



ACEC Playbook

Engineering more sales through
the ACEC Life/Health Trust



ACEC Playbook

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Get to know ACEC and the Life/Health Trust

Like many professional associations, the American Council of Engineering Companies (ACEC) offers its member firms access to exclusive benefits like educational and networking opportunities, discounts and group rates on insurance—including health plans from UnitedHealthcare through the ACEC Life/Health Trust. In this playbook, you'll find the information you need to identify qualified prospects, engage brokers, quote employer groups and more—so you can more successfully and easily sell UnitedHealthcare business through the ACEC Life/Health Trust.

What is ACEC?

The voice of America's engineering industry, ACEC is the oldest and largest association of engineering companies in the U.S. Its mission is to support member firms through government advocacy, political action and business education.

ACEC association members number more than 5,500 firms nationwide, employing more than 600,000 engineers, architects, land surveyors, scientists and other specialists. Member firms range in size from small businesses to large firms with thousands of professional engineers. Employers eligible to join ACEC include a subset of employer groups within Standard Industrial Classification (SIC) code 8711 or 8712.

For more information about ACEC, including a listing of association member firms, visit acec.org.

What is the ACEC Life/Health Trust?

The ACEC Life/Health Trust was formed in 1965 to provide aggregate group life and health benefit plans to its member employers. Today, there are approximately 1,300 employer groups and 70,000 members participating in the Trust. Current Trust firms range in size from 2–1,200 employees. While current enrollment is significant, there's still substantial opportunity to sell business to participating ACEC member firms, as well as bring new engineering firms into both ACEC and the Trust.

What is UnitedHealthcare's relationship with the Trust?

UnitedHealthcare has administered the ACEC Life/Health Trust since August 2007, offering medical, dental, vision, life and disability insurance to Trust members. Our relationship with the Trust is set up through a special arrangement where both UnitedHealthcare and the Trust share in the risk. Individual employer groups receive large group Illinois Fully Insured Certificates of Coverage from UnitedHealthcare Insurance Company.

5,500+

member firms ranging in size from small businesses to large firms with thousands of professional engineers

600K+

engineers, architects, land surveyors, scientists and other specialists

8711

Standard Industrial Classification (SIC) code helps identify ACEC-eligible firms



ACEC Life/Health Trust advantages

Our relationship with the ACEC Life/Health Trust is designed to deliver more value for everyone.

Benefits for UnitedHealthcare

- A large national prospect list
- Access to business in an historically challenging segment
- 90% renewal persistency

Benefits for brokers

- Dedicated service and pricing advantage, which may translate to higher new business close ratios
- A dedicated new business installation and service team that allows brokers to focus on sales
- Higher rate of persistency for ACEC Trust member groups

Benefits for ACEC

- Increased value to existing member firms
- Increased potential to attract new member firms
- Increased retention of member firms

Benefits for ACEC member firms

- Dedicated service team
- Simplified administration
- Wellness program with incentives for engagement for enrolled employees and spouses
- Product and pricing flexibility
- Additional association membership benefits beyond Life/Health Trust offerings

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ACEC product offering

As administrator of the ACEC Life/Health Trust, UnitedHealthcare offers medical, dental, vision, life and disability insurance to Trust member firms. Because the Trust is set up through a unique plan arrangement, both UnitedHealthcare and the Trust share in the risk.

All ACEC groups are considered large groups situated out of the state of Illinois, and each receives large group Illinois Fully Insured Certificates of Coverage from UnitedHealthcare Insurance Company.

Preferred pricing for medical plans

Groups with 2–99 employees receive preferred pricing and product flexibility on Illinois Key Accounts plans. Groups with 100 or more employees receive a 5% medical discount on Illinois Key Accounts plans. Contact your ACEC account executive for more information.

