



Build a benefits package that leads with care

Choose from a full suite of quality health plans designed for better health and lower costs.

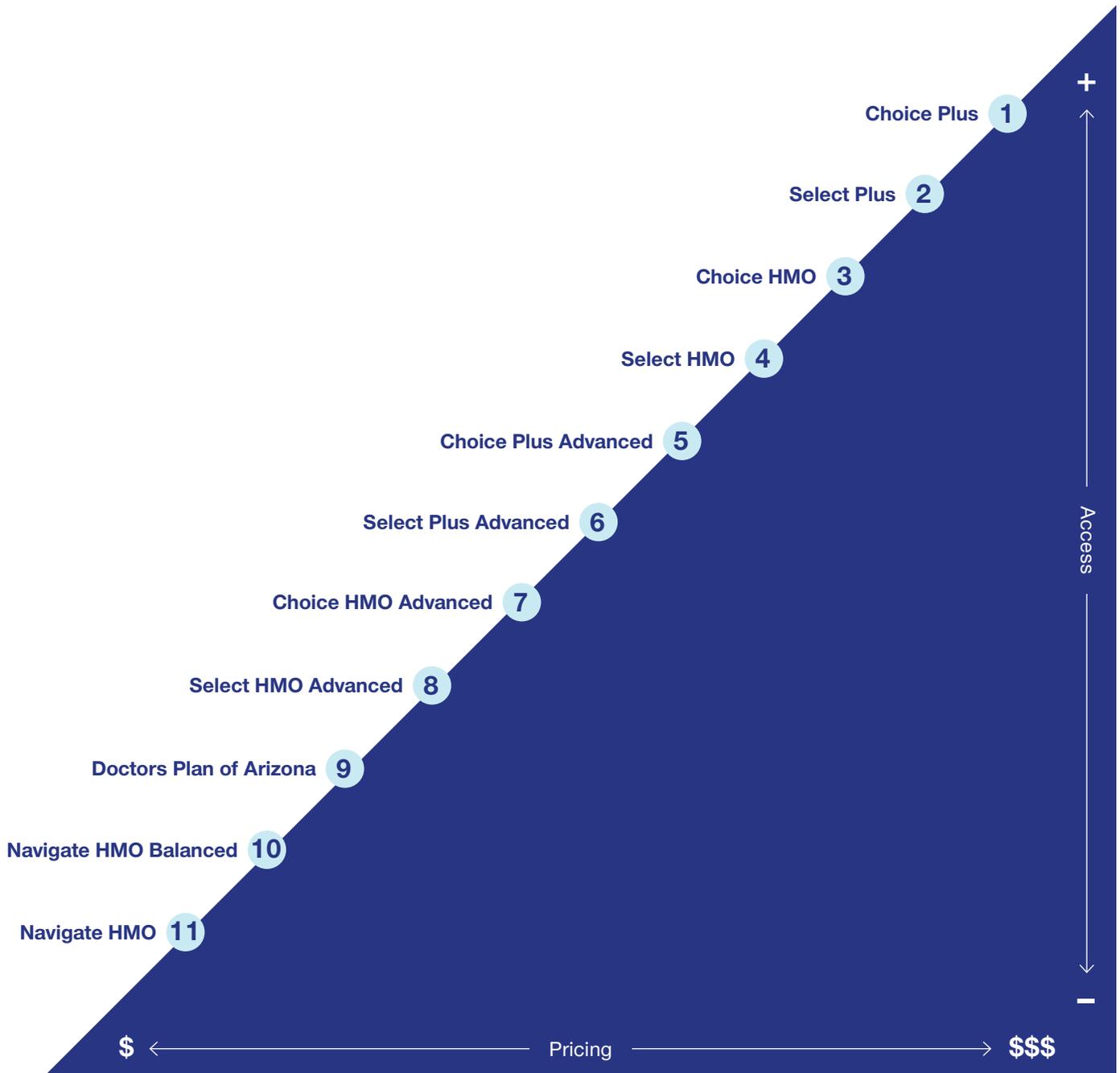
UnitedHealthcare Multi-Choice®
Effective Jan. 1, 2022

**United
Healthcare**

Enjoy the flexibility of Multi-Choice

You can customize a package with as many health plans as you'd like and choose from a range of deductibles, coinsurance, copayments and out-of-pocket limits—all to help fit your business's budget and your employees' needs.

