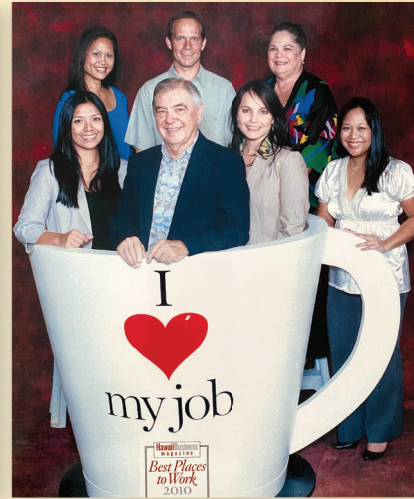


Celebrating
25
Years of
Better
Health

Since 1996, UHA Health Insurance has been working hard to improve the lives of everyone we touch. Whether it's inspiring employers to create healthier workplaces, sponsoring events that uplift our community or supporting local nonprofits that improve lives, caring is at the heart of what we do. *Mahalo for being a part of our UHA family.*



UHA Financial Health Check

As your health insurer, it's reassuring to know that UHA is financially healthy with strong reserves, steady membership growth and solid customer satisfaction scores. Strong reserves ensure that UHA can continue

to pay claims when health emergencies arise. We've also held a consistent track record of rate stability, even as factors such as the cost of prescription drugs have gone up.

Rate Stability

Offering quality insurance is at the heart of what we do. Over the last five years, we've been able to maintain that quality while establishing a trend of lower annual rate increases for our medical, drug and vision plans. As a health insurance provider, we comply with all of Hawaii Insurance Division standards and regulatory requirements. In addition, we are accredited by URAC – one of the nation's leading health plan accrediting organizations.

Over the last few years, UHA continued to maintain our lowest rate adjustments* on average. UHA's 2021 average rate adjustment was only +1.88%

*Based on UHA's average historical rate adjustments for its medical, drug and vision combined for all groups over the past five years, 2017-2021.

FOR EMPLOYERS

Over 350 Businesses Connected to our Worklife Reimagined Webinar Series

Hosted on our *UHA Connecting the Dots* platform, our Worklife Reimagined webinar series showcased local and national experts who spoke about challenges in the workplace and offered insightful solutions on everything from avoiding burnout and motivating change to becoming a better leader. To view the series, visit uhahealth.com/webinars.



Supporting Entrepreneurship Through Mana Up and HVCA

As a sponsor of both Mana Up's accelerator program as well as the Hawaii Venture Capital Association (HVCA), UHA is helping to build the ecosystem for local entrepreneurs so they can scale up to reach global markets. When these entrepreneurs succeed, they help to sustain our local economy through economic diversification, job creation, and the use of locally sourced ingredients.



MANA UP

HVCA
Hawaii Venture Capital Association

FOR MEMBERS

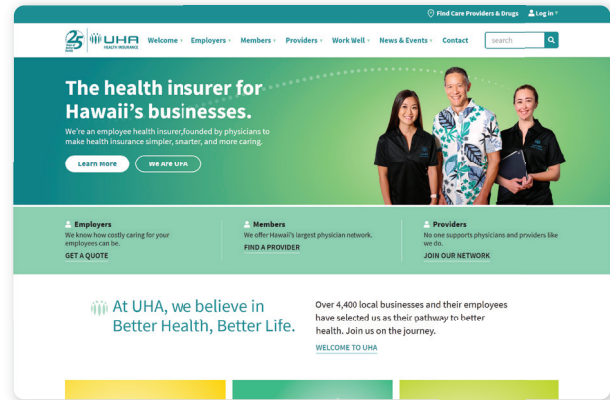
Traveling, Studying, or Working out-of-state? You're Covered

UHA Health Insurance switched its mainland coverage network to UnitedHealthcare's Options PPO Network. Through our relationship with UnitedHealthcare, UHA Health Insurance will offer seamless access to quality medical care from UnitedHealthcare's extensive mainland network of providers, as well as online tools and resources to help you find the right care during your travels. To learn more about getting care when you're traveling on the mainland, visit uhahealth.com/mainlandcare.



We Redesigned the UHA Website with You in Mind

Our newly redesigned uhahealth.com website continues our 25-year legacy to create meaningful user interactions that are simple, intuitive and worry-free. Find a physician or care provider near you, view your benefits, learn about health-related topics, or sign up for a wellness program. It's all at your fingertips at uhahealth.com.



FOR PHYSICIANS

\$1,000,000 Donation to JABSOM to Support the Training of Future Doctors

To commemorate UHA's 25th anniversary, a \$1 million donation was made to the University of Hawai'i at Mānoa John A. Burns School of Medicine (JABSOM) to support student learning. The donation establishes the UHA Health Insurance and the Dr. Max G. Botticelli Medical Innovation Endowment, which will support JABSOM's efforts to develop and implement new curriculum initiatives, including learning communities and problem-based learning.

"This donation not only recognizes Dr. Botticelli – one of our founding instructors," said Jerris Hedges, Dean of JABSOM, "but UHA's generosity in creating a student-learning center that will deliver unparalleled training for future doctors in Hawai'i."

The \$1 million gift is the most recent from UHA to JABSOM. In August 2020, UHA announced the donation of \$100,000 to underwrite the launch of

the innovative patient-centered learning communities curriculum designed to help graduates develop trusting doctor-patient relationships that have been shown to improve health outcomes.



FOR COMMUNITY & NONPROFIT ORGANIZATIONS

\$1,515,935 in Direct Support for our Community

UHA is proud to be ranked by Honolulu Business Magazine as one of Hawaii’s Most Charitable organizations. As a company 100% dedicated to Hawaii and its people, we believe in strongly supporting our island home.

Highlights include:

- The top organizations we helped this year included: University of Hawai’i at Mānoa John A. Burns School of Medicine (JABSOM), Kapi’olani Medical Center’s Sex Abuse Treatment Center (SATC), March of Dimes, American Heart Association, Hawaii Community Foundation, and American Cancer Society.
- Over \$220,500 to support community and family health with special emphasis on mental health, physical well-being and safety, and protection of our most vulnerable.
- Over \$1,063,500 to develop Hawaii’s future leaders through education, mentorship and advocacy.

\$100,000 Donated to the Sex Abuse Treat Center

During the Kapi’olani Radiothon, UHA was pleased to announce a surprise donation of \$100,000 designated for Kapi’olani Medical Center’s Sex Abuse Treatment Center (SATC) – the largest single amount ever given during the Radiothon’s 15-year history. The donation will help to expand outreach services by allowing victims to communicate with the organization digitally. Currently, victims can only report assaults via a crisis phone hotline. The technological upgrade will also provide access to information in more than 100 languages.



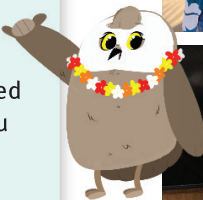
FOR UHA ASSOCIATES

Adapting and Thriving in a Year of Change

The heart and strength of UHA can be found in its people. As UHA celebrates 25 years of service, we applaud the lasting contributions our associates have made in service to our members, and in support of each other.

2021 Highlights include:

- Transitioned to a hybrid work environment that reduced commuting times, allowed for more freedom and autonomy, and improved overall well-being
- Heard from associates firsthand through an AI-powered employee engagement tool featuring our mascot Ku'u Mana'o the pueo
- Implemented KudoBoard, an internal online bulletin board where associates can recognize outstanding service and give each other friendly "kudos"
- Celebrated our 25th anniversary "local-style" with a specially designed anniversary aloha garment from Iolani and a Founder's Day paina featuring Hawaiian food from Kupu Hawaii



ARRIVING THIS SUMMER



UHA
ONE PlanSM

The simple business health insurance plan.
New from UHA!

Voice of the Customer

2021 Survey Results

Last year, we contacted over 1,600 UHA members and employers to measure the quality of their experiences when contacting us by phone, email or online for a question or resolution. We appreciate everyone who took the time to complete our survey. Your feedback helps us to improve our services year after year.

93%

CUSTOMER SATISFACTION

On average, 93% of UHA members and employers were satisfied with their support experience. We have continued to maintain or incrementally increase our service levels since 2019.

“My company had UHA, went away from UHA, and then came back to UHA because everyone was unhappy. I’ve always had good service with them. Recently, I was in Costco and my new pair of glasses only cost a hundred and thirty-four dollars including examination and everything. UHA is taking good care of me.”

UHA Member, Cheri S., 2021

A Hawaii Business Top 250 Company

This year, we’ve moved up five places to #25 on the list (how appropriate on our 25th anniversary). By taking excellent care of employers and members and helping them succeed, we’ve succeeded as well in becoming a company in the top 10% of Hawaii’s companies.

Recommended

BY MEMBERS & EMPLOYERS

“Recommended” by Members and Employers, 3X the National Average.

On average, 67% of members and employers said they were “Likely to Recommend” UHA to a friend, a score that is 3X the industry benchmark of 19%.

“After spending almost an entire year working remotely, the staff of the Hawaii Primary Care Association (HPCA) felt the deep strain of being separated from their colleagues, along with the added stress of working on pandemic response. Looking for ways to recreate the fun, personal connections they had pre-COVID, UHA’s *Work Well*™ team assisted HPCA with a friendly competition using a wellness app. The one-month program was so well received by the HPCA team that they decided to expand it to all the Community Health Centers this year.”

Hawaii Primary Care Association, Insured since 2005



Topa Financial Center
Bishop Street Tower
700 Bishop Street, Suite 300
Honolulu, HI 96813-4100
(808) 532-4000

