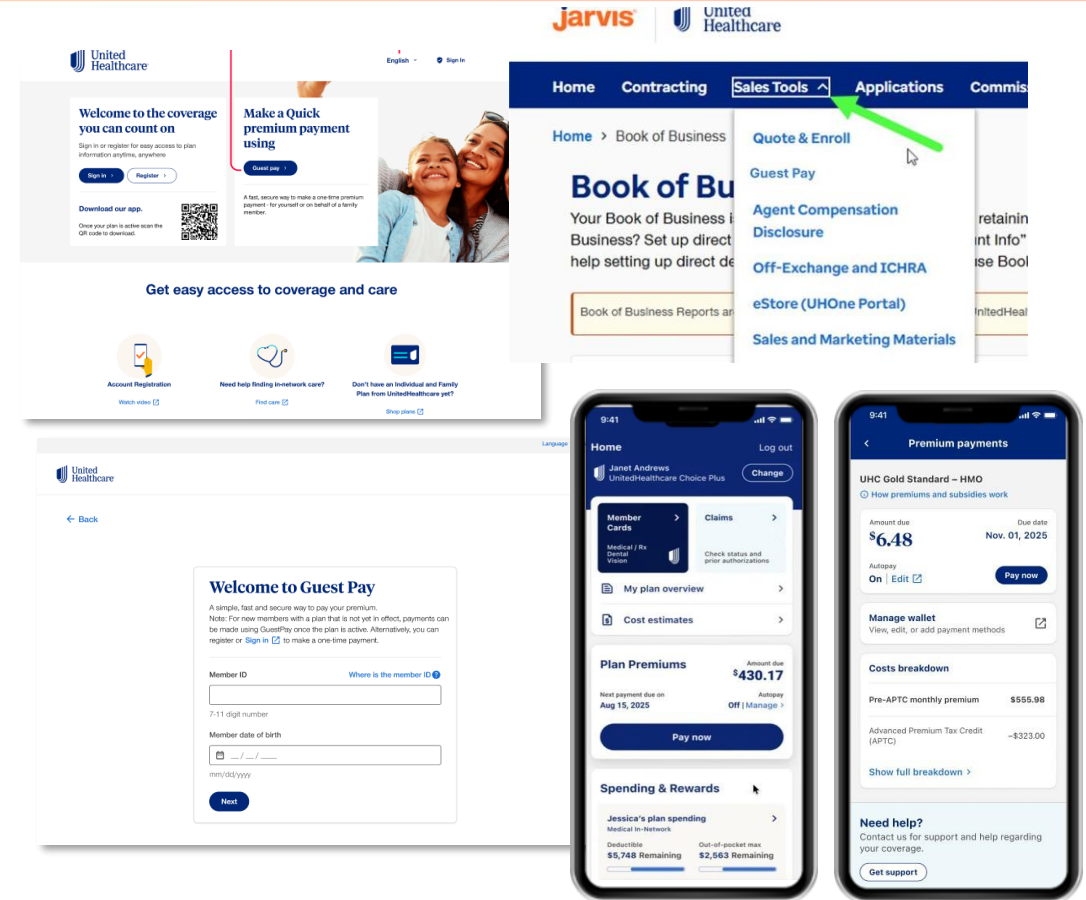
Why it matters

- Caregivers, family, brokers and employers can pay on a member's behalf
- Reduces payment barriers; supports brokers during enrollment
- Reaches unenrolled or locked-out members; deflects contact-center calls



The 60-second path

- Verify member → Enter amount → Pay via Stripe
- Real-time authorization; payment confirmation and receipt; easy login from Jarvis
- Access from IFP myUHC prelogin page – member.uhc.com//ifp/guestpay/welcome
- Access for Brokers from Jarvis via Sales Tools and Quick Links



ID + DOB

secure verification

~60 sec

intent to posted

PCI

Stripe tokenization

LAUNCH Go live 9/30/2026 – available in Jarvis 10/6/2026





Advancing Mobile App

In 2026, we continued to invest in the mobile app to support the member experience and help them more easily navigate their health care journey.