Explore your health plan options—and an easier way to compare them



How to read the chart

Starting in the upper right corner, Choice Plus offers the broadest coverage and network—which gives employees the most access and the freedom to choose where to get care. As you move down and to the left, the plans get more affordable with tiered and narrowed network options.

Take a closer look at the plans — ranked from highest to lowest premiums

1 Choice Plus

- National network with out-of-network flexibility
- No PCP selection required
- No referrals required to see a specialist

2 Select Plus

- National network with out-of-network flexibility
- PCP selection required
- No referrals required to see a specialist

3 Choice HMO

- National network
- No PCP selection required
- No referrals required to see a specialist
- No coverage outside of network

4 Select HMO

- HMO network with no coverage outside of network
- PCP selection required
- No referrals required to see a specialist

5 Choice Plus Advanced

- National network with out-of-network flexibility
- No PCP selection required
- No referrals required to see a specialist
- Lower cost-share when using Tier 1 provider or free-standing facilities

6 Select Plus Advanced

- National network with out-of-network flexibility
- PCP selection required
- No referrals required to see a specialist
- Lower cost-share when using Tier 1 provider or free-standing facilities

7 Choice HMO Advanced

- National network with out-of-network flexibility
- No PCP selection required
- No referrals required to see a specialist
- Lower cost-share when using Tier 1 provider or free-standing facilities

8 Select HMO Advanced

- HMO network with no coverage outside of network
- PCP selection required
- No referrals required to see a specialist
- Lower cost-share when using Tier 1 provider or free-standing facilities

9 Doctors Plan of Arizona

- Personalized and simplified care at lowest cost and access to providers and facilities with Banner Health Network
- PCP selection required
- No referrals needed to see a specialist within the Doctors Plan of Arizona network
- Network only, and network and out-of-network options available

10 Navigate HMO Balanced

- Narrow network with no coverage outside of network
- PCP selection required
- Referrals required to see a specialist for highest benefit level

11 Navigate HMO

- Narrow network with no coverage outside of network
- PCP selection required
- Referrals required to see a specialist

Formal health plan names:

Choice Plus = UnitedHealthcare Choice Plus

Choice HMO = UnitedHealthcare Choice

Choice Plus Advanced = UnitedHealthcare Choice Plus Advanced

Choice HMO Advanced = UnitedHealthcare Choice HMO Advanced

Navigate HMO Balanced = UnitedHealthcare Navigate Balanced

Navigate HMO = UnitedHealthcare Navigate®

Add specialty benefits and save

When you add one or more UnitedHealthcare specialty plans, including dental, vision and/or financial protection, you can save up to 4%* on first-year medical premiums. Plus, you may save long-term in administrative credits with Packaged Savings®.**



Dental

Options

- Preferred provider organization (PPO) plans for maximum flexibility
- Network-only plans in select markets for maximum savings
- Dual offerings available at no additional charge
- Dental Health Maintenance Organization (DHMO) managed care program with 16 plan options
- Voluntary and employer plans available (Only 2 employees required to elect the voluntary offering)

Features¹

- Large national PPO network with over 108,000 unique locations
- Average PPO network discounts of 33.8%
- Prenatal enhanced benefits during pregnancy
- Oral cancer screenings included for adults
- Online Treatment Cost Calculator for total transparency
- Consumer MaxMultiplier® feature allows rollover of unused annual limits²
- Preventive MaxMultiplier Option: Offers the choice to exclude preventive care costs from annual limits³
- Optional enhanced coverage for dental implants³
- Flex Appeal dental implants, composite fillings for anterior and posterior and 4 cleanings
- SmileDirectClub® program: Teