



# Welcome

Explore the ways your health plan is designed  
to help you take better care of yourself

United  
Healthcare

# Thank you for being a member



We're here to help make each step of your health care experience easier. Take a look at this guide to help you better understand your benefits, find care options, manage costs and get more out of your health plan—and start experiencing all that care can do for you.



## Call toll-free

If you don't have computer access, need language assistance or still have questions after reading this, please call the toll-free member phone number on your health plan ID card.



## Connect with us

-  [Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare)
-  [Twitter.com/UHC](https://twitter.com/UHC)
-  [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare)
-  [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

## It's easier to connect to your plan

Your benefits include personalized digital tools that help you check in on your plan whenever you want—which helps make it easier to stay on top of your benefit details.



### Activate your [myuhc.com](https://myuhc.com) account

When it comes to managing your health plan, [myuhc.com](https://myuhc.com)® lets you see what's covered, manage costs and so much more. To help everyone get more from their plan, it's important that each member age 18 and over consider creating their own account. Use [myuhc.com](https://myuhc.com) to:

- Find the average cost of care
- See what's covered
- View claim details
- Check your plan balances
- Find network providers

### Get started today:

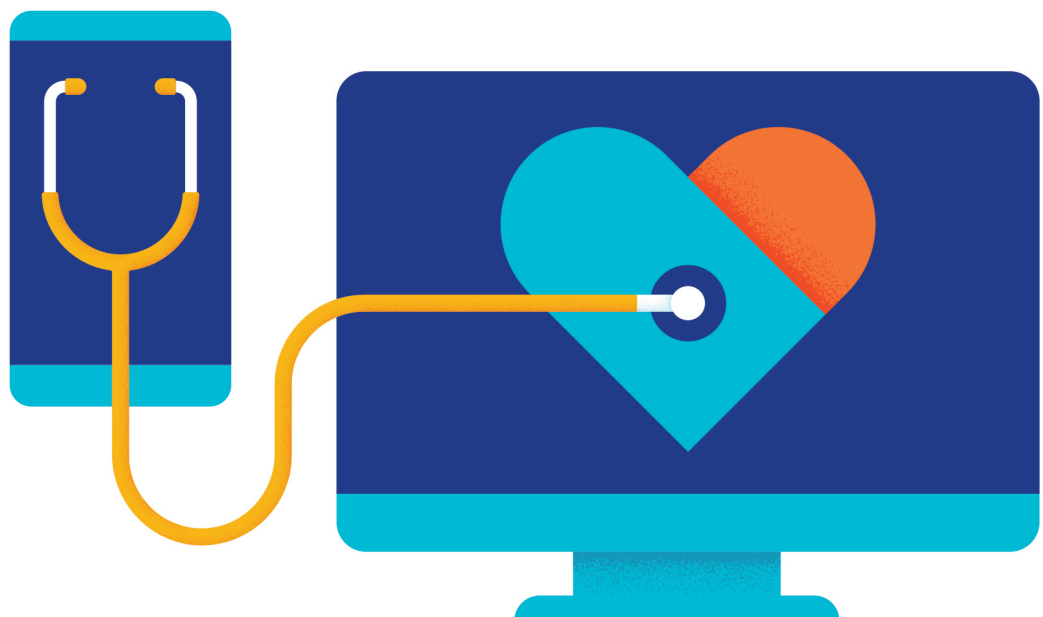
- Go to [myuhc.com](https://myuhc.com) > **Register Now**
- Have your ID card handy and follow the step-by-step instructions



### Download the UnitedHealthcare app

The UnitedHealthcare® app puts your health plan at your fingertips. Download it to:

- Find nearby care options in your network
- View and share your health plan ID card with your doctor's office
- Video chat with a doctor 24/7



# Simple ways to help you save

Here are a few good-to-know things you can do to help get more out of your health plan.



## Stay in the network

The doctors and facilities in the network may have agreed to provide services at a discount — so staying in network makes sense, especially when visiting an out-of-network provider could end up costing you a lot more for care or may not be covered at all.