61%

mobile app
traffic share



Payment

Ability to complete one time payment



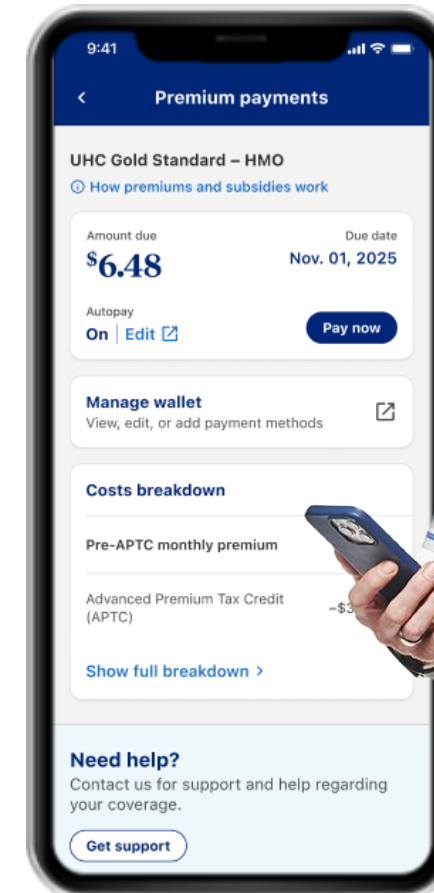
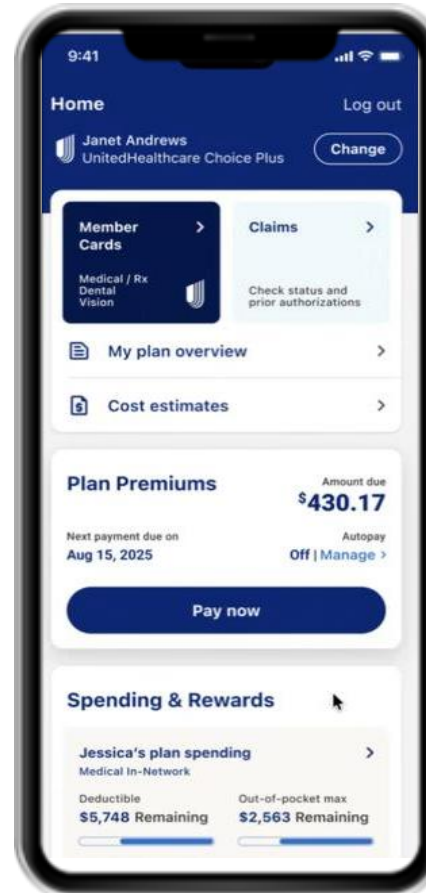
Referrals

