



# Welcome

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

United  
Healthcare

# Thank you



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 the UnitedHealthcare 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 1-800-603-3923.



## 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)

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## Open Enrollment

Learn about the UnitedHealthcare Plans 2024

[www.uhcvirtual.com/dcgov](http://www.uhcvirtual.com/dcgov)

## Health plan coverage details

	Choice Plan			Choice Plus Plan		
Premium	Your employer will provide your premium amounts					
Annual medical deductibles and out-of-pocket limits	Network			Network	Out-of network	
Deductible amounts						
Individual	No Deductible			\$750	\$1,500	
Family	No Deductible			\$1,500	\$3,000	
Out-of-pocket limits						
Individual	\$3,500			\$1,500	\$3,000	
Family	\$9,400			\$3,000	\$6,000	
Medical copays (\$) and coinsurance (%)	Network			Network	Out-of network	
Doctors and specialists						
Preventive care visit	\$0			\$0	25% *	
Primary care visit (illness or injury)	\$10			\$15	25% *	
Mental health visit (outpatient)	\$10			\$15	25% *	
Virtual, urgent and emergency care						
24/7 Virtual Visit (online doctor)	\$0			\$0	25% *	
Urgent care visit	\$20			\$25	25% *	
Emergency room	\$100			\$100	\$100	
Pharmacy deductible amounts						
Individual	No Deductible			No Deductible		
Family	No Deductible			No Deductible		
Prescription type	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply
Tier level 1 (\$ – generic)	\$20		\$16	\$20		\$20
Tier level 2 (\$\$ – brand-name and generic)	\$40		\$36	\$40		\$40
Tier level 3 (\$\$\$ – brand-name and generic)	\$55		\$66	\$55		\$55

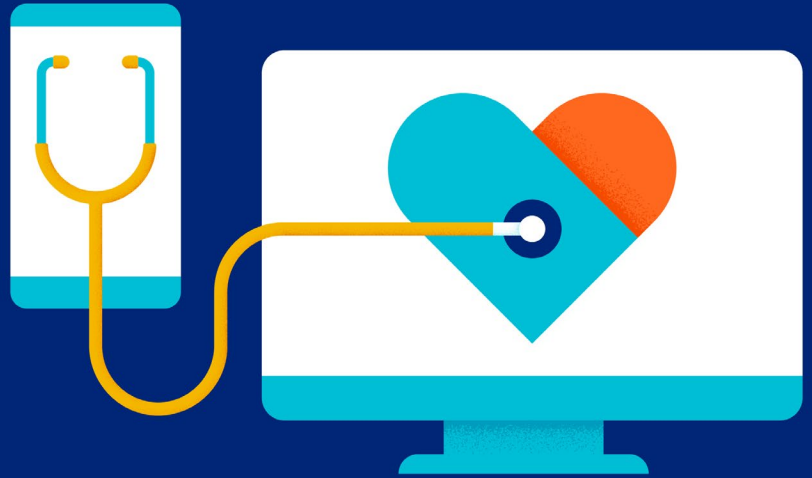
The above is only a summary. It is not intended to be a complete listing of all plan details.  
\* After the deductible.

### No referrals needed

If you need to see a specialist, you don't need to get a referral from your PCP.



# Learn more about UnitedHealthcare in one quick scan

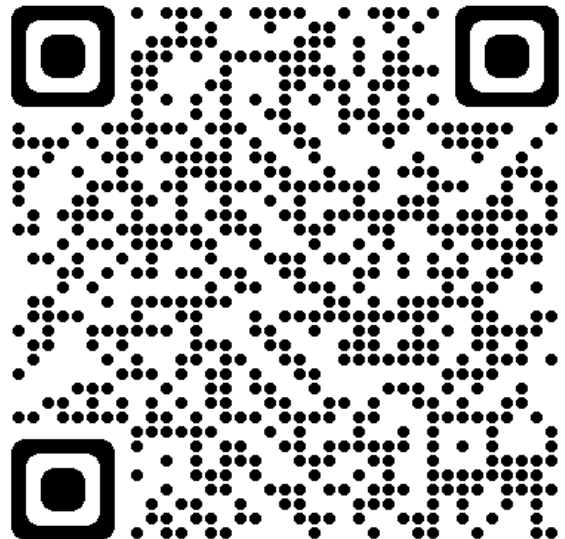


A simplified way to  
review features and  
information about  
your health plan



Follow the QR code link  
to log onto the Virtual  
Education Center at  
[uhcvirtual.com/dcgov](https://uhcvirtual.com/dcgov)

