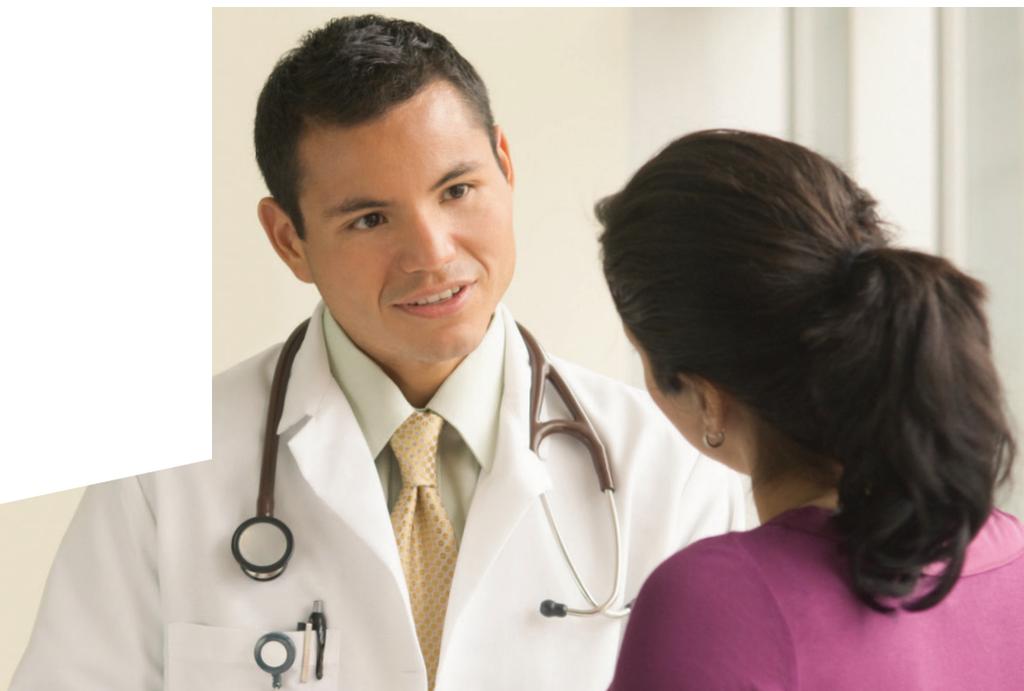




Health plans designed for affordability



UnitedHealthcare's Core benefit designs feature a smaller, more focused network of cost-efficient providers designed to deliver lower costs to you and your employees.

Freedom to choose

With the Core benefit design, your employees may choose their own health care providers and pharmacies from within the network. They are not required to choose a primary care provider or get referrals to see specialists. The Core network includes more than 588,000 physicians,¹ so employees may choose providers convenient to where they live or work. If they choose to see providers outside of the network, they will have a higher member cost-share. The highest level of coverage is offered for providers within the network.

Save with a focused network

With a smaller network made up of quality, cost-efficient doctors, providers and hospitals, Core benefit designs may offer savings of up to 10% while providing quality care.² Plus, preventive care in the network is covered at 100% of eligible expense.

- **Plan** – UnitedHealthcare Core
- **Benefit levels** – Network benefits
- **Network physician** – Network benefits
- **Out-of-network physician or facility** – Out-of-network benefits at a higher member cost-share
- **Lower copay incentives** – to use UnitedHealth Premium® program Tier 1 doctors

Core benefit design

- 189,000+ primary care physicians and 399,000+ specialists in the Core network
- Up to 10% savings²
- No primary care provider requirement
- No referrals needed to see a specialist
- Network preventive care is covered at 100% of eligible expense

Additional services

In addition to providing value, Core benefit designs feature the full complement of UnitedHealthcare services, including:



Virtual Visits

- Connect with a doctor for nonemergency care online, whenever, wherever
- Appointments are available 24/7
- Get a prescription sent to a local pharmacy*



myuhc.com®

- Get help finding Core network providers
- Find care and estimate costs
- Check the status of claims
- Chat online with a health advocate for questions about care, claims or benefits, and more



UnitedHealthcare® app

- Access health plan ID cards and health plan records
- Get help finding quick-care options
- Connect with a nurse and more



Advocate4Me®

- A no additional cost benefit to help guide care with compassion
- Employees connect with experienced advocates for 1-on-1 care where benefits and claims questions can be answered, assistance provided to navigate the health system, and gaps in care identified

Learn more

To learn more about Core benefit designs, call your UnitedHealthcare representative today

**United
Healthcare**

* Prescription services may not be available in all states.

¹ UnitedHealthcare Network Database, Core Network physician count, 2021.

² Savings estimate relates to the comparison of UnitedHealthcare's Core product vs UnitedHealthcare's standard Choice Plus in Missouri. All figures of estimated savings represent historical performance and are not a guarantee of future savings. Meaningful benefit design differentials needed to achieve the upper boundary of savings. (As of June 2021.)

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.

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.

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.

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.

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.

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