The ability to track, manage, view, and request referrals



Renewal

Bringing in renewal and planning for next year experiences





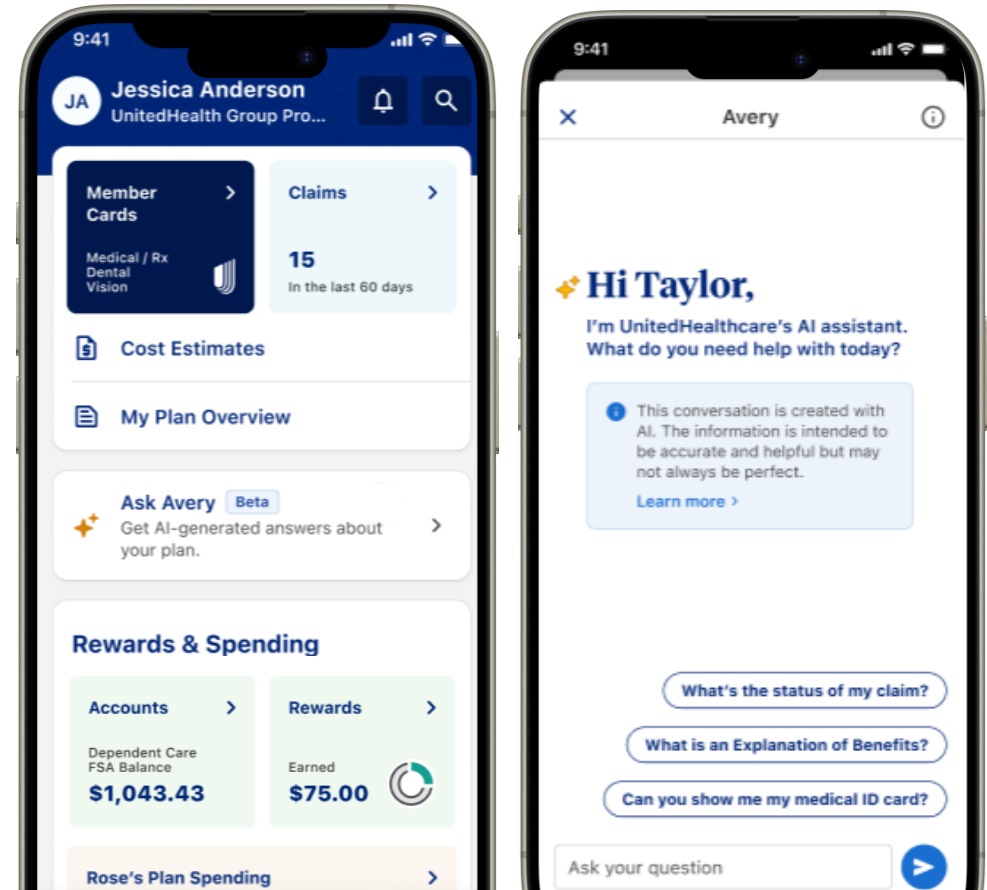
Avery: What and Why

What is Avery Digital Companion?

- Member-facing, multi-intent generative AI chat experience
- Detects member intent and responds in a natural, conversational style
- First launched in January 2025; currently available to 18M members

What value will it deliver?

- Centralized access to health plan details, care options, and status updates
- Empowers consumers to make informed health care decisions
- 24/7 availability for a seamless, consistent experience improving task completion and building trust
- Enhances advocate efficiency through workload balancing and upskilling



90%

of the time, Avery helped members resolve their issue without transfer to an Advocate¹

Operational Enhancements





Jarvis Updates

You are now accessing Jarvis as: [Return to My Access](#)

jarvis

 United Healthcare

[Agent Search](#) [Agent Support Center](#)

[Home](#) [Contracting](#) [Sales Tools](#) [Applications](#) [Commissions](#) [Book of Business](#) [Knowledge Center](#)

Welcome,

IFP Agent

0

Pended Applications >

0

Approved Applications >

Last 60 Days

1159

UHC Members >

Active Status

27

Late Payment >

0

Turning 26 >

0

Turning 65 >

397

UHC Online Account >

0

PHD Escalations >



Aug 25, 2026
Compliance Essentials Training Module
The Compliance Essentials



Aug 25, 2026
Contracting page on Jarvis
Self service more of your



Aug 25, 2026
IFP Connect
Did you miss the August 21, 2026

[See all News](#)

Quick Access

Favorites (0) ^

No favorites yet
Select a star next to a quick link to add to your favorites.

Agent Support (11) ^

☆ Knowledge Center

New

☆ CMS Rules for PY26

☆ Selling Resources

☆ IFP Book of Business How-to Videos

☆ Sales Marketing Materials

☆ Member Onboarding Resources

☆ Provider Search

☆ Quote & Enroll

☆ UHC IFP Training



New Tools and Resources

New to UHC/IFP

OEP

Agent enablement guide

Utilize this resource to support your sales and client membership throughout the year and Open Enrollment (OEP).

UnitedHealthcare delivers a dependable partnership – helping you feel confident and prepared to sell Affordable Care Act (ACA) plans through effortless processes, consistent guidance and the strength of a trusted national brand.

Selling Resources

The **Selling Resources** page is the best place to start when looking for helpful tools and information during OEP. You can find the Selling Resources page by going to **Jarvis > Knowledge Center > Selling Resources**.