Sign in to [myuhc.com](https://myuhc.com) > **Find Care & Costs** to locate:

- Labs
- Mental health professionals
- Hospitals
- Network providers



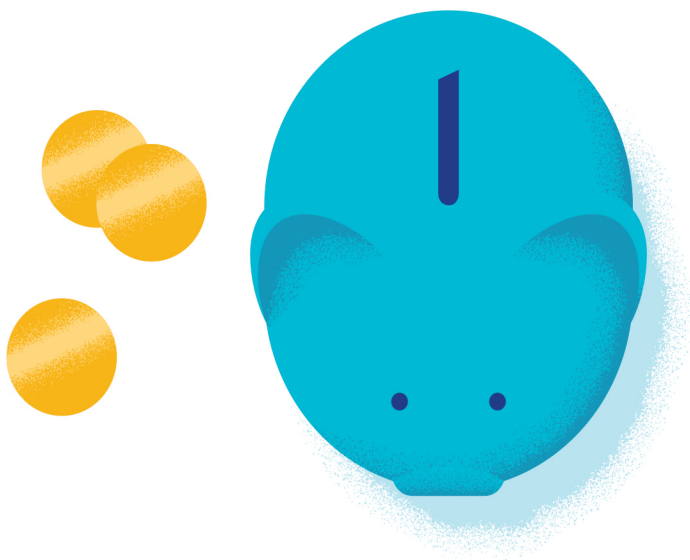
## Look up the cost of medication

Sign in to [myuhc.com](https://myuhc.com) > **Pharmacies & Prescriptions** to find information about your medication, pricing and lower-cost options.



## Shop around

With such a wide variety of services, from minor procedures to major surgeries, it's a good idea to check approximate pricing first. Visit [myuhc.com](https://myuhc.com) > **Find Care & Costs** to view average costs.



## With a PCP, there's a doctor in your corner

Your primary care provider (PCP) is your health guide—someone who can help connect you to the care you need and help you avoid cost surprises. A PCP can be a family practitioner, internist, pediatrician or general medicine physician.\* Although your plan may not require you and each covered family member to select a network PCP,\*\* it can be a good idea to have one.

### Your PCP:



Generally knows your health history and health goals



Provides routine care, which may help identify potential health issues earlier



Advises you when to see a specialist and provides electronic referrals

\* Laws in some states allow you to choose a specialist, like an OB/GYN, as your PCP.  
\*\* Depending on your health plan, selection of a PCP may be required.



### Keep up on preventive care

Preventive care—such as routine wellness exams and certain recommended screenings and immunizations—is covered by most of our plans at no additional cost when you see network providers. A preventive care visit may be a good time to help establish your relationship and create a connection for future medical services. Learn more at [uhc.com/health-and-wellness/preventive-care](https://uhc.com/health-and-wellness/preventive-care).



### Find a network provider

Sign in to [myuhc.com](https://myuhc.com) > **Find Care & Costs** to find a network PCP, clinic, hospital or lab based on location, specialty, availability, hours of operation and more. You can even see patient ratings and view average costs before you choose a provider. If you would like more information about a provider's qualifications, call the member phone number on your ID card.



### Choose a doctor

The **UnitedHealth Premium® program** uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality providers. Find UnitedHealth Premium Care Physicians by going to [myuhc.com](https://myuhc.com) > **Find Care & Costs** and look for blue hearts.



# Here's an example of how a typical health plan works

Let's take a look at an example of how a typical plan works when you receive care from a network provider.

Your plan may be different than this example, so to find your specific details go to [myuhc.com](https://myuhc.com) > Coverage & Benefits.

## Plan start



You pay 100%\*

At the start of your plan year, you pay 100% of your covered health services until you meet your **deductible**, which is the amount you pay before your plan starts sharing costs.

## Deductible reached

You pay 20%

Your plan pays 80%

Now, your health plan starts to share a percentage of the costs with you — this is your **coinsurance**. \*

## Out-of-pocket limit met

Your plan pays 100%



Here, your plan's got you covered at 100%. Your **out-of-pocket limit** is the most you could pay for covered services in a plan year — copays and coinsurance count toward this.

Along the way, you may also be required to pay a fixed amount—or **copay**—each time you see a provider.

\*Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.

## Here's what to do if you need:



### Hospital care

Talk to your PCP first to determine which hospital in your network can meet your medical or surgical needs. You or the admitting physician may be required to notify us before you're admitted.



### Prior authorization

Your plan may also require prior authorization, sometimes called preauthorization, before you receive certain services. This means that you or your network provider may need to get approval from your plan before the services are covered. Call the member phone number on your ID card to check if prior authorization is needed.



### Referrals

If your ID card says "Referrals Required," have your PCP send us an electronic referral before you make an appointment with a specialist or other network provider. Without it, your care may not be covered and you may end up paying more. To learn what services require referrals, or to confirm that a referral has been made, sign in at [myuhc.com](https://myuhc.com).

