



# Health plans for today's needs.



## Savings.

### **How adding benefits at a lower cost can help everyone.**

Help protect your business and your employees by offering health coverage that can provide great value. With UnitedHealthcare, you can choose from a wide variety of health plans and benefits designed to help you keep more money in your pocket, while your employees can use our cost-estimating tools and nationwide network to help keep more money in theirs.



## Network choices.

### **How providing access to the nation's largest proprietary network<sup>1</sup> helps your employees.**

Help protect your employees with a health plan that provides options for where they can get care—and who can provide it. With over 1 million physicians and health care professionals plus over 5,700 hospitals in our network, your employees can access quality care—just about anywhere.<sup>2</sup>



## Bundle and save.

### **How adding dental, vision and other benefits can help you spend less.**

By adding dental, vision and other specialty plans, you'll not only be eligible to save on your medical premium, you'll also enjoy simplified administration for you and a more robust benefits package for your employees.



## Stability.

### **How a quality health plan with a reliable track record helps support today's needs.**

UnitedHealthcare has a long track record of delivering plans built to help control costs, improve health and drive a better experience for everyone.

<sup>1</sup> UnitedHealthcare network access internal analysis, December 2019.

<sup>2</sup> UnitedHealthcare internal analysis, March 31, 2020.

# More for your business, more for your employees.

## Health plans for today's needs.

Discover how UnitedHealthcare can help bring you savings, network choices, specialty plans and stability in a health plan for your business.

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# Group health plans that offer cost control, convenience and choice.

## No two businesses are alike. The right health plan can be an integral part of your benefits strategy.

Finding a health plan that helps fit your budget and also attracts and retains valued employees may seem difficult. The UnitedHealthcare portfolio includes **a wide variety of health plans** designed to help meet your needs and control costs, while offering value for all types of businesses. These health plans offer coverage, freedom and flexibility, and **the single largest proprietary network<sup>1</sup> of doctors and hospitals in the nation.**

## What do you want from your health plan?

Think about the features important to you that will help you get the most value from a health plan. **Outstanding customer service** provides a resource for your administrators and employees. **Simplified administration** may help save time for your staff with tools used by hundreds of thousands of businesses.<sup>2</sup> **Innovative resources** are designed to help employees choose providers and compare treatment costs.

## See more savings and simplicity by adding specialty benefits.

Employees value a full benefits package. You value your employees. Let us help maximize that value with UnitedHealthcare specialty plans that help charge up your benefits package, lower health plan costs and give you administrative simplicity.

**See Page 12 to learn more.**

<sup>1</sup> UnitedHealthcare network access internal analysis, December 2019.

<sup>2</sup> UnitedHealthcare internal analysis, June 2019.

## What do you want from your health plan?

You value	UnitedHealthcare health plans offer
A national network for care	The nation’s single largest proprietary network <sup>1</sup>
A choice of benefit plan designs	A variety of plan designs ranging from consumer-driven to primary care-centered to tiered plans and more
Resources that help employees compare costs and treatment options	Mobile, online and person-to-person resources that help employees make informed choices about where to go and who to see for care
Access to services and programs designed to enhance employee health	Services that offer support through nurses, counselors, care managers and online wellness programs
Outstanding customer service	Reliable, personal service and support for you and your employees
Tools that help simplify administration for employers	A suite of online administration tools and resources

<sup>1</sup> UnitedHealthcare network access internal analysis, December 2019.



## Looking for a wide range of health plan options to meet your needs?

UnitedHealthcare offers a broad portfolio of health plans designed to help meet the health care needs of your employees while controlling costs. As one of the largest health plan companies in the world, we help provide services to more than 250,000 employers.<sup>1</sup> **Plans are tailored for companies with as few as 2 employees and more than 20,000.**



UnitedHealthcare has the broadest national network available, reaching 98% of the U.S. population.<sup>2</sup>



Your employees can choose from more than 1 million physicians and health care professionals, more than 5,700 hospitals, 12,800 convenience care clinics<sup>3</sup> and 67,000 pharmacies.<sup>4</sup>

<sup>1</sup> UnitedHealthcare internal analysis, June 2019.

