



# 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.



### Access your plan details at myuhc.com

Your personalized member website, **myuhc.com**<sup>®</sup>, is designed to help you understand your benefits and make more informed decisions about your care. Register at **myuhc.com** to:

- Find care and compare costs for providers and services in your network
- Check your plan balances, view your claims and access your health plan ID card
- Access wellness programs and view clinical recommendations
- Start a 24/7 Virtual Visit, where you can connect with providers by phone or video\*

### Set up your account today:

- Go to **myuhc.com > Register Now**
- Have your ID card handy and follow the step-by-step instructions



### Get on-the-go plan info

See how you can access your plan with **myuhc.com** and the UnitedHealthcare app.

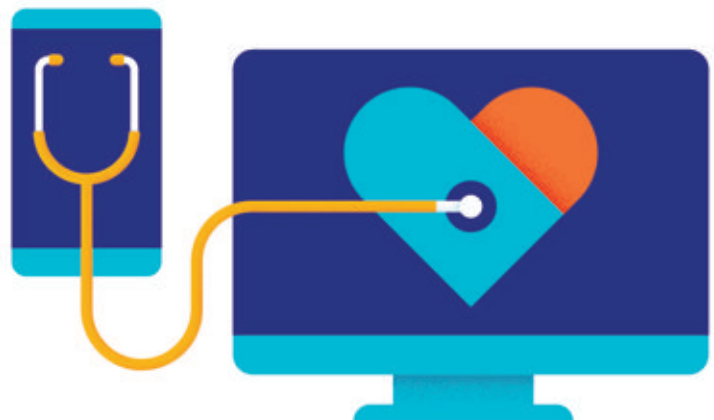
**Watch video: Digital tools to manage your plan (1:28)**



### Download the UnitedHealthcare app

The UnitedHealthcare<sup>®</sup> app puts your health plan at your fingertips. Download it to:

- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card with your doctor's office
- Video chat with a doctor 24/7



\*Data rates may apply.

## 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 visiting an out-of-network provider could end up costing you more for care or may not be covered at all.

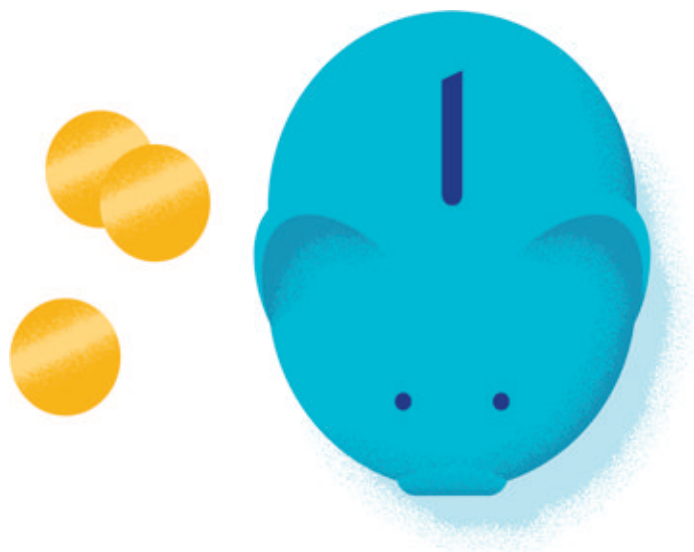
Sign in to [myuhc.com](https://myuhc.com) > **Find Care & Costs** to locate:

- 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 estimate your costs.

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

A PCP is a primary care provider, sometimes called a primary care physician. They are the doctor 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



### 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 estimate the cost of care 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.



