



# Health plans designed to give you more

Discover strength in numbers  
with UnitedHealthcare  
Health Plans



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## Get to know UnitedHealthcare Health Plans

UnitedHealthcare works closely with Big Sky Chamber to offer group health plans that permit small businesses to provide health coverage for their employees. Allowing small employers to band together and be treated as a single large employer group enables the chamber to be subject to large group rating and benefit rules. Through the chamber's health plan, you may be offered group plan designs and rates that are available to large employers and which may be tailored to the needs of your employees.

### Big Sky Chamber fully insured products

With a fully insured health plan, the employer pays a monthly insurance premium to UnitedHealthcare. In return UnitedHealthcare covers the cost of the employees' health plans. A fully insured plan means there is no additional risk to the employer.

1. UnitedHealthcare owns the risk
2. All plans are Affordable Care Act compliant
3. Plans are funded by a monthly insurance premium

# Plan flexibility

Choose from a variety of plan designs to get the best fit for your business and plan participants.

## PPO, and HSA plans

- Deductible range: \$500-\$5,000
- Coinsurance options: 70% or 80%
- Strong national network
- Embedded/non-embedded deductibles
- Value-added programs and services including: 24/7 Virtual Visits, Advocate4Me®, Real Appeal® and Rally available with all benefit plans
- \$0 cost for certain life saving medications
- \$0 PCP Copay for children

# Prescription drugs

Get anywhere, anytime answers about prescription drugs. Optum Rx® makes it easy to get prescriptions, cost estimates and savings on medications.

- PreCheck MyScript® – real-time plan costs and benefit information
- Dx2Rx – streamlines the Prior Authorization process
- Refill and Save – 30-to 90-day retail or mail-order pharmacy supplies
- Advantage Prescription Drug List (PDL) or Essential PDL (unique benefit designs; not available in all markets)
- Opioid management



# Specialty Products

UnitedHealthcare medical plan can be supplemented with a specialty plan like dental, vision or life.

## Dental plans\*

- Standard and custom benefit solutions
- Wellness benefits and programs
- Growing national network of more than 117,000 dentists<sup>1</sup>

## Vision plans\*

- Standard and custom benefit solutions
- Eyewear benefits and discounts
- Growing national network of 120,000+ vision access points<sup>1</sup>
- Discounts on hearing aids from UnitedHealthcare Hearing at more than 5,500 credentialed hearing provider locations<sup>1</sup>

## Life, disability and supplemental health\*

- Standard and custom benefit solutions
- Accident, Critical Illness and Hospital Indemnity plans
- Absence management (e.g., Family and Medical Leave)

\* Plans and features may vary. Please review plan documents to view a plan's specific coverage and cost details or consult your broker or UnitedHealthcare representative.

<sup>1</sup> UnitedHealthcare internal network reporting, June 2022.

# Interactive wellness programs

As part of your benefit plan, and at no additional cost, we provide your plan participants with ways to help manage their care and get healthier.

## 24/7 Virtual Visits

With 24/7 Virtual Visits, plan participants and their covered family members can video chat with a doctor wherever, whenever on a computer via [myuhc.com](http://myuhc.com) or on a mobile device\* via the UnitedHealthcare® app. 24/7 Virtual Visits providers can diagnose a wide range of nonemergency medical conditions — and even prescribe medications, if needed.\*\* Through your UnitedHealthcare Health Plan, the cost for a 24/7 Virtual Visit may be as low as \$0.\*\*\*

Use 24/7 Virtual Visits for common, non-emergency conditions like:

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

To learn more, visit [myuhc.com](http://myuhc.com) or download the UnitedHealthcare app



## Rally Health and Wellness

Help your plan participants get healthier, one small step at a time. Rally is built to help them make changes to their daily routine, set smart goals and track their progress. They'll get personalized recommendations designed to help them move more, eat better and improve their health—and have fun doing it.

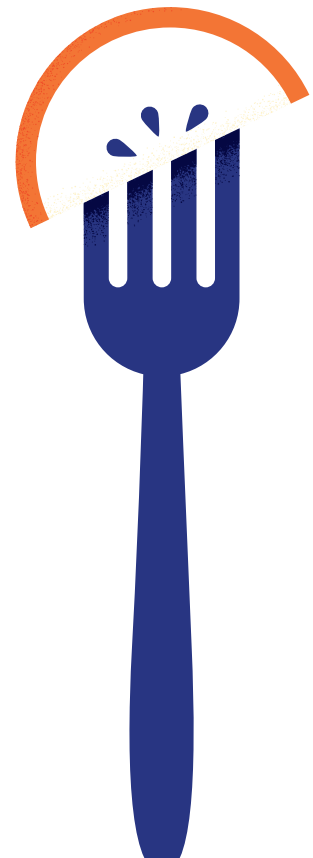
**Calculate their Rally Age:** Plan participants start by taking an interactive health survey to see their Rally Age, a measure of their overall health. Based on their Rally Age, they'll get personal recommendations called “missions” to help them reach their health goals.