### Referrals aren't needed to see the following network providers:

- Obstetricians/gynecologists
- Behavioral health or substance use disorder clinicians

Emergencies are covered anywhere in the world—including hospitals out of the network—without a referral.

# Get to know your care options and costs

How much you pay for care can depend on where you get it — and a great place to start may be with your PCP. For serious or life-threatening conditions, call 911 or go to an emergency room.

|                                                |                                                                                   |                                                                                   |                                                                                   |                                                                                     |                                                                                     |
|------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Care options to consider and approximate costs | START HERE                                                                        |                                                                                   |                                                                                   |                                                                                     |                                                                                     |
|                                                |  |  |  |  |  |
|                                                | PCP                                                                               | 24/7 Virtual Visits                                                               | Convenience care                                                                  | Urgent care                                                                         | Emergency room                                                                      |
|                                                | Care from the doctor who may know you best                                        | See a doctor whenever, wherever                                                   | Basic conditions that aren't generally life-threatening                           | Serious conditions that aren't generally life-threatening                           | Life- and limb-threatening emergencies                                              |
|                                                | Average cost*                                                                     | Less than \$49**                                                                  | \$100                                                                             | \$180                                                                               | \$2,200                                                                             |
| Hours                                          | Varies by location                                                                | 24/7                                                                              | Varies by location                                                                | Varies by location—may be open nights/weekends                                      | 24/7                                                                                |
| How to connect                                 | Contact your PCP                                                                  | myuhc.com/virtualvisits                                                           | myuhc.com®                                                                        | myuhc.com                                                                           | myuhc.com                                                                           |

✓ indicates the recommended place for care for the following common conditions:

|                         |   |   |   |   |   |
|-------------------------|---|---|---|---|---|
| Broken bone             |   |   |   | ✓ | ✓ |
| Chest pain              |   |   |   |   | ✓ |
| Cough                   | ✓ | ✓ | ✓ |   |   |
| Fever                   | ✓ | ✓ | ✓ |   |   |
| Muscle strain           | ✓ |   | ✓ |   |   |
| Pinkeye                 | ✓ | ✓ | ✓ |   |   |
| Shortness of breath     |   |   |   |   | ✓ |
| Sinus problems          | ✓ | ✓ | ✓ |   |   |
| Sore throat             | ✓ | ✓ | ✓ |   |   |
| Sprain                  | ✓ |   | ✓ | ✓ |   |
| Urinary tract infection | ✓ | ✓ | ✓ |   |   |

## Did you know?

Emergency rooms are likely the most expensive place to get care. When you need to be seen, consider the chart above to help you find care. If you're still unsure about what's best for your situation, sign in to [myuhc.com > Find Care & Costs](#) to locate a network provider or call the member phone number on your ID card for support. If you have a question about what's covered by your plan, visit [myuhc.com > Coverage & Benefits](#) for answers.

\*Source 2019: Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$2,000.00 difference between the average emergency room visit, \$2,200 and the average urgent care visit \$180.) The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

\*\*The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

Check your official health plan documents to see what services and providers are covered by your plan.

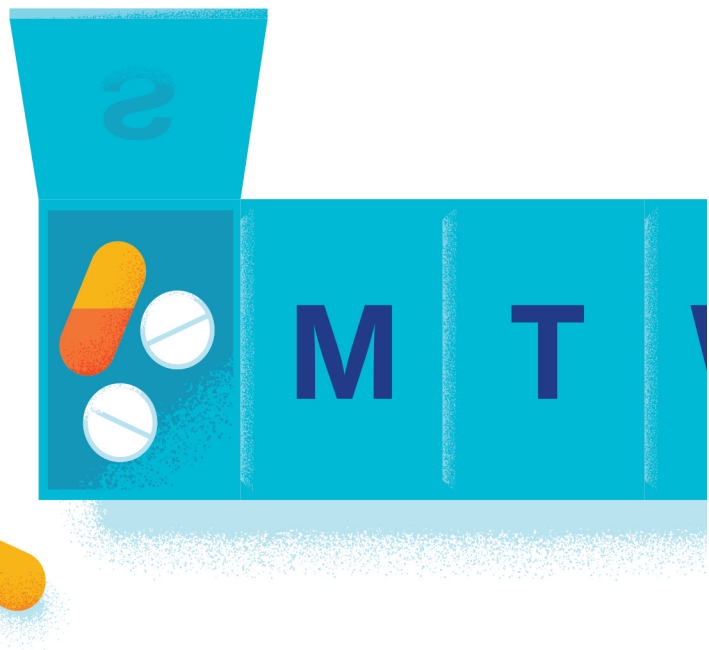
## Say hello to OptumRx

OptumRx® pharmacy services help make it easier to save on medications and keep track of them, too—whether you're online or on the go.