<sup>2</sup> UnitedHealthcare network access internal analysis, December 2019.

<sup>3</sup> UnitedHealthcare internal analysis, March 31, 2020.

<sup>4</sup> UnitedHealthcare internal analysis, January 15, 2020.

# Consumer-driven health plans: Changing behavior for the better.

It's becoming more challenging for companies to cover employee health care costs. That's why many companies are now choosing consumer-driven health plans (CDHP).

## What is consumer-driven health care?

Consumer-driven health care is a term used to describe health plans that are intended to help employees become more involved in their health care choices and take more active control over their health and health care spending. **A consumer-driven plan may be the right choice for your organization, as it may:**

- Help you reduce your and your employees' health care costs.
- Encourage your employees to make informed decisions about their care.
- Help you and your employees use health care services more effectively.

## Our consumer-driven health plan framework includes:

- **100% coverage for network preventive care.**
- **Access to information** about doctors, locations, credentials and ratings to help employees evaluate and compare the quality and cost efficiency of network physicians.
- **High deductible plans** designed for more thoughtful use of health care services.
- **Online tools and apps** built to help employers and employees better manage their health care options, costs and experiences.

# Options to help employees manage their health care dollars.

To help manage their own health care spending, employees can take advantage of 2 different types of account-based plans.<sup>1</sup>

## 1 Health savings account

**A health savings account (HSA) allows employees to deposit pretax money into a bank savings account to use for qualified medical expenses now or in the future.** The employer can contribute to the account, but **the employee owns it** and can carry over any unused funds from year to year. **It is not a “use it or lose it” plan.** An HSA must be used with a qualified high deductible health plan. The plan pays for covered services only after the member meets a minimum deductible (usually not including preventive care) and pays the full cost of covered services once the annual out-of-pocket limit is met.

**Optum Bank®**, member FDIC, is one of the nation’s leading HSA custodians, with more than 5.6 million accounts and more than \$12 billion in HSA assets.<sup>2</sup> Plus, only Optum Bank offers the convenience of banking through your health plan website. Learn more about Optum Bank at [optumbank.com](https://optumbank.com).

## 2 Health reimbursement account

**A health reimbursement account (HRA) is funded by the employer.**

The employer can make contributions that are not included in the employee’s gross income. The employer has the ability to set up the account within certain guidelines set by the IRS. For example, the employer can determine how much to contribute, which expenses can be covered and the amount that an employee can carry over year to year. **The account is owned by the employer**, and the funds remain with the employer if the employee leaves the company.

<sup>1</sup> Not all plans or options are available in all states.

<sup>2</sup> 2019 Year-end Devenir HSA Research Report, March 2020. At Optum Bank®, member FDIC, deposits are insured by the FDIC up to \$250,000.





## Plans with a primary care physician to help coordinate care.

These popular plans from UnitedHealthcare allow members to choose a primary care physician (PCP) as their trusted partner in health care, helping them manage their care and providing referrals for specialist services.

Having a PCP to help coordinate their care helps empower employees to maximize the value their plans deliver.

### Key features of these plans include:

- Choice and convenience.
- Competitive pricing.
- Ease of use, with no claims forms or bills for network care.
- A broad national network.
- Health and wellness tools, services and resources.

## Tiered benefit and other health plans.

Tiered benefit plans come in a range of designs, all intended to help provide savings opportunities for employers and encourage members to make informed health care decisions.

### Provider network-only health plans.

Employees can choose to see any physician, specialist, hospital or health care professional in the network without a referral.

### Tiered benefit plans.

These health plans help encourage members to seek care from Tier 1 providers and hospitals, as well as lower-cost freestanding facilities to get the highest level of coverage. They include UnitedHealth Premium® Care Physicians who have met quality and cost-efficiency criteria and have been recognized for providing quality and cost-efficient care.

### Defined-contribution health plans.

A defined-contribution plan like UnitedHealthcare Multi-Choice® allows employers to offer 1, 2 or multiple plans with a defined dollar amount contribution that provides cost predictability for the employer and choice for the employee.

