

Plans designed to offer savings and quality care.

Offering a focused network of quality, cost-efficient providers, right here in Kansas City.

Core Essential is a defined-network health plan that may help both you and your employees save. Your employees can see any network provider, including specialists, without referrals, and preventive care is covered at 100%.²

Benefits of Core Essential

Value	Lower price point allows employers and employees to benefit from lower premiums. ³
Flexibility	Plan design options are flexible and have the ability to support a range of benefit designs including HSA compatible plans.
Access	Core national network allows employees access to health care services nationwide. No requirement to choose a primary care physician (PCP). No referrals required.

15%

You may see up to 15% savings with Core Essential.¹



Coordinated care designed for a seamless, differentiated experience.

UnitedHealthcare and Saint Luke's Health System are working together to provide a patient-centered care experience. This coordinated care approach is designed to help promote greater efficiency, lower costs, less hassle, more support and better health for Kansas City residents.

UnitedHealthcare and Saint Luke's have been collaborating to improve health outcomes and lower health care costs in Kansas City since they launched an accountable care organization (ACO) together in 2017.

Offering savings without compromising quality care.

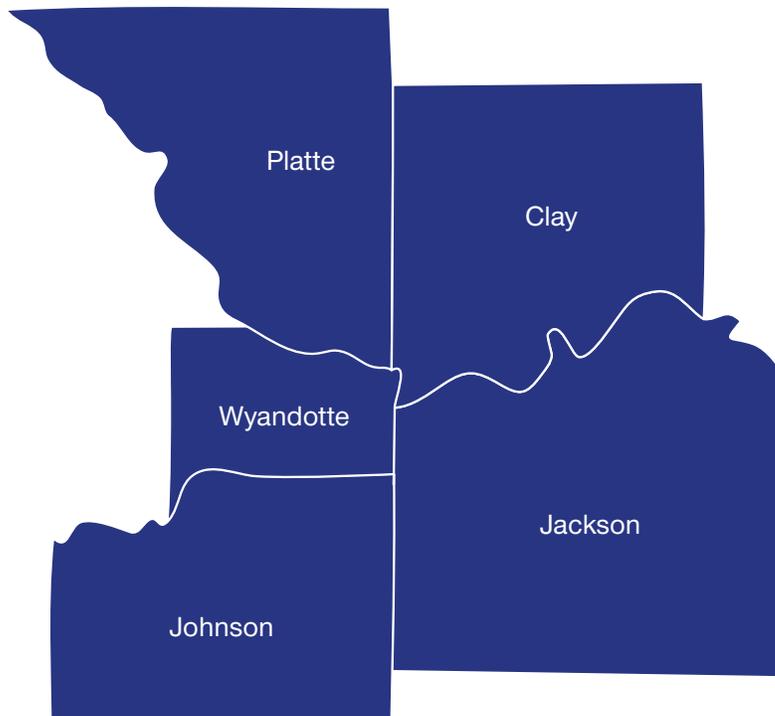
Available to employers located in the 5-county Kansas City metro area, Core Essential features more than 4,000 providers from Saint Luke's Health System, Children's Mercy, Kansas City Orthopaedic Institute and many independent doctors.

21

hospitals in the greater
Kansas City area.

4,000+

providers in the greater
Kansas City area.



**Contact your broker or your UnitedHealthcare
account executive to request a quote.**

**United
Healthcare**

Saint Luke's

¹ Savings projected at 15% from UnitedHealthcare Choice Plus network.

² If members see an out-of-network provider, there is no coverage and they are responsible for all the costs.

³ Compared to UnitedHealthcare Choice Plus network plans.

Provider and hospital counts current as of Q3 2020 and subject to change.

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 your broker or UnitedHealthcare sales representative.

The UnitedHealthcare Core product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. Network status may be determined by calling the number indicated on the health plan ID card or visiting myuhc.com.

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.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by UnitedHealthcare of the Midwest, Inc.