### 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).



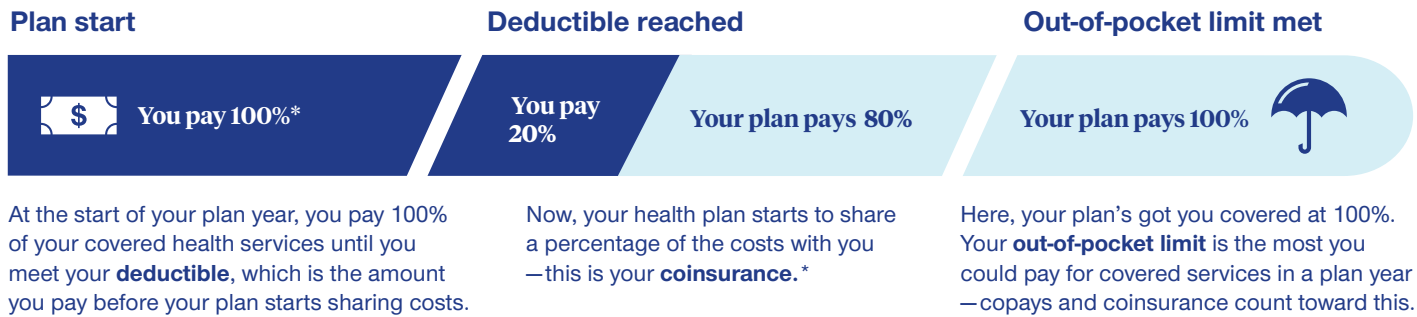
### Choose a doctor

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.



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. Call the member phone number on your ID card <or sign in at [myuhc.com](https://myuhc.com) > Coverage & Benefits> 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) > Coverage & Benefits.

### See a plan in action






Take a look at how copays, deductibles and more work together throughout your plan year.

Watch video: [How a health plan works \(1:30\)](#)



# Compare options, help keep costs down

Getting care at the place that may best fit your condition or situation may save you up to \$2,400 compared to an emergency room (ER) visit.\*

Care options to consider	START HERE				
	 Primary care provider (PCP) The provider who may know you best	 24/7 Virtual Visits A care provider over the phone or by video	 Convenience care Nurse practitioners and physician assistants at retail pharmacy clinics	 Urgent care Physicians and care teams at walk-in clinics	 Emergency room Physicians and care teams at hospital emergency departments
Average cost*	In-person: \$170 Virtual: \$99 or less***	Less than \$49**	\$100	\$185	\$2,600
Allergies	✓	✓			
Bladder infection/UTI	✓			✓	✓
Broken bone				✓	✓
Bronchitis	✓	✓		✓	
Chest pain					✓
Cough	✓	✓	✓		
COVID-19 symptoms	✓			✓	
Earache	✓	✓	✓		
Fever	✓	✓	✓		
Flu/common cold	✓	✓	✓		
Migraine/headache	✓	✓			
Muscle ache/sprain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus infection	✓	✓	✓		
Skin rash	✓	✓	✓		
Sore throat	✓	✓	✓		
Stomach pain (nausea, vomiting, diarrhea)	✓			✓	
Yeast infection	✓	✓			

✓ Indicates the care option to consider for the common conditions listed above.

To learn more, visit [uhc.com/quickcare](https://uhc.com/quickcare).

\* Source 2021: 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 \$2,400 difference between the average emergency room visit, \$2,600 and the average urgent care visit \$185.) 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.

\*\*\* Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply. 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.

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

## Say hello to Optum Rx

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

## 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



## Critical medications available for \$0 out-of-pocket

Designed to help make prescription drugs more affordable, the UnitedHealthcare Vital Medication Program eliminates out-of-pocket costs for certain preferred medications that are critical to maintaining health, including:

- Insulin—rapid, short and long-acting insulins to treat diabetes
- Epinephrine—to treat allergic reactions
- Glucagon—to treat hypoglycemia (low blood sugar)
- Naloxone—to treat opioid overuse
- Albuterol—to treat asthma

## Two ways to fill your prescriptions



### Use home delivery

Order up to a 3-month supply of medications you take regularly.\* 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

Show your ID card at any network pharmacy—which can be found by checking the Pharmacy Locator 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.



### Explore pharmacy benefits

Learn how Optum Rx is designed to help make it easier for you to manage and save on medications.

**Watch video: Understanding your pharmacy benefits (1:44)**



## 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.



### \$0 24/7 Virtual Visits

#### Get care, virtually anywhere

Connect to a provider by phone or video with \$0 24/7 Virtual Visits.\* Providers can treat a range of health conditions and may prescribe medication as needed\*\*—and you may save money compared to an urgent care or ER visit.\*\*\* Visit [myuhc.com](https://myuhc.com) or the UnitedHealthcare app.

\*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.



### UnitedHealthcare Rewards

#### Get in, get rewarded

Earn dollars for taking small steps toward creating a healthier lifestyle. How you earn your reward money is up to you, as long as you meet program goals. Choose from a variety of reward activities, including fitness tracking, sleep monitoring and one-time actions specific to your plan. To start earning, download the UnitedHealthcare app and activate UHC Rewards.