OEP Selling Resources

CMS Rules Broker Guide

Remember to complete **agent certification** for the **Federally-facilitated Marketplace (FFM)** and/or any **State-based Marketplaces (SBMs)** you are selling in, if you haven't already.

A handy broker guide to the recent **Centers for Medicare & Medicaid Services (CMS)** rule changes is available in Spanish and English on the OEP Selling Resources page on Jarvis, to help you remain knowledgeable and compliant for the upcoming Plan Year. You can also bookmark it from the Jarvis homepage under the Quick Access toolbar on the right-hand side.



CMS Rules Broker Guide

IFP Training

To help you stay on top of the most up-to-date information about UnitedHealthcare Individual & Family plans and the benefits they offer to your clients, be sure to review the new and updated **IFP training modules** on Jarvis. You should also periodically check the schedules for **upcoming regional trainings**, which are led by knowledgeable Agency Managers who can help answer your questions. To access the IFP training site and the regional training schedules, go to **Jarvis > Knowledge Center > Agent Training > On-Demand Training**.



IFP Training

UnitedHealthcare

OEP

Agent Enablement Guide

- Sales support
- Summary of benefits and plans
- Network overview
- VBC Partnership
- ICHRA
- ACA education
- Avery
- PHD guidance
- Tools & Resources
- Jarvis
- Becoming an agent



Improved Tools & Resources

Interactive Benefit Grids

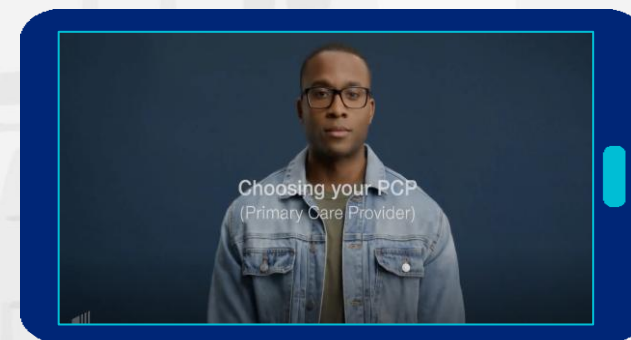


A1	A	5	A6
001			
002			
003			
004			
005			
006			
007			
008			
009			
010			

Broker Compass



Member Videos





Benefit Grid	Family Premium	Plan Crosswalk	Network	Dental Benefits	Vision Benefits	Fitness Benefit	Member Incentives	Walgreens Discount	+
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The Mark of Integrity

Brokering a Trust Advantage

One Standard. One Signal. One Expectation.

- Recognizable Seal
- Strategic Communication Tool
- Consistent Standards
- Market Differentiator



Producer Help Desk



Compassionately empowering UnitedHealthcare sales agents as health advisors for our consumers.

Visit the Agent Portal



uhcJarvis.com

- Access PHD Live Chat via **Jarvis®**
- Send a secure email request via **Jarvis®**
- Go to the **Contact Us** page for more information

Contact the Producer Help Desk



Phone: 1-866-235-4095

Monday - Friday, 8AM - 7PM CT

To speak to a Spanish-speaking representative, press 2



Chat via Jarvis®



Please provide full name, & either PID, WID, or Tax ID

For member related Inquires, please provide member's full name & two of the following: DOB, policy #, or permanent address



Why UnitedHealthcare

UnitedHealthcare delivers dependable partnership - helping you feel confident and prepared to sell ACA plans through effortless processes, consistent guidance, and the strength of a trusted national brand.

EASE

Simplified processes, plans and tools make selling and supporting ACA plans feel familiar, predictable, and low-risk

VALUE

Get a carrier relationship that supports what you promise your clients, while also supporting the consistency you need for your business

GUIDANCE

Ongoing, hands-on support responds and adjusts to market changes, ensuring you are always prepared



