
Getting a Head Start on Health Care Reform

If health care reform has you confused, you're certainly not alone. More than one year after Congress passed the Affordable Care Act, many Americans are still trying to fully understand potential implications of the law.

Among businesses likely to be affected the most are restaurants, many of which are small businesses that rely on full- or part-time employees who often lack health coverage. If that describes your staff of workers, don't despair — there are several things you can do before the law is fully implemented to assist your employers.

While you aren't required to cover your part-time employees, you can help them find and enroll in products and programs that are available right now. For example, some employees will be eligible to enroll in their parents' health insurance plan. Some may be eligible to enroll in existing public programs. Still others can find inexpensive individual coverage. And, as the dust begins to clear from the effort to enact reform, many new and creative programs that can assist restaurant employees are beginning to emerge.

UnitedHealthcare has recently worked together with the National Restaurant Association on a new program that takes the needs of part-time restaurant employees into consideration. Our Restaurant Healthcare Discount Program is a dynamic and cost-effective way to help your employees receive discounts on a wide range of health care services.

For as little as \$5 per employee per month, the Restaurant Healthcare Discount Program combines three popular employee health services into one affordable program. These include:

- UnitedHealth Allies® Health Discount Program, which offers savings of 10% to 25% on a wide range of health care services offered through 500,000 provider locations nationwide. Simply showing a provider the program discount card can enable your employees to receive services such as basic medical care, laser vision correction, eyeglasses, addiction treatment, medical imaging and much more — all at discounted prices.
- ScriptSave® Prescription Drug Savings Program, which discounts brand name and generic prescription drugs an average of 28 percent.
- UnitedHealthcare Employee Assistance Program (EAP), which can help part-time employees determine whether they are eligible for new products and programs. UnitedHealthcare EAP also provides 24-hour telephone access to licensed clinicians who can help your employees with their health and wellness questions.

If you are a restaurant owner who needs coverage for yourself and/or your family, consider individual health plans with a health savings account. HSAs are triple-tax advantaged — in fact, deposits, withdrawals for qualified medical expenses and gains are not subject to income tax, making them extremely attractive in this fast-changing health care climate.

Finally, UnitedHealthcare is proud to work with the State Restaurant Association (SRA), who has been your trusted advisor on critical issues affecting your business. The SRA not only exists to serve restaurant decision makers, but has identified innovative and cost-effective programs designed to benefit restaurant employers and employees across the state. To better serve your health care needs,

UnitedHealthcare and the SRA have created a health insurance options center at **800-293-0105**. Our representatives are happy to assist you in understanding your available coverage options.

As health reform inches toward fruition, remember: Many changes will occur from now to 2014 and beyond. As changes do occur, you can depend upon us to provide timely guidance and to update that guidance as necessary to reflect any new requirements that may come along.

During the months and years ahead, please continue to look for updates on health reform. Additionally, information on the Affordable Care Act itself is available from the National Restaurant Association at www.restaurant.org. UnitedHealthcare also offers a wealth of additional information on health care reform at www.uhc.com/united_for_reform_resource_center.htm. We look forward to assisting you as health care reform continues to move forward.