

Benefits designed with care

Explore your plan option(s) for: • Health

2022 Benefit Guide

November 8 - December 13, 2021 The District of Columbia Government



Welcome to what care can do



With UnitedHealthcare, you've got a helping hand. We offer plans that are designed to help you keep costs in check and enjoy a healthier life. Choose a plan that, at the heart of it, works every day to take good care of you.



Access your plan costs and coverage 24/7, to help avoid cost surprises



Use personalized tools to help you understand and stay on top of your plan details



Enjoy member resources and dedicated support to help you reach your goals



It all works together for a health plan that's built to be better for you

Review your plan coverage details

Health plan coverage	UnitedHealth	UnitedHealthcare Choice Open Access Plan		
Deductibles and out-of-pocket limits	Network		Out-of network	
Deductible amounts				
Individual	\$0		NA	
Family	\$0		NA	
Out-of-pocket limits				
Individual	\$3,500		NA	
Family	\$9,400		NA	
Medical copays and coinsurance	Network		Out-of network	
Doctors and specialists				
Preventive care visit	\$0		NA	
Primary care visit (illness or injury)	\$10		NA	
Virtual Visit (online doctor)	\$10		NA	
Urgent care visit	\$20		NA	
Specialist visit	\$20		NA	
Lab and X-ray	\$0		NA	
Major diagnostic and imaging	\$0		NA	
Emergency care				
Emergency room	\$100		\$100	
Emergency transportation	\$0		NA	
Other care				
Mental health visit (outpatient)	\$10	NA		
Mental health visit (inpatient)	\$100	NA		
Surgery – outpatient	\$50	NA		
Hospital — inpatient stay	\$100		NA	
Physician fees for surgical and medical services	\$0		NA	
Pharmacy copays	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply	
Prescription type				
Tier level 1	\$20	NA	\$16	
Tier level 2	\$40	NA	\$36	
Tier level 3	\$55	NA	\$66	

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.



Health and wellness benefits powered by care

Once your health plan becomes active, you can sign up for wellness programs and take advantage of health support services—all at no additional cost to you.





UnitedHealthcare Resources

Support with a personal touch

Connect with an advocate—via the phone or the click-to-chat function at **myuhc.com** or on the UnitedHealthcare app—for information and support to help you understand your benefits and make more informed health care decisions that may help save you money and lead to better health outcomes. Direct extensions and voicemails are available for all advocates, making it easier for you to connect with someone who knows you and your health care needs.



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. Our coordinators are available 24/7 for no-cost, confidential conversations and referrals to expert care and services.



Peloton Digital Membership

Stronger with the Peloton App

With a 1-year Peloton Digital Membership, which includes access to the Peloton[®] App, you'll be able to choose from thousands of live and on-demand fitness classes—no fitness equipment required.



Live and Work Well

Tap into behavioral health support

The Live and Work Well website gives you access to support, care and resources to help you feel like the best version of you. These behavioral health support services are available at **liveandworkwell.com** 24/7—whether you're in a time of greater need or want to work on personal growth. As part of your health plan benefits, Live and Work Well is available at no additional cost to you and your family.

More health and wellness benefits to explore



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.



Real Appeal

Lose weight, feel great

Connect with a community of support with Real Appeal[®], an online weight loss program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 access to videos, tools to track your progress and more.



UnitedHealthcare Hearing

Hear life to the fullest

Your health plan option(s) include access to hundreds of name-brand and private-label hearing aids at significant savings through UnitedHealthcare Hearing. You'll also get convenient ordering options and personalized care to help you improve your hearing. Ú

Rally

Rewards for well-being

Have fun and get healthier with Rally[®]. Get personalized support to help you achieve your health goals, join missions and complete activities to earn Rally Coins that you can use for a chance to win rewards.



SimplyEngaged

Rewards for healthier actions

Get connected to personalized health recommendations with SimplyEngaged[®] with Gym Check-In. This simple digital experience includes health and wellness content and resources—and may earn you rewards for going to the gym.



Virtual Visits

Get care, virtually anywhere

With Virtual Visits, you can video chat with a doctor by computer or mobile device,* from the comfort of home or anywhere. Doctors can diagnose a wide range of nonemergency medical conditions—and even provide prescriptions, if needed.**

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

More health and wellness benefits to explore



Sanvello app

Tools to manage stress and anxiety

Access clinically tested techniques, coping tools and community support to help dial down possible symptoms of stress, anxiety and depression—anytime. You'll get premium access to the Sanvello[™] app at no additional cost, which includes ways to relax, be present and stay focused, right at your fingertips.



Maternity Support

Support throughout pregnancy

Learn what to expect, how to help stay healthier and how to manage your health through pregnancy and postpartum using the resources and tools offered by the UnitedHealthcare Maternity Support program.

Now you're ready to roll

Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plans that fit you best.

Get ready for coverage to begin

While waiting for your plan date to start, you can search the network for providers near you at **uhc.com/providersearch**. Say hello to your benefits

Watch the mail for your welcome kit and health plan ID card then go to **myuhc.com®** and download the UnitedHealthcare® app to stay connected.



Get the most out of your plan throughout the year

- Schedule an annual checkup, flu shot or other preventive screening service
- Take advantage of resources and programs to help you stay healthier and save money
- View average costs before you get care, see what's covered, find network doctors and pharmacies and more using **myuhc.com** or the UnitedHealthcare app

We're here to help

Get even more info about your options

Health plans uhcvirtual.com/dcgov

1-800-603-3923



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

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.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification 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 LƯU Ý: 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.

قيو غللا قدعاسملا تنامدخ ناف ،(Arabic) قيبر علا شدحتت تنك اذا : ويبنت ىلع جردملا ين اجملا فت اما مقرب ل اصت ال ىجرُي كل قحاتم قين اجملا كب قص اخلا في عتلا قق 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 *رو*ی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यद आिप हर्दिंगे (Hindi) बोलते है, आपको भाषा सहायता सेबाएं, नरि़शुल्क 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 jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dę́ę' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih. Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by or through UnitedHealthcare of the Mid-Atlantic, Inc.

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

Real Appeal is provided to eligible members at no additional cost as part of your health plan benefits. Real Appeal is a voluntary weight loss program that is offered to eligible participants 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. 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.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.

This service 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 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.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Consult with your clinician for specific health care needs, treatment or medication. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum 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 the Maternity Support 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. 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 percent 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. Employees 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.

SimplyEngaged® 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 with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

SimplyEngaged[®] Plus 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 with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

The Sanvello 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 information contained in the Sanvello Mobile Application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Premium access is available for members at no additional cost as part of their benefit plan. Sanvello premium is not available for all groups in New York 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 Application.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services

in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

12-month Peloton Digital Membership is available to applicable UnitedHealthcare plans for fully insured customers who register for an account with Peloton. Subject to state legal and regulatory review. Digital membership is \$12.99/ month or \$155/year. UnitedHealthcare members that own a Peloton Bike or Tread can receive equivalent value (\$155) to be credited to an All Access Membership. Credit is limited to a single All-Access Memberships per family. Must be 18+ years of age and covered under applicable UnitedHealthcare health plan. Redemption period runs from 9/1/2021 through 6/30/2022. Peloton offers services directly to consumers pursuant to an agreement between Peloton and the consumer. 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 with an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. The value of the application at no additional cost. All trademarks are the property of their respective owners. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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.