**Accept missions:** Missions are custom-picked activities designed to help participants eat better, get active and even improve their mood. Participants can choose the missions they want to work on and level up to more challenging missions when they're ready.

**Take on a challenge:** Participants can use the Rally app to track their activity and compete with other Rally members to earn extra rewards.

**Earn rewards:** Participants earn Rally Coins for completing the health survey, missions and challenges—even for logging in once a day. They can use the coins to enter drawings for chances to earn rewards, get discounts or trigger a donation to a charity.

To learn more, visit [rallyhealth.com](http://rallyhealth.com)





## Robust online tools

Take control of your health benefits with resources for your business and your plan participants.

### Group employee website: [myuhc.com](https://myuhc.com)

- Access plan documents
- View claims and see progress toward deductibles
- Link to wellness resources (where available)
- Find and price care
- Get answers to frequently asked questions
- Manage prescriptions and find a pharmacy

### Employer group website: [EmployerServices.com](https://EmployerServices.com)

- Manage roster or plan participant benefits
- Request health plan ID cards—or if your plan participants misplace their ID cards, verify their mailing address on file and order replacements
- Request plan documents by mail
- View billing statement
- View billing information—payment amounts and posting dates
- Find plan documents



## Dedicated service

Our team of advocates is committed to providing guidance and support with every customer interaction by actively listening, responding with urgency and owning the final outcome.

### Service excellence model

Our teams of committed Customer Care Advocates are empowered to own organizational processes resulting in timely resolution of plan participant inquiries. We build trust through our first-contact resolution and compassion service model where we put ourselves in the shoes of our customers.

### Customized solutions

Our customized solutions can help our plan participants live healthier lives through our health and wellness programs. We also encourage cost-effective decisions by educating our customers regarding health savings account (HSA) options in addition to our wellness programs.

### Specialized support

Our Customer Care Advocates provide support to manage your plan participants' health care needs. We have access to dedicated technical experts from each business unit to effectively manage all facets of plan administration.

We provide guided website education for our plan participants to assist them with the navigation of their health care. Our goal is to help plan participants become informed and engaged with their health care, providing assistance with claims processes, benefits, wellness programs, online tools and locating a provider.

## Hours of Operation:

7 a.m.– 10 p.m. CT

# UnitedHealthcare benefit summary of features and options

Our plans for Big Sky Chamber are designed to help meet the challenges of rising health care costs with savings, flexibility and simplicity, as well as access to the UnitedHealthcare broad proprietary national network and the Optum Rx network of pharmacies.



## Product and price flexibility

- HSA and PPO plan portfolios designed to help meet the needs of your plan participants and their families:
  - Deductible range: \$500 - \$5,000
  - Coinsurance options of 70%-80%
  - Embedded and non-embedded deductibles
- National pharmacy benefit manager with full Optum Rx integration
- Opportunity to save and bundle UnitedHealthcare specialty benefits, taking advantage of combined billing with the Packaged Savings® program
- Value added programs included in medical plans



## Value added programs

- **UnitedHealthcare app**
- **24/7 Virtual Visits:** With 24/7 Virtual Visits, plan participants can connect with a doctor for help with nonemergency care—anytime, anywhere
- **Behavioral Health**
- **Advocate4Me**
- **Employee Assistance Program**
- **Quit For Life®**
- **Cancer Support Program**
- **Real Appeal**
- **Rally:** Complete a health survey, choose missions, join challenges
- **COBRA Administration**



## UnitedHealthcare networks and resources

- Nationwide network of quality health care providers, including more than 1.6M+ physicians and health care professionals and 6,000+ hospitals and other care facilities<sup>1</sup>
- Provider search and cost transparency tools on [myuhc.com](https://myuhc.com) that allow plan participants to choose care at the most competitive price
- Support from UnitedHealthcare resources



## Dedicated service

- Dedicated participant services:
  - First contact resolution
  - Claim navigation



## Robust tools

- 24/7 website access:
  - Plan participant website with access to benefit and claims information, along with the ability to order and print health plan ID cards
  - Plan sponsor website with the ability to manage plan participant information and enrollment
  - Provider website with plan participant benefit verification



## Request a quote

For more information or a quote, contact your broker or UnitedHealthcare representative or visit [uhc.com/bigskychamber](https://uhc.com/bigskychamber)

# United Healthcare

<sup>1</sup> UnitedHealthcare internal analysis ending as of Q4 2022.

\*Data rates may apply.

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

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

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.

Real Appeal is a voluntary weight loss 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.

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

All UnitedHealthcare members can access a cost estimate online. 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 terms of use under Find Care & Costs section.

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

24/7 Virtual Visits is a service available with a 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.

Advocate4Me 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 advocate services 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. Advocate services are not an insurance program and may be discontinued at any time.

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 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.

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.

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.

Minimum participation requirements may apply. Packaged Savings program is not available for all group sizes. Please consult your UnitedHealthcare representative for more details.

All trademarks are the property of their respective owners.

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

Plans are not available to member employers in all states.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

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.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.