**Scan the QR code with your  
phone's camera, then follow  
the code's link**



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

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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**United  
Healthcare**

## 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.



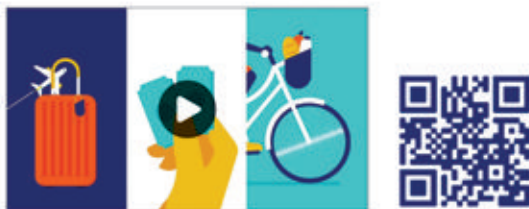
### Access your plan details at [myuhc.com](https://myuhc.com)

Your personalized member website, [myuhc.com](https://myuhc.com)®, is designed to help you understand your benefits and make more informed decisions about your care. Register at [myuhc.com](https://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](https://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](https://myuhc.com) and the UnitedHealthcare app.

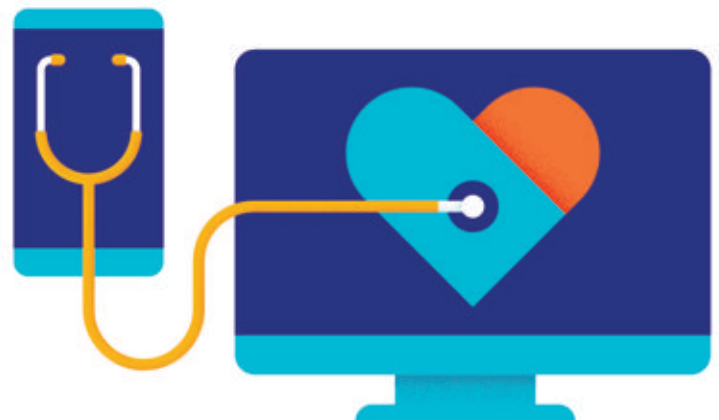
**Watch video: Digital tools to manage your plan (1:28)**



### Download the UnitedHealthcare app

The UnitedHealthcare® 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.

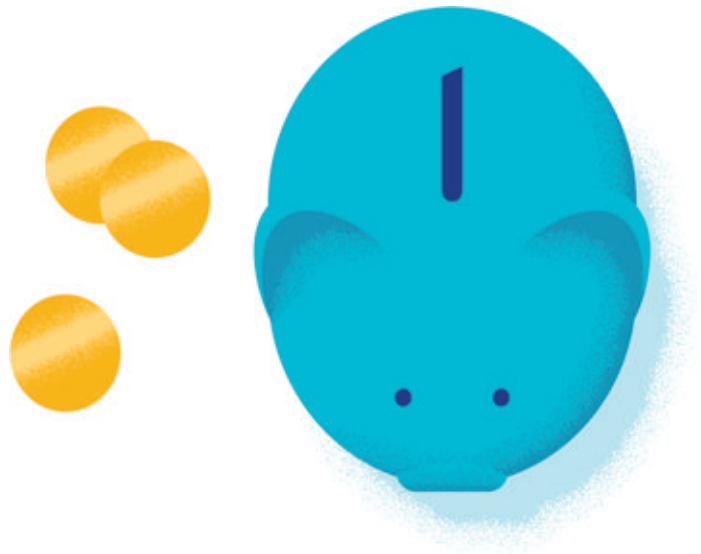
Sign in to [myuhc.com](https://myuhc.com) > **Find Care & Costs** to locate:

- 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

\* 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).



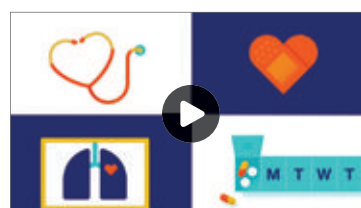
### Choose a doctor

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.

### Meet your health guide

Learn more about the benefits of having a PCP—and how to find one.

**Watch video: Value of a primary care provider (1:46)**








### 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.

# 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				
					
	<b>Primary care provider (PCP)</b> The provider who may know you best	<b>24/7 Virtual Visits</b> A care provider over the phone or by video	<b>Convenience care</b> Nurse practitioners and physician assistants at retail pharmacy clinics	<b>Urgent care</b> Physicians and care teams at walk-in clinics	<b>Emergency room</b> 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.



