



# Get a smart start to choosing your benefits

Welcome to a network of quality care, designed to help lower your costs. Our health plans are built with affordability, convenience and simplicity in mind. Speaking of simple, here are some quick things to consider when picking a plan that best fits your needs.

## 1 Ask yourself these questions

- Are you considering enrolling in an HMO plan? If yes, then you must choose a primary care provider (PCP). Using our provider network can help you make that choice. Your PCP will also provide referrals, if needed, to see a network specialist that's part of your PCP's medical group.
- What kind of care might you or your family need in the plan year ahead? An HMO plan is a network only plan (except for urgent and emergency care). For example, if you have major health care needs or see specialists often, you may want a plan that offers more options to see network or out-of-network providers.
- How do you prefer to manage your costs? HMO plans have predictable copays, so there are no cost surprises.
- Are your medications covered? Check a plan's Prescription Drug List (PDL) to see your costs and the tier level of the specific drug.



**Your PCP is your health guide—someone who can help connect you to the care you need**

## 2 Make care more convenient with 24/7 Virtual Visits

With 24/7 Virtual Visits, you can connect to a provider by phone or video<sup>1</sup> on [myuhc.com](http://myuhc.com)<sup>®</sup> or the UnitedHealthcare<sup>®</sup> app. Providers can diagnose and treat a wide range of health conditions, including many of the same conditions as an emergency room (ER) or urgent care. Providers may even prescribe medication,<sup>2</sup> if needed.

### Get help choosing a plan



Scan this code for tips on how to pick a health plan

## 3 Get preventive care at no additional cost

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 with your PCP and create a connection for future medical services.

## 4 Earn with UHC Rewards

With UnitedHealthcare Rewards, you can earn up to \$300 for completing a variety of actions, including getting a biometric screening, completing a health survey, tracking your steps or sleep and getting your annual checkup. Even better, it's included in your health plan at no additional cost.



## For more helpful resources

Call **1-866-873-3903**, TTY 711



<sup>1</sup> Data rates may apply.

<sup>2</sup> Certain prescriptions may not be available, and other restrictions may apply.

The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities.

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

If you are not currently enrolled with UnitedHealthcare pharmacy benefit coverage, you may access your health plan's member website for additional information during your open enrollment period or you may contact your employer or health plan for additional information. Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. 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.

Please note that services may be available in person or via telehealth from your primary care provider, treating specialist, or from another contracting health professional, clinic or health facility. In addition, if your health plan includes out-of-network benefits, these services may be available either via telehealth or on an in-person basis at the out-of-network cost-share, which is generally higher than the in-network cost-share, however, the balance billing protections that generally apply if you seek coverage from an in-network provider will typically not apply. Please check your health plan for specific coverage details.

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.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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

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

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United Healthcare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).