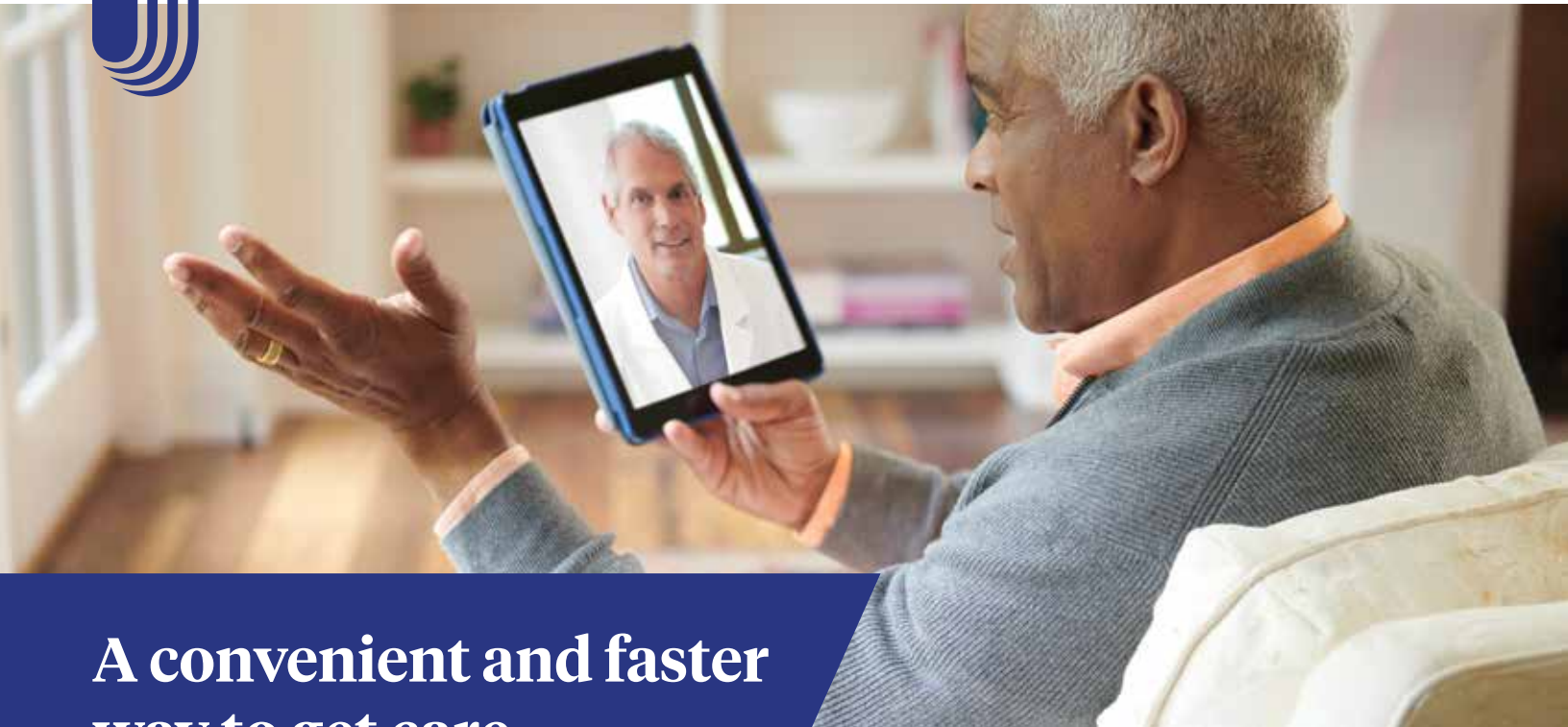




A convenient and faster way to get care

With 24/7 Virtual Visits, employees can conveniently connect to a doctor by phone or video* through myuhc.com® or the UnitedHealthcare® app.

Connecting employees with 24/7 care, from virtually anywhere

Doctors 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 may treat many of the same conditions as in-person urgent care, so it may be a good alternative option for employees—particularly in times when their primary care provider isn't available. No appointments are necessary, and 98% of needs are resolved.¹



No additional administrative costs

24/7 Virtual Visits are fully integrated with your benefit plan administered by UnitedHealthcare and are provided at no additional administrative cost to you, the employer.

A way to help employees save money

In many cases, 24/7 Virtual Visits may cost less than in-person urgent care or emergency room (ER) visits. The cost is generally \$49 or less.^{***}

Average costs of receiving care at other locations:²

\$190 for an urgent care visit

\$1,700 for an ER visit

*Data rates may apply.

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

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

Understanding how it all works

24/7 Virtual Visits are covered under member health plans administered by UnitedHealthcare with some member cost-share. Member cost-share is based on the benefit plan as follows:³

Benefit plan	24/7 Virtual Visits benefit
High deductible health plan	- Follows standard medical plan rules - Member pays full cost of the visit until deductible is met - Each visit cost is generally \$49 or less* - Once deductible is met, member pays their coinsurance or cost-share under their medical plan rules - Once out-of-pocket limit is met, member pays \$0
Coinsurance and deductible plan	- Follows standard medical plan rules - Member pays same member cost-share percentage, pre- and post-deductible - Once out-of-pocket limit is met, member pays \$0
Cost-share plan	- Can be set to the same cost-share level as an office visit OR - A lesser cost-share than standard office visit - Self-funded plans can specify employee cost-sharing

The 24/7 Virtual Visits provider groups we contract with are aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines. Contracted provider groups are currently operating in all 50 states and the District of Columbia.



The cost of 24/7 Virtual Visits

Claim cost

Generally \$49 or less per visit.*

Member cost

Cost-share plans can be at or below in-office visit rate, depending on client preference.

For fully insured clients, member cost-share/copay amounts are based on the UnitedHealthcare medical benefits product offering in their state.

Employer cost

With administrative services only (ASO) plans, employers pay the normal difference between the employee's cost-share amount and the total claim cost.

Contact your UnitedHealthcare representative for more information

United
Healthcare

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

¹ Based on internal analytics of UnitedHealthcare Employer and Individual (UNET platform) population for all providers, full year 2020.

² 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. The information and estimates provided are for general information and illustrative purpose only. Virtual Visits are not included with UnitedHealthcare's Preventive Plan.

³ Contracted 24/7 Virtual Visits provider groups may vary by state and are subject to changes dependent on state laws and regulations.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product 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.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.