- **Multiple benefit options are available**, including high deductible health plans and plans with copays and HSAs.
- **Your employees choose the plan** that helps meet their needs, whether younger, older, single or with families.
- **You set the amount** that your business is willing to pay for benefits.
- No matter which plans you choose, **your costs as an employer stay the same.**

UnitedHealthcare offers a broad portfolio of health plan choices for your business. Your UnitedHealthcare representative or broker can help you determine which plan may work best for you.

## Working to reduce costs and improve health with pharmacy services.

Integrating medical and pharmacy benefits allows for better management of your organization's total health care costs. With a complete picture, we can work with you to lower overall health care costs while maintaining a focus on employee health. Simply put, we won't lower pharmacy costs only to see you and your employees pay more in medical expenses.

UnitedHealthcare goes beyond the traditional pharmacy benefit manager to integrate medical and pharmacy into a whole-person approach. This approach adds more value to the overall health care system, thus helping reduce not only pharmacy costs but also total health care costs. We offer a simplified health care experience through proactive and integrated interactions.

## Better hearing equals better health.

While more than 40 million Americans are affected by hearing loss, the good news is that people who treat their hearing loss report significant improvements in relationships, self-esteem, quality of life, mental health and safety.<sup>1</sup>

### **With hearing benefits included in most fully insured and self-funded (ASO) plans, members have access to:**

- Discounted prices on hundreds of name brand hearing aids from major manufacturers or UnitedHealthcare Hearing's exclusive brand Relate™.
- Choice of hearing aids featuring advanced technology, including Bluetooth® wireless and rechargeable battery options.
- A nationwide network of more than 5,500 accredited hearing professionals providing hearing tests, hearing aid evaluations and follow-up support.
- Hearing aids available in-person or through convenient home delivery in 5–10 days.
- Professional follow-up support with hearing representatives available 12 hours a day.

<sup>1</sup> Johns Hopkins Medicine.

# Specialty plans help boost choice, coverage and savings.

## Designed for savings, simplicity and better health.

When you bundle a UnitedHealthcare medical plan with one or more specialty plans, you can receive savings, which helps lower your medical plan cost. The more you buy, the more you may save.

Working with one dedicated account team, one self-service website and one integrated eligibility and claims process simplifies the experience for everyone.



**Dental:** Combining dental and medical plans can help identify more employees with chronic health conditions. After we contacted them, 32% of at-risk employees returned to making better medical choices.<sup>1</sup> Employees can access a growing network of over 107K unique dental providers.



**Vision:** Combining vision and medical plans may lead to a 15% improvement in identification of chronic health conditions, including diabetes. Our broad, nationwide provider network includes over 100K private and retail vision providers including Costco Optical, Target Optical and Warby Parker.<sup>2</sup>



**Financial Protection:**<sup>3</sup> Add value to your benefits package by helping employees manage life events that impact productivity, long-term health and health care spending, as well as support HDHP/HSA strategies.

## Enjoy administrative simplicity.

Work with a single carrier to manage your benefits together.

- One dedicated account team.
- One self-service administration website.
- One integrated eligibility and claims process.

## Fund it your way.

Specialty benefits may be made available through shared funding, employer-paid or employee-paid (voluntary). A voluntary approach is a great way to help keep your costs down while still offering your employees extra benefits at competitive group rates.

<sup>1</sup> UnitedHealthcare 2019 book of business results.

<sup>2</sup> National Association of Vision Care Plans (NAVCP) 2017 report.

<sup>3</sup> Financial Protection products offered in New York are underwritten by Unimerica Life Insurance Company of New York.

# Health and wellness programs to help your employees thrive.

**Start Healthier™ —put the power of better health to work for your business.<sup>1</sup>**

Healthier employees can be critical to the success of your business. Start Healthier is a package of wellness programs designed to give your employees support to help improve their health.

And, **health plans from UnitedHealthcare feature Start Healthier at no additional cost to your employees.** Our goal is to put the power of better health to work for your business.

**Join the businesses across the country that are putting the power of better health to work.**

## 65%

**increase in small businesses offering wellness programs.<sup>2</sup>**

### **Better health for your employees.**

More and more employers are recognizing the positive impacts of employee health and wellness programs. With Start Healthier, your employees get support to help improve their health in key areas such as weight loss, tobacco cessation, fitness, maternity care and more.