Preferred pricing for ancillary plans

- **Dental** – 13% discount on UnitedHealthcare Dental rates (employer-sponsored or voluntary)
- **Vision** – 5% discount on UnitedHealthcare Vision rates (employer-sponsored or voluntary)
- **Life** – 40% discount on UnitedHealthcare Life rates
- **Long-term Disability** – 15% discount on UnitedHealthcare Long-term Disability rates
- **Short-term Disability** – 10% discount on UnitedHealthcare Medical if both employer-sponsored Dental and employer-sponsored Vision are sold

Designated sales and service model

- Dedicated underwriting staff
- Dedicated installation staff using Platinum model
- Dedicated customer care staff
- Designated wellness representatives

Available plan designs

- Plans available through the ACEC Life/Health Trust mirror the Illinois Key Account portfolio
- Specific **ACEC plan grids** are available upon request
- Please contact your ACEC account executive for more information



ACEC bundling discounts

Both employer-sponsored and voluntary Vision and Dental plans qualify for the below bundling discounts when offered with a UnitedHealthcare Medical plan (50% participation required):

- **Vision and Dental** – 2.5% discount on final Medical rates
- **Vision only** – 1% discount on final Medical rates
- **Dental only** – 1% discount on all Medical rates

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Identifying sales opportunities

New business

You can find leads to drive new sales by:

- Identifying ACEC member groups in your market using the online ACEC member directory or your local ACEC chapter (visit acec.org to get started)
- Identifying prospective groups with SIC code 8711 or 8712—a good indicator that the case may be eligible for ACEC and Life/Health Trust membership (note that employers must have a professional engineer on staff to be eligible for membership)

Conversions

In some cases, UnitedHealthcare provides health benefit coverage directly to an ACEC member firm. As these groups come up for renewal, ACEC Life/Health Trust may be an option for the group to consider. In such cases, the following conditions will apply:

- The conversion is considered a transfer at the health plan level and does not count against persistency
- Direct 2–99 renewal conversions to Laura Wiegert or Bridget Anderson



An engineering firm doesn't have to be an ACEC member to get a quote

5 Engaging brokers

Selecting the right brokers

- Any UnitedHealthcare-appointed broker can sell to ACEC Trust groups
- Writing agent and payee must both be licensed in the state of Illinois
- Since ACEC is industry specific, thoughtful consideration of which brokers you partner with is important; successful broker characteristics for driving ACEC sales include:
 - ACEC Trust knowledge
 - Property and Casualty brokers with engineering affinity
 - Brokers with a proven track record of following up on leads

Broker resources

For support in identifying prospects, understanding products and making the sale, brokers can consult:

- ACEC subject matter experts available for broker seminar training sessions and webinars
- Account executives who can lead 1-on-1 local training initiatives
- Local ACEC chapter leadership for help in jointly promoting the ACEC Life/Health Trust
- Online information available at eims.uhc.com/acec and acec.org

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Quoting and renewing employer groups

Verifying Trust eligibility

Current ACEC association members

Employer groups that are already members of the ACEC association are eligible for membership in the ACEC Life/Health Trust. To verify whether your employer group is part of ACEC, search the membership directory on the ACEC website at acec.org.

Non-ACEC association members

If the prospective employer group is not a current ACEC member, they may be eligible for ACEC membership if their company falls into SIC code 8711 or 8712 and meets other membership criteria. Contact your ACEC account executive to complete a profile analysis before offering any potential discounts.

90%

persistence rate among Trust member groups

Quoting groups 2–50

- ACEC quotes are run on United eServices® (UeS)
- The ACEC franchise code (6550000) must be entered to generate the correct rates and products
- **Complete the information in this linked email template to request a proposal**

Quoting groups 51+

- All underwriters have been trained on how to quote ACEC
- Brokers should follow the standard quoting process in their market
- Once the traditional UnitedHealthcare underwritten rates are released, contact your underwriter to ask for ACEC plans and rates

Renewals

All renewals for small and large groups are run by a dedicated team that manages ACEC groups as an aggregated block of business. Renewal rates are based on the performance of the ACEC Life/Health Trust in accordance with standard UnitedHealthcare underwriting practices.

