



HOSPITALITY ASSOCIATIONS ALLIANCE

FEATURING EXCLUSIVE SOLUTIONS FOR MEMBERS OF THE MISSOURI RESTAURANT ASSOCIATION

The Hospitality Associations Alliance, a strategic alliance platform created by the National Restaurant Association and UnitedHealth Group, offers exclusive solutions that benefit **Missouri Restaurant Association (MRA)** members and their employees. The Alliance provides guidance and solutions to help members navigate state and federal compliance areas, and features special offerings from industry-leading organizations such as UnitedHealthcare®, Optum® and DigiPro Media.

The Hospitality Associations Alliance program:

- **Provides access to more affordable health care solutions with members-only pricing.**
 - Exclusive discounts on medical and specialty benefits from UnitedHealthcare.
 - Exclusive Association Health Plan option for small employers in the hospitality industry (insured and serviced by UnitedHealthcare).
- **Promotes and supports health and wellness in the hospitality industry.**
 - Free National Restaurant Association Pharmacy Discount Card program for prescription savings (not insurance).
 - Discounted Health Savings Account (HSA) from Optum.
- **Helps members mitigate the risk of Americans with Disabilities Act (ADA) website accessibility lawsuits.**
 - Exclusive discounts on website accessibility solutions from DigiPro Media.

For more information on the Hospitality Associations Alliance program, contact **Amy Hathaway** at amyhathaway@uhg.com.

EXCLUSIVE SOLUTIONS FOR MRA MEMBERS

Solution	Details
<p>Exclusive Health Care Discounts*</p>  <p>Contact Amy Hathaway at amyhathaway@uhg.com.</p>	<ul style="list-style-type: none"> Up to a 5% discount on manual medical rates for fully insured groups with 51 or more eligible employees. An annual invoice credit of up to 5% on administrative fees for new ASO medical products for self-funded groups with 100 or more eligible employees. Up to a 5% discount on specialty benefits (dental, vision, life, disability, accident and critical illness) for fully insured groups – in addition to all other discounts including bundling benefits programs.
<p>Association Health Plan</p>  <p>Visit restauranthealthcare.org.</p>	<ul style="list-style-type: none"> Available to small restaurant and lodging member employers with 2-99 eligible employees. The Restaurant & Hospitality Association Benefit Trust offers small businesses some of the same product selection and pricing flexibility advantages formerly available only to large employers. Features a product portfolio with more than 120 health plan designs. Insured and serviced by UnitedHealthcare.
<p>Free Pharmacy Discount Card</p>  <p>Contact Amy Hathaway at amyhathaway@uhg.com.</p>	<ul style="list-style-type: none"> Helps employees save up to 75% (average savings of about 40%) on all FDA-approved prescription medications. Accepted at more than 62,000 pharmacies nationwide. Cards are pre-activated and easy to use; privacy is protected. Each time a Card is used, the Missouri Restaurant Association Educational Foundation receives a portion of the proceeds. There are no costs for ordering or using this Card. Administered through OptumRx®. This discount card program is not insurance.
<p>Discounted Health Savings Account (HSA)</p>  <p>Visit restauranthealthcare.org/optumhsa.</p>	<ul style="list-style-type: none"> Available to all eligible members with a qualifying high-deductible health plan – regardless of insurance carrier. Provides a tax-advantaged way for employees to pay for qualified medical expenses now and in the future. The Optum Bank HSA solution offers a 20% discount on the Monthly Maintenance Fee for members and their employees. Optum leverages holistic integrated health care and financial data to deliver various consumer engagement strategies that help drive savings. Administered through Optum Bank®, Member FDIC, with nearly 3.5 million HSA accounts and \$9.4 billion in HSA assets under management.**
<p>Website Accessibility Solutions</p>  <p>Visit adotpro.net/natrest to protect your website today.</p> <p>For creating a new, web accessible website or to remediate your current website, contact John Guidroz at jguidroz@digipromedia.com.</p>	<ul style="list-style-type: none"> Significant member discounts from DigiPro Media, a website services provider specializing in web accessibility related to the Americans with Disabilities Act (ADA). The ADA is the law of the land, making discrimination against people with disabilities illegal. ADA website accessibility is a recent “hot button” legal issue for hospitality business owners. DigiPro Media’s immediate solution, Adot Pro, can provide an initial website accessibility plan as the first line of protection for member businesses at a 33% discount off the standard subscription. DigiPro Media offers members additional web solutions to build a new, fully accessible website at a 25% discount off the monthly DigiPaas Hosting/Platform access.

*Some restrictions and exclusions apply. Discounts are available only to members of the National Restaurant Association and its state restaurant association partners; and may vary by location and group size.

Insurance coverage provided by or through UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of Illinois, Inc. or their affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of the Midwest, Inc.

**Optum Bank Book of Business, 12/31/17.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. This communication is not intended as legal, investment or tax advice. Please contact a competent legal, investment, or tax professional for personal advice on eligibility, investing, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.

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