## Preventive care

### 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 for \$0 out-of-pocket when you see network providers. A preventive care visit may be a good time to help establish your relationship with your primary care provider 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).



## Behavioral Support

### Tap into behavioral health support

Get connected to self-help digital tools, in-person or virtual behavioral health providers and other resources that may help with a variety of concerns, such as stress relief, depression and anxiety, relationship difficulties, grief and loss, medication management, alcohol and drug use, compulsive habits, eating disorders and more. Call the member phone number on your ID card or visit [myuhc.com](https://myuhc.com).



## Advocates

### Support with a personal touch

Connect with an Advocate for information and resources to help you understand your benefits and claims, find a doctor and make more informed decisions about your care that may lead to better health outcomes. Call the member phone number on your ID card or use the click-to-chat function at [myuhc.com](https://myuhc.com).



## Real Appeal

### Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal®, an online weight management support program. It's designed to help you live a healthier life with online coaching, access to online fitness content, tools to track your progress and more. Get started at [enroll.realappeal.com](https://enroll.realappeal.com).



# 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 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 قذع اسملا تامدخ ناف، (Arabic) ةيببرعلا ثدحتت تنك اذا: هي بننت  
ىل ع جردملا ين اجمل ا فتال مقرب لاصتالا ىجرى. لكل ةحاتم ةين اجملا  
لجب فصاخلا فيرعتلا قاطب

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**), udostępniłmy 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. لطفاً 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, निःशुल्क 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 jíí'eh, bee ná'ahóót'i'. T'áá shqódí ninaaltsoos nitl'izí bee nééhozinígíí bine'dé' t'áá jíí'ehgo béésh bee hane'í 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.

Optum Rx® is an affiliate of UnitedHealthcare Insurance Company.

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.

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.

**Advocate4Me® 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 program is 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. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments) your coverage documents govern. 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. 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.

Real Appeal is a voluntary weight management 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.

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. Subject to HSA eligibility, as applicable.

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.

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.





Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

B2C EI21529511.1 5/22 © 2023 United HealthCare Services, Inc. All Rights Reserved. 22-1553162-A  
SB 2-50 Level Funded Groups  
2000008618 11/09/23