## 20%

**increase in employee happiness and productivity.<sup>3</sup>**

### **More impact for your business.**

See a bigger impact from healthier, happier and more productive employees. Nearly 90% of employees who work in a company focused on health report being happier. And employees engaged in their health may have lower rates of absenteeism and get more done at work.

## 49%

**of health care costs can be addressed by wellness programs.<sup>4</sup>**

### **Lower costs for everyone.**

Start Healthier is built right into your health plan. This means you can address the nearly 50% of health care costs that stem from chronic or preventable disease at no additional cost to you or your employees.

<sup>1</sup> Start Healthier™ program is available for certain fully insured benefit plans, group sizes and states. Check with your UnitedHealthcare representative to find out if it is available to you.

<sup>2</sup> Small Business Trends, Workplace Wellness Programs are on the Rise – And Employers See Results, January 2019.

<sup>3</sup> Hyperbiotics: The Key Benefits of Wellness Programs, January 2019 From Better Health to Bottom Line.

<sup>4</sup> WellSteps—Effective Employee Wellness Solutions: This is the Impact of Your Employee Wellness on Health Care Costs, September 2018.

## Supporting your employees in 4 key areas:



### Healthier Rewards

**Digital wellness and rewards programs.** Rally® and SimplyEngaged® are designed to be fun and simple digital experiences that help connect your employees with personalized health recommendations, content and resources. Employees may earn rewards for improving their diet, going to the gym and more.

**Walking programs with HSA monetary incentives.** The UnitedHealthcare Motion® program is designed to motivate your employees to do more of what they already do: walk. They set personal goals, track steps and may earn financial incentives for reaching certain daily step targets.



### Healthier Choices

**Weight loss that really works.** With Real Appeal®, your employees may achieve their weight loss goals through 1-on-1 and live group online coaching.

**Proven strategies to quit tobacco.** Quit For Life® is a tobacco cessation program that has helped over 3.5 million tobacco users quit.<sup>1</sup> Your employees can develop a personal action plan and work with a Quit Coach® to help kick the habit once and for all.



### Healthier Families

**Quality support before, during and after pregnancy.** The Maternity Support Program provides support for your employees as their family grows. They get access to a mobile app with health content and resources and to a personal nurse who helps support the health of mothers and newborns.



### Healthier Support

**Easier access to health resources.** Start Healthier can connect your employees to help when they need it. Your employees have access to support for wellness, emotional health and well-being, financial, legal and many other needs.

<sup>1</sup> <https://www.uhc.com/employer/news/small-business/quit-for-life-tobacco-cessation-program-now-included-in-your-he>, accessed July 16, 2019.

## Provide employees with a program that encourages lasting weight loss with Real Appeal.

Real Appeal is designed to help motivate your employees to improve their health and reduce their risk of developing costly, chronic conditions like cardiovascular disease and diabetes. The program combines clinically proven science with engaging content that teaches employees how to eat healthier and be active without turning their lives upside down—to help them achieve and maintain their weight-loss goals.

**Real Appeal is provided at no additional cost to eligible employees as part of their medical benefit plan.**

Real Appeal includes a Success Kit with nutrition guide, 12 fitness DVDs, digital weight scale, electronic food scale and more, as well as access to a personalized transformation coach and 24/7 online support and mobile app.

**80%**  
of participants lost weight.<sup>1</sup>

## An interactive experience on Rally Health and Wellness helps encourage healthier actions.

Rally is designed to be engaging, personalized and integrated with many tools to help members achieve personal health goals, with:

- **An easy-to-use health survey.**
- **Personalized health records** to help track health conditions, medications and more.
- **Individual health action plans** that may help members eat healthier, move more, feel better and take better care of themselves.
- **Ability to make healthier connections** by joining an online challenge or connecting with others who have similar health interests through online communities.

**96%**  
of Rally participants complete a health survey.<sup>2</sup>

<sup>1</sup> UnitedHealthcare book of business, results through March 2019: Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

<sup>2</sup> UnitedHealthcare book of business, registrants on Rally Health & Wellness. Results through 2019.