## More ways to help manage your meds

When you go to [myuhc.com](https://myuhc.com) > Pharmacies & Prescriptions you can:

- Find and compare medication costs
- Locate a network pharmacy
- See if your medications have any requirements before filling them



## Two ways to fill your prescriptions



### Use home delivery

Order a 3-month supply through OptumRx and you may pay less for medication, get standard shipping at no cost and save trips to the pharmacy. Sign up on [myuhc.com](https://myuhc.com), use the UnitedHealthcare app or call the member phone number on your ID card. Make sure you have at least a 1-month supply to cover you through the transition.

\*Not all prescriptions are eligible for home delivery.



### Pick up at the pharmacy

Use your ID card at any network pharmacy. You can find network pharmacies at [myuhc.com](https://myuhc.com), on the UnitedHealthcare app or by calling the member phone number on your ID card.

## Keep costs in check

Your Prescription Drug List (PDL)—available on [myuhc.com](https://myuhc.com)—lists the most commonly prescribed medications covered by your plan. Choosing medications in the lower tiers may help you save money. And, consider generic medications instead of brand names which may keep costs down.

## Health and wellness benefits powered by care

As part of your health plan benefits, you can sign up for wellness programs and health support services at no additional cost to you. Here's what your plan offers.



### Rally

#### Rewards for well-being

Have fun and get healthier with Rally®. Take a health survey to see how you're doing in key areas like nutrition and fitness, get personalized recommendations that fit your lifestyle, track your progress on your dashboard and earn Rally Coins that can be redeemed for rewards. Get started at [myuhc.com](https://myuhc.com).



### Real Appeal

#### Lose weight, feel great

Connect with a community of support with Real Appeal®, an online weight loss program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 online resources, a mobile app to set and track goal progress and a Success Kit with scales, exercise tools, food guides and more delivered to your door. Get started at [myuhc.com](https://myuhc.com).



## 24/7 Virtual Visits

### Get care, virtually anywhere

With 24/7 Virtual Visits, you can connect to a doctor by phone or video\* through myuhc.com® or the United Healthcare® app. 24/7 Virtual Visits doctors are part of a select group of providers focused on providing quality virtual care when you need it. They can treat a wide range of health conditions, from flu and pinkeye to migraines and more, and can even prescribe medication\*\* as needed. 24/7 Virtual Visits can treat many of the same conditions as an ER or urgent care, so it may be a good option to use as an alternative - particularly in times when your primary care provider isn't available. 24/7 Virtual Visits can save you \$130 compared to an urgent care visit and up to \$2,000 compared to an ER visit.

\*Data rates may apply.

\*\* Certain prescriptions may not be available, and other restrictions may apply.





# Here's the fine print

## We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

**Mail:** UnitedHealthcare Civil Rights Grievance  
P.O. Box 30608  
Salt Lake City, UT 84130

**Online:** [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at  
<http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services  
200 Independence Avenue SW, Room 509F  
HHH Building  
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LŪ'U Y: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어 (**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تويوغلل اقدع اسملا تامدخ ناف، (Arabic) ةيبرغل اشدحت تنك اذا: هي بن ت  
ىل ع جردمل ين اجمال فتادل مقرب لاصتال اى جري. لكل ةحاتم ةين اجمال  
لئب قضاخل فيرعتل اق اطب

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide

linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação. ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódí ninaaltsoos nitl'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'i biká'ígíí bee hodíilnih.

Visit [www.uhc.com/legal/required-state-notice](http://www.uhc.com/legal/required-state-notice) to view important state required notices.

Member phone number services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the member phone number services are for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Evaluation of New Technologies: UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

Twitter is a registered trademark of Twitter, Inc. Facebook is a registered trademark of Facebook, Inc. YouTube is a registered trademark of Google, Inc. Instagram is a registered trademark of Instagram, LLC.

The UnitedHealthcare® app is available for download for iPhone® or Android®.

Android is a registered trademark of Google LLC.

Google Play and the Google Play logo are registered trademarks of Google Inc.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.

Members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing average cost data, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

OptumRx® is an affiliate of UnitedHealthcare Insurance Company.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](http://myuhc.com)®. You should always visit [myuhc.com](http://myuhc.com) for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit [myuhc.com](http://myuhc.com) for detailed program information and methodologies.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

## Take care, take note

[illegible]

## Take care, take note

[illegible]



Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.

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