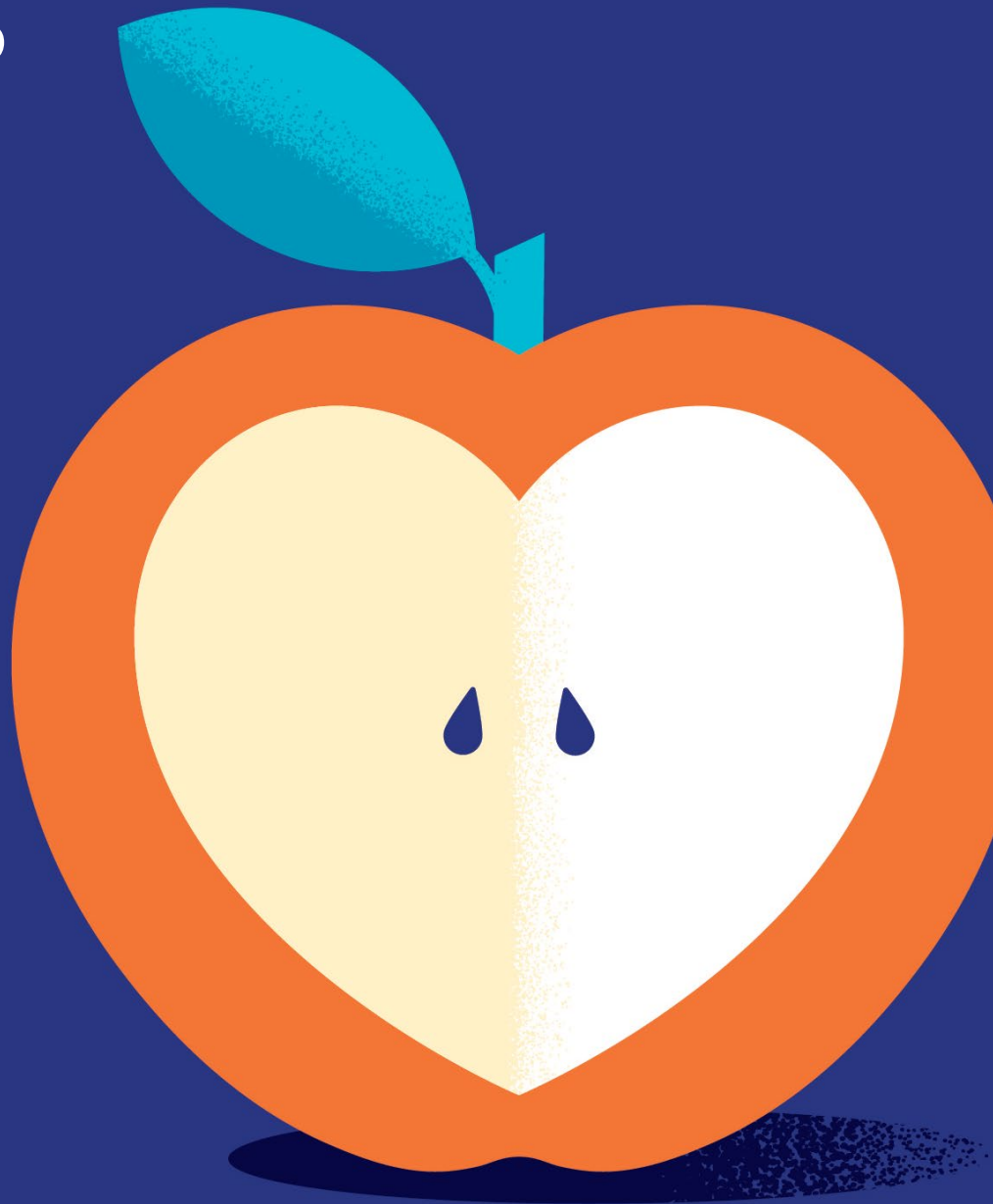
**United  
Healthcare**





UnitedHealthcare Level Funded

# Welcome to Wellness



United  
Healthcare



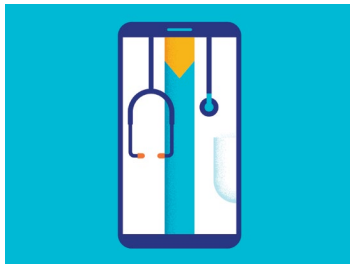
# Level Funded Wellness

Get started with Level Funded Wellness, programs included in your health plan and designed to help you with a healthier lifestyle — all at no extra cost to you.



## UnitedHealthcare Rewards

Earn rewards for reaching program goals and completing one-time activities



## HealthiestYou™ Virtual Care

**Virtual care from your mobile device or computer**  
Talk with medical doctors who can diagnose, treat and prescribe medication



## 24/7 Virtual Visits

**Connect with a doctor 24/7**  
Speak to a doctor by phone\* or video when you want care — anytime, anywhere

\* Data rates may apply.

# Get in on UHC Rewards



Good news — your health plan comes with a program where you may earn up to \$300. UnitedHealthcare Rewards is included in your health plan at no additional cost.

Earn up to  
**\$300**

## There may be so much good to get

With UHC Rewards, a variety of actions, including many things you may already be doing, may lead to rewards. The activities you go for are up to you. Here are some ways you can earn:

### Reach daily goals

- Track 5,000 steps or 15 active minutes each day, or double it for an even bigger reward
- Track 14 nights of sleep

### Complete one-time reward activities

- Go paperless
- Get a biometric screening
- Take a health survey
- Connect a tracker

Personalize your experience by selecting activities that may be right for you —and look for new ways of earning rewards that may be added throughout the year.

## There are 2 ways to get started



### On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select the **Menu** tab and choose **UHC Rewards**
- Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

### On myuhc.com®

- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards
- Choose reward activities that inspire you — and start earning



### Your health

Get in on an experience that's designed to help inspire healthier habits

### Your goals

Personalize how you earn by choosing the activities that may be right for you

### Your rewards

You may earn up to \$300

## Key features:

- Plan participants and eligible spouses may be reimbursed up to \$300, subject to any applicable incentive limits
- Rewards are deposited into an Optum health savings account (HSA) or health Incentive account (HIA) as soon as \$5 in earnings is achieved. Earnings may take 14 days to appear.
- 50% plan year rollover of unreimbursed rewards for those on a non-HSA plan

## Considerations:

- Point tracking does not start until after your effective date
- All earned credits will be deposited into the plan participant's HSA or HIA to be used at your discretion
- Plan participants and spouses on a high deductible health plan will need to set up an Optum HSA, if they do not already have one, to receive reimbursement
- \$25 registration credit will be deposited into the plan participant's HSA or HIA

**HSA contribution limits for 2024:** Plan participants are responsible for ensuring that they do not exceed the 2024 HSA contribution limits imposed by the IRS. For 2024, the maximum contribution is \$4,150 for individual coverage and \$8,300 for family coverage. If you are age 55 or older, you may be eligible for an additional \$1,000 catch-up contribution. Please seek your own tax advice.