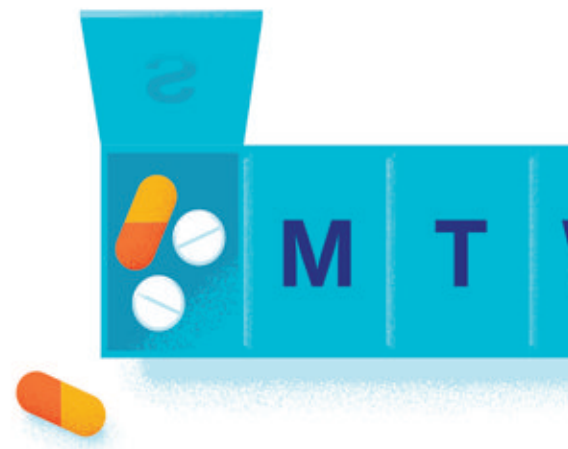
## Say hello to Optum Rx

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.



### 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).



## 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).



## Employee Assistance Program

### It helps to have someone to talk to

When life gets stressful, the Employee Assistance Program (EAP) is just a phone call away. EAP coordinators are available 24/7 for confidential conversation and referrals to expert care and services to help with personal or work-related challenges—from helping you address depression, stress, anxiety or substance use issues to finding support for child and elder care services and more. Call the member phone number on your ID card or learn more at [www.uhc.com/eap](https://www.uhc.com/eap).



## Cancer Support

### Support for dealing with cancer

This program connects you and your family to education, resources and emotional support. Access highly rated physicians and providers, a personal advocate, information to help you make informed health care decisions, social worker support and more. Call the member phone number on your ID card or visit [myuhc.phs.com/cancerprograms](https://myuhc.phs.com/cancerprograms).



## 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).



## Self Care

### Support for when you feel stressed

Get access to self-care techniques, coping tools, meditations and more—anytime, anywhere. With Self Care, you'll get new, personalized content each week that's designed to help you boost your mood and shift your perspectives. Tap into clinician-created tools—all here to help support your self-guided journey to better mental health. Get to know Self Care from AbleTo® at [ableto.com/begin](https://ableto.com/begin).



## Maternity Support

### Get support for your precious delivery

Maternity support provides expectant parents with information and support before, during and after pregnancy. Learn steps that may help lead to a healthier pregnancy and birth, with resources and online video courses covering trimester benchmarks, nutrition, exercise, breastfeeding, postpartum and more. Visit [myuhc.phs.com/pregnancy-resources](https://myuhc.phs.com/pregnancy-resources) for more information.



#### Quit For Life

### Quit tobacco for good

With a coach on your side, it may be easier to leave tobacco behind. The Quit For Life® program includes online support, a customized action plan and more to help you go tobacco-free. Enroll today 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).



#### 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.







# 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 قذعاسملا تامدخ ناف (**Arabic**)، ةيبرغل ثدحتت تنك اذا: هيبن ت  
ىل ع جردمل ين اجملا فتاهل مقرب لاصتال اى جري. لكل ةحاتم ةين اجملا  
لئب قضاخلا 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 हदी (**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 yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jííł'eh, bee ná'ahóót'i'. T'áá shqódí ninaaltsoos nitl'izi bee nééhozinígíí bine'déé' t'áá jííł'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.

All UnitedHealthcare 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 Cost and Care section. Refer to your health plan coverage documents for information regarding your specific benefits.

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.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

**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.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. UnitedHealthcare makes no representation or warrant with regard to the accuracy of the information presented. If you believe that you may have any emergency medical condition you should immediately call 9-1-1. Participants should consult an appropriate health care professional to determine what may be right for them. If you have questions about the information presented or questions about health care services, supplies, or treatments, you should consult your health care provider before making any health care decisions. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30% of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

The Quit For Life® Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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.

The AbleTo mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The Self Care information contained in the AbleTo mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to members ages 13+ at no additional cost as part of your benefit plan. Self Care is not available for all groups in District of Columbia, Maryland, New York, Pennsylvania, Virginia or West Virginia and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the mobile application.

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.

## Take care, take note

[illegible]

## Common health care terms — good info to know

### Coinsurance

The percentage of costs you pay for a covered health care service after your deductible is reached.

### Copayment

Also called a copay, this is a fixed amount of money you may pay for certain covered health services, like a doctor's appointment.

### Deductible

The amount you pay before your plan starts sharing costs for covered services.

### Out-of-pocket limit

The most you could pay for covered services in a plan year.

### Premium

A routine payment that's typically taken out of your paycheck and helps keep your plan active, so you can stay covered.

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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。

These plans have exclusions, limitations and reduction of benefits. For costs and complete details contact your employer.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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