# Personalized service and tools designed to make health care easier.

## Virtual Visits: Employees can see a doctor whenever, wherever.

With Virtual Visits, employees and their covered family members can see and speak to a doctor 24 hours a day, 7 days a week using a mobile device<sup>1</sup> or computer, wherever they are. If needed, a prescription<sup>2</sup> can be sent to their local pharmacy. No appointment is necessary—and a visit usually takes less than 20 minutes.<sup>3</sup>

The Virtual Visits provider groups we contract with deliver care using live video technology based on quality standards aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines.



### Virtual Visits may help save time and money.

It's been estimated that 25% of ER visits could be conveniently addressed as a Virtual Visit.<sup>4</sup>

No appointment is necessary. Care is accessible via mobile device<sup>1</sup> or computer—and usually takes less than 20 minutes.<sup>3</sup>

## No additional administrative costs to you.

Virtual Visits are fully integrated with your benefit plan administered by UnitedHealthcare and provided at no additional administrative cost to you, as the employer.

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

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

<sup>3</sup> Average times based on monthly data reports from Virtual Visits providers.

<sup>4</sup> Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low-acuity and could be treated in a Virtual Visit, PCP or urgent/convenient care setting.



## Access to quality, cost-efficient providers.

The UnitedHealth Premium® program<sup>1</sup> has been addressing variation in the cost and quality of health care for over 14 years. The Premium program can help your employees review their options and make informed decisions when choosing a doctor.

- **Physicians are evaluated across 16 medical specialties and 47 subspecialties**, including family medicine, internal medicine, pediatrics, cardiology, neurosurgery, orthopedics and spine and more. Currently, the program is available in 45 states.
- Using clinical information from health care claims, we measure how physicians comply with evidence-based guidelines for quality and with local market benchmarks for cost efficiency. Physicians must first meet quality criteria to be eligible for cost-efficiency evaluation.
- **Robust analytics drive evaluations representing 80% of overall claims costs.**<sup>2</sup>
- High Premium Care Physician utilization has proven results, including 15% lower risk-adjusted costs per member per month, 31% fewer ER visits and 55% fewer inpatient hospital admissions.<sup>2</sup>



A physician's UnitedHealth Premium designation is easy to find on [myuhc.com](https://myuhc.com)<sup>®</sup> as well as in printed provider directories. Just look for the blue hearts.

## Powerful, easier-to-use solutions for employers.

Employer eServices® is a suite of online tools and resources that **simplifies eligibility management, billing and reporting.**

Employer eServices is fully integrated among employees, physicians and health care professionals to allow HR staff to:

- **Manage transactions**, eligibility information and more in real time.
- **Save time** with online billing and payment options.
- **Improve workforce wellness** engagement with tools like distribution-ready emails, videos, posters and newsletters.

<sup>1</sup> The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com)<sup>®</sup>. You should always visit [myuhc.com](https://myuhc.com) for the most current information.

<sup>2</sup> Low Premium provider utilization = less than 75% of all eligible charges for Premium providers. High Premium provider utilization = 75% or more of all eligible charges for Premium providers. Source: 2019 UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Rates are based on historical information and are not a guarantee of future outcomes.

## For your employees, our goal is simple: To connect them with people and resources to help meet their unique needs.

At UnitedHealthcare, we strive to deliver a simpler and personable experience to help our members receive access to better care. For example:

- **Advocate4Me®** is designed to simplify the customer experience by **connecting members to a single point of contact**. Just one call reaches an Advocate who can answer questions and help solve issues including financial, benefits and claims, pharmacy, provider search, plan selection, wellness, and clinical and complex care management.
- Members can get answers without waiting on hold with the Easy Connect service on the **UnitedHealthcare® app**. Calls are returned by a representative who can answer questions about claims, benefits and more.

## And our efforts are helping make the health care experience better:

### Savings through engagement.

**\$123M+**

saved by members and employers in 2018.<sup>1</sup>

### Inspiring trust.

**93%**

overall satisfaction rating.<sup>1</sup>

## Employee Assistance Program

### Provides confidential support<sup>2</sup> to help employees manage:

- Stress, depression and anxiety.
- Parenting and family issues.
- Substance use and recovery.
- Financial and legal concerns.
- Work-life balance.