## Questions?

Call customer service at **1-866-230-2505**

# Get well. HealthiestYou virtual care.



## Virtual care from your mobile devices!

**HealthiestYou** – Your one-stop shop for all things virtual healthcare. All 4 services are available to all family members in your household, even those not taking medical coverage with UnitedHealthcare Level Funded. HealthiestYou may help you save time, money and avoid unnecessary in person doctor visits for non-life threatening illnesses. Doctors may prescribe medication when necessary as well.

## Your virtual care services include:



### General medical

Consult with a doctor 24/7 in all 50 states for minor illnesses (cold, flu, sinus infection, pink eye, UTI, allergies, etc.)



### Dermatology

Communicate with a Dermatologist through the HealthiestYou app via message center for skin conditions (acne, eczema, shingles, psoriasis, etc.)



### Mental Health

Connect with a psychiatrist/therapist for support for anxiety, stress, depression, family difficulties, etc. (For 18+ only)



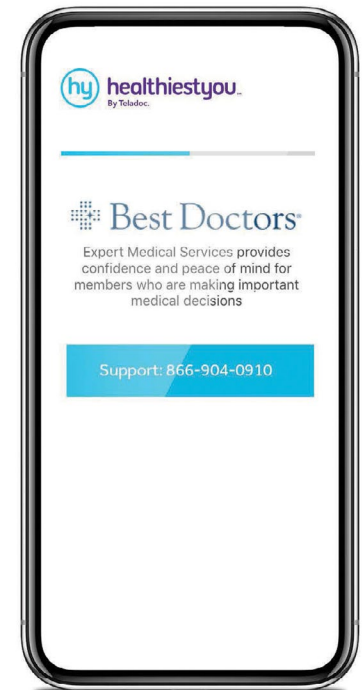
### Back/neck care

Get help to relieve your back and neck pain through guided videos with a certified health coach

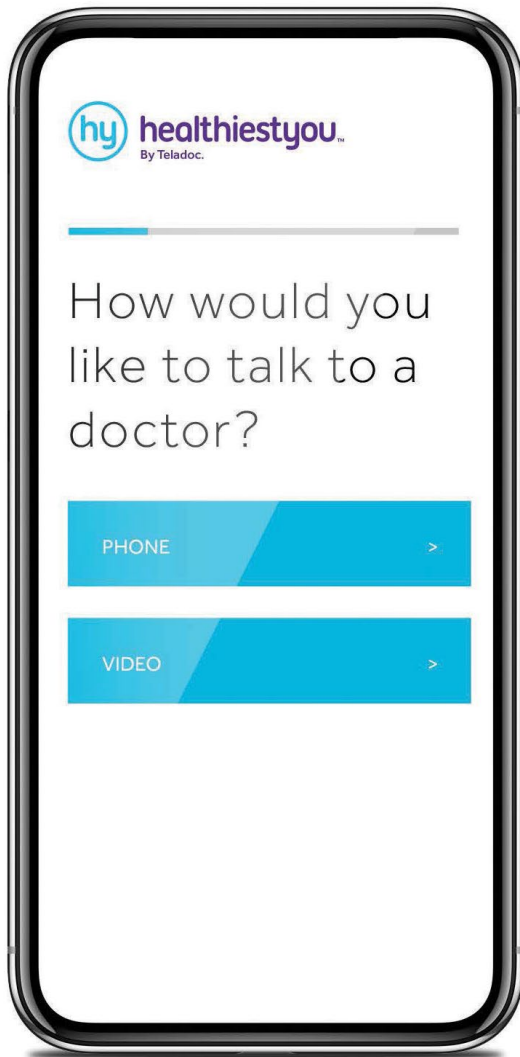
## HealthiestYou Expert Medical Services

If you're dealing with a difficult diagnosis or questioning a treatment plan, you need to be sure. Have your medical case reviewed at no additional cost to you by a leading expert and get a second opinion on conditions like cancer, orthopedic problems, digestive system issues, chronic illnesses and more.