Learn more

Please connect with your ACEC account executive for any questions or help with plan selection



Installation and service

Dedicated case installation—PRIME with franchise codes

- ACEC cases can be installed on PRIME and UNET
- All 2-99 cases use the Platinum case submission model, with the local designated Platinum contacts
- A team of dedicated new business installation reps handles the setup of all ACEC cases; once received in the Platinum team via acec_nb_prime@uhc.com, all ACEC cases are routed to this team
- Identify your case as an ACEC case by tagging it with franchise code 6550000; if a group is sold through a general agency, the franchise code is 6550XXX (XXX = last 3 digits of general agency franchise code)

Employer billing

- Invoices are available on Employer eServices®
- The ACEC Life/Health Trust bill always reflects the fully discounted rates

Designated member service

- ACEC groups on PRIME have access to member support from a dedicated Customer Care team in San Antonio, Texas at **1-800-996-6596**
- The Life/Health Trust has performance guarantees with UnitedHealthcare, which help ensure a high level of service

Dedicated account service

- Once a group is sold, it's transitioned to a dedicated ACEC strategic account executive (SAE) (100+) or regional account executive (RAE) (2-99) team for ongoing management and renewal
- The ACEC SAE or RAE team works directly with local brokers to service and renew ACEC member group cases
- Dedicated client service managers support ACEC groups. 100+ groups are assigned a dedicated client service manager and 2-99 groups can email the dedicated mailbox at acec_ab_service@uhc.com



Key contact list

American Council of Engineering Companies (ACEC) Life/Health Trust UnitedHealthcare National Sales and Account Management Contacts

Dedicated email box for RFPs and Case Installation	ACEC_NB_Prime@uhc.com (cc: Regional Account Executive)	Sold case paperwork submissions and installation status requests.
New business sales	Contact information	Responsibilities
Matt Leimbek Regional Account Executive	763-361-4301 Matthew_Leimbek@uhc.com	Sales and product support for new customers. Markets: AZ, CA, CO, ID, IA, MO, MT, NE, NV, ND, OK, OR, SD, TX, UT, WY
Josh Fleming Regional Account Executive	763-283-4347 Joshua_Fleming@uhc.com	Sales and product support for new customers. Markets: AL, AR, CT, FL, GA, IL, IN, KY, LA, MA, MI, MS, NH, NC, OH, SC, TN, WV, WI
Account management: Group size 2-99	Contact information	Responsibilities
Dedicated Service Team	acec_sb_service@uhc.com	Primary day-to-day contact for questions related to service, billing, eligibility, benefits and claims.
Bridget Anderson Renewal Account Executive	866-699-3732 Bridget_Anderson@uhc.com	Broker & Client renewal contact. Markets: AR, AZ, CA, CO, IA, ID, IL, KS, MN, MO, MT, ND, NE, NM, NV, OK, OR, SD, TX (Dallas), UT, WA, WY
Laura Wiegert Renewal Account Executive	877-543-2926 Laura_Wiegert@uhc.com	Broker & Client renewal contact. Markets: AL, CT, DE, FL, GA, IN, KY, LA, MA, ME, MI, MS, NC, NH, OH, SC, TN, TX (Central & Houston), VA, WI, WV
Account management: Group size 100+	Contact information	Responsibilities
Deb Goodman Strategic Account Executive	813-846-6545 Deb_Goodman@uhc.com	Facilitates the renewal strategy & delivery. Broker & Client renewal contact. Assists with implementation where applicable. Education on products and capabilities.
Tracy Valentine Field Account Manager	763-347-5055 Tracy_L_Valentine@uhc.com	Group level support and education on UnitedHealthcare's embedded programs, services, resources and tools. Ensuring escalated and complex issues or inquiries are resolved in collaboration with the DCSM.
Additional contacts	Contact information	Responsibilities
Broker & Customer Service	888-842-4571	Primary day-to-day contact for questions related to service, billing, eligibility, benefits and claims.
Employer eServices Customer Support	800-651-5465 employereservices.com	Assistance with online navigation and technical support related to eServices.
myuhc.com® Customer Support	877-844-4999 myuhc.com	Assistance with online navigation and technical support related to myuhc.com .
UnitedHealthcare Benefit Services	800-318-5311 cac@uhcservices.com	FSA/COBRA/HRA

Learn more

For more information, training materials and marketing resources, visit eims.uhc.com/acec

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