### Helps workplaces by offering:

- Consultations for problems affecting productivity and profitability.
- Programs to improve employee wellness.

<sup>1</sup> UnitedHealthcare Advocate4Me performance reporting, 2018. Results are not guaranteed.

<sup>2</sup> Confidential to the fullest extent permitted by law.

# One-stop, self-service resource for personalized health plan information.

Our employee website [myuhc.com](https://myuhc.com) provides access to information and tools related to medical, pharmacy and other benefits.<sup>1</sup> Employees can use it to:

- Find care and costs, including virtual care.
- Review plan information, including deductibles and copays/coinsurance.
- Access Optum Bank® financial accounts.
- Access health and wellness programs and resources.
- Check on claim status and pay bills.
- Manage prescriptions.
- Contact UnitedHealthcare.

## Finding care and cost information

Members can find estimated costs, patient reviews and quality information when they search for a provider, treatment or procedure.



## Claims and account status

Employees can quickly track their claims and see account balances, view monthly statements and see information for their entire family in one view.



<sup>1</sup> If UnitedHealthcare pharmacy and other benefits are included with your medical coverage.

## UnitedHealthcare app.

Using the UnitedHealthcare® app, employees can access details about their health plan, check their coverage, search for doctors and more—anytime, anywhere.

- **Search** for pharmacies, physicians or facilities by location or specialty.
- **Review** and manage claims.
- **Access** health plan ID card information.
- **Review** their plan information, including deductibles and copays/coinsurance.
- **Estimate and compare** medical and drug costs.
- **Access** pharmacy information.



## Multicultural resources serve diverse populations.

Employees can access the information they need on websites tailored to their unique needs, languages and cultural preferences:

**Asian:** [uhcasian.com](http://uhcasian.com)

**Latino Health Solutions:** [uhclatino.com](http://uhclatino.com)

# Why choose UnitedHealthcare?

## Health plans are not all alike, and neither are health plan companies.

We can help make the health care system simpler. And the quality of the work is getting noticed: UnitedHealth Group has been selected as the **“World’s Most Admired Company”** for 10 straight years in the insurance and managed care sector in 2020 by Fortune® magazine.<sup>1</sup>

**250,000+**

The number of employers we serve, including companies representing some of the most recognized U.S. brands<sup>2</sup>

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**27M+**

Over 27 million medical members get health benefits and coverage services from UnitedHealthcare<sup>3</sup>

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**1M+**

Physicians and care professionals in our network<sup>4</sup>

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**5,700+**

Hospitals and other care facilities in our network<sup>4</sup>

<sup>1</sup> Fortune magazine, February, 2020. Fortune is a registered trademark of Time, Inc. Fortune and Time, Inc. are not affiliated with and do not endorse products or services of UnitedHealth Group.

<sup>2</sup> UnitedHealthcare internal analysis, June 2019.

<sup>3</sup> UnitedHealth Group Annual Review, 2018.

<sup>4</sup> UnitedHealthcare internal analysis, March 31, 2020.

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. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Tier 1 providers may be subject to change, visit [myuhc.com](http://myuhc.com)® for the most current information or call the number on your health plan ID card.

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.

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 Care & Costs section.

UnitedHealthcare Motion 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 and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations from receiving an activity tracker and/or certain credits 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 **1-855-256-8669** 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.

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.

All trademarks are the property of their respective owners.

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.

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% 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.

The UnitedHealthcare plan with Health Savings Account (HSA) is a 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 of 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 UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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.

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.

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.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com)®. You should always visit [myuhc.com](https://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](https://myuhc.com) for detailed program information and methodologies.

Health plan products may include exclusions, limitations, reduction of benefits, and terms under which the plan may be continued in force or discontinued. For costs and complete details of coverage, contact a UnitedHealthcare representative.

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 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. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA. 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.

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. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

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



**Contact a UnitedHealthcare representative today.  
Call 1-866-438-5914 or contact your broker.**