

UnitedHealthcare — Group Renewal Notice

Account Manager: Karen Holloway, Group Sales — Midwest Region

Issued: April 28, 2026 | Group #: 7042-ACM-IL

April 28, 2026

Pilar Mendez, VP People Operations
ACME Corporation
1480 Industrial Parkway
Naperville, IL 60540

RE: 2026–2027 Plan Year Renewal

Dear Pilar, Thank you for trusting UnitedHealthcare with ACME Corporation's employee health benefits. Below please find your group's renewal terms for the plan year beginning July 1, 2026. Please review and return signed acceptance no later than May 30, 2026.

Group Summary

Group name	ACME Corporation
State of issue	Illinois
Industry / SIC	Industrial Machinery (SIC 3559)
Eligible employees	200
Current effective date	July 1, 2025
Renewal effective date	July 1, 2026
Broker of record	[Broker placeholder]

Plan Design — Choice Plus PPO

Benefit	Current (2025–2026)	Renewal (2026–2027)
Network	Choice Plus PPO	Choice Plus PPO
Deductible — individual	\$2,000	\$2,500
Deductible — family	\$4,000	\$5,000
Out-of-pocket max — individual	\$4,000	\$5,000
Out-of-pocket max — family	\$8,000	\$10,000
Coinsurance (member share)	20%	20%
PCP copay	\$25	\$30

Specialist copay	\$45	\$55
Emergency room copay	\$300	\$350
Rx Tier 1 / 2 / 3	\$10 / \$35 / \$70	\$10 / \$40 / \$80

Monthly Premium Rates — Choice Plus PPO

Coverage tier	Current rate	Renewal rate	Change
Employee only	\$612.40	\$698.14	+14.0%
Employee + spouse	\$1,346.30	\$1,534.79	+14.0%
Employee + child(ren)	\$1,224.80	\$1,396.27	+14.0%
Family	\$1,898.45	\$2,164.23	+14.0%

Renewal Rationale

The renewal increase reflects observed group-level claims experience over the trailing 12 months, regional medical inflation in the Midwest market, and specialty-pharmacy trend (notably GLP-1 utilization). Group-level loss ratio for the trailing 12 months is approximately 87%. Two catastrophic claimants above the \$50,000 threshold contributed materially to the renewal underwriting.

Action Required

Acceptance deadline: May 30, 2026

Effective date: July 1, 2026

Open enrollment window: June 1 – June 21, 2026

Please contact your account manager with any questions. We appreciate the opportunity to continue serving ACME Corporation.

Sincerely,

Karen Holloway
Group Sales — Midwest Region