UHC Ancillary | Selling These Products

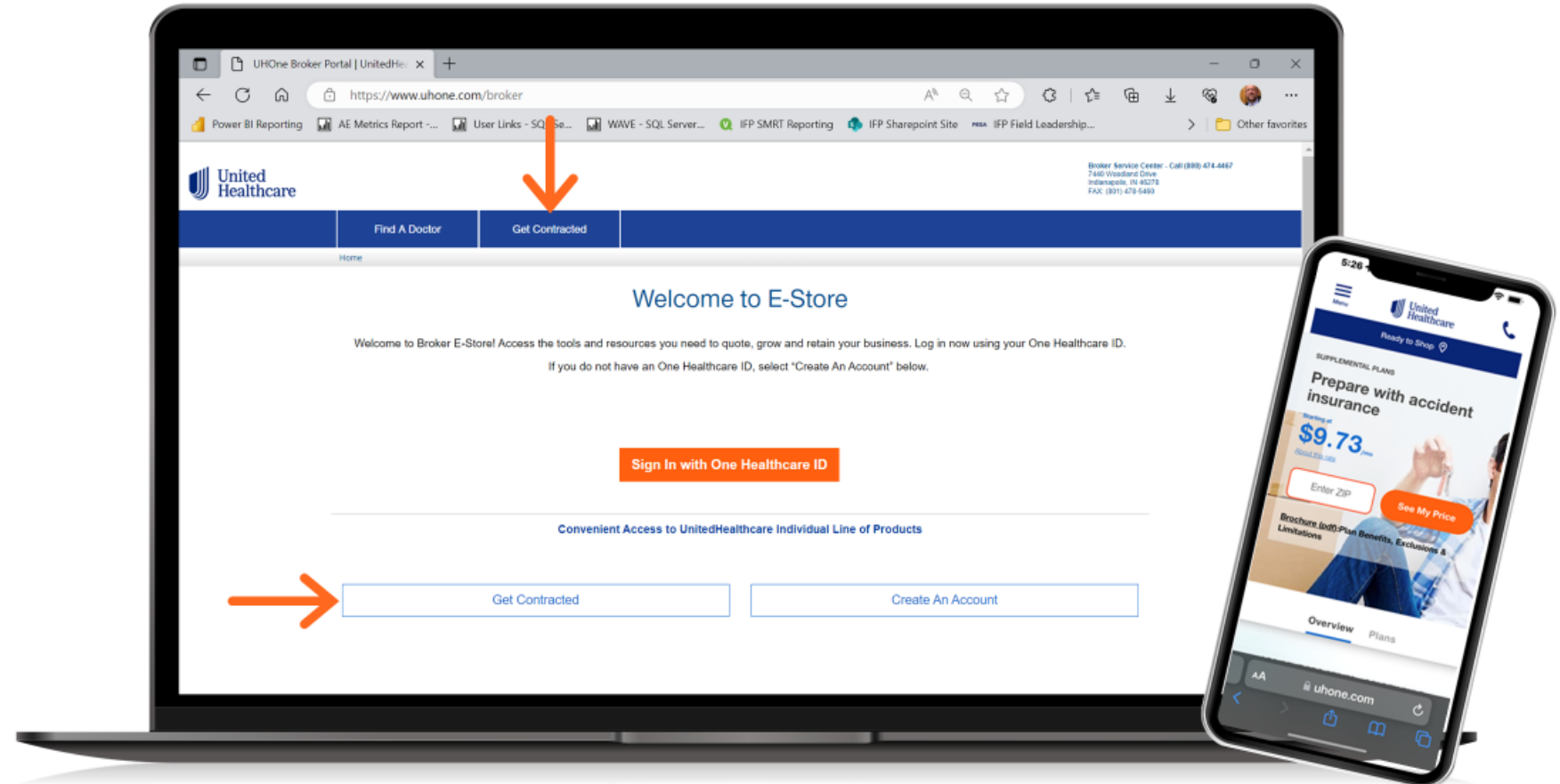
Golden Rule Ins. Co. (UHOne) contract to sell ancillary products is a separate carrier contract from UHC IFP



UHOne Broker E-Store

www.uhone.com/broker

- 1) Get Contracted*
- 2) Create An Account
- 3) Sign In



***If part of an FMO, please reach out to them to obtain proper onboarding link**
Contact broker services at 800-474-4467 for additional questions





Thank you!

Building for the Future!