1. **Contact HealthiestYou** via app or phone
2. **Provide details** about your medical history
3. **Get results and recommendations** in a personalized report at no additional cost



**1-866-703-1259**



## Download the app to connect to doctors by phone or video 24/7, shop the lowest cost prescriptions, and much more

### 1. Download the app

Search “HealthiestYou” in the app store or on Google Play

### 2. Set up your account

Once you’ve downloaded the app, select “Register,” then choose “Employee” as your membership type

### 3. Enter basic contact information

Type in your last name, date of birth, and ZIP code

### 4. Type in your security information

Enter a valid email address, password, the best number for our doctors to reach you, your preferred language, and accept terms and conditions

## Questions about HealthiestYou virtual care?

Do you have a question on how to set up the member website? Need help downloading or using the app? We’re happy to help. Contact us using the information below.

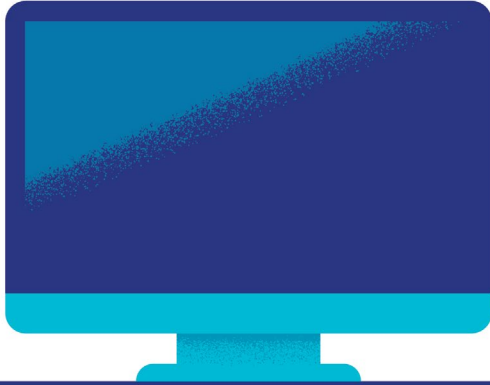


Call: 1-866-703-1259 | Send us an email at: [help@healthiestyou.com](mailto:help@healthiestyou.com)

## HealthiestYou.com Download the app.

Search “HealthiestYou” in the App Store® or Google Play® to download.





# See a doctor 24/7 with Virtual Visits

24/7 Virtual Visits let you and your covered family members connect with a doctor whenever you want care — from anywhere. Care is at your fingertips on [myuhc.com](https://myuhc.com)<sup>®</sup> or the UnitedHealthcare<sup>®</sup> app — and you can choose a phone or video visit.

With 24/7 Virtual Visits, doctors can diagnose a wide range of common medical conditions — and even may prescribe medications, if permitted and needed.\*\*

Through your UnitedHealthcare Level Funded plan, your cost for a 24/7 Virtual Visit is \$0.\*\*\*

## Get started

Visit [myuhc.com/virtualvisits](https://myuhc.com/virtualvisits) or download the UnitedHealthcare app.

To register by phone, call **1-855-615-8335**.

When you request your visit, you can choose to speak to a doctor on the phone or have a video visit.



## Use 24/7 Virtual Visits for common, nonemergency conditions like:

- Allergies
- Bronchitis
- Eye infections
- Flu
- Headaches/migraines
- Rashes
- Sore throats
- Stomachaches
- And more

## Questions about Virtual Visits

See the 24/7 Virtual Visits FAQ on [myuhc.com](https://myuhc.com) or call the member number on your health plan ID card

\*\* 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.













Visit Level Funded Wellness at [myuhc.com](https://myuhc.com)

United  
Healthcare

All trademarks are the property of their respective owners.

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. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Vermont and Puerto Rico. 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 and Vermont.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

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.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

The service offerings and programs of UnitedHealthcare Level Funded Wellness are subject to change or may be discontinued. The Level Funded Wellness service offerings may not be available in all states.

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

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

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# Take small steps for lasting change, like Sandy did

Real Appeal® on Rally Coach™ is an online weight management support program that can help you and eligible family members get healthier and stay healthier. On average, participants lose 10 pounds after attending just four online sessions.\*

## Get support every step of the way

### 1-on-1 coaching

Stay on track and motivated with online group sessions led by a coach.

### No additional cost

Real Appeal is available at no additional cost as part of your health benefits.

### Success kit

Get scales, a portion plate and access to on-demand fitness videos that match your level and goals.

**“It’s given me the tools to eat healthfully. With personal coaching and weekly education on living a healthy lifestyle, I lost 60 pounds. I feel great.”**



Sandy lost  
**60 lbs**

**Learn more**

Start today at [realappeal.com](https://realappeal.com)



\*Real Appeal is a voluntary weight loss program that is offered to eligible participants over age 18 at no additional cost as part of their plan benefits. 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. 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. Talk to your doctor before starting any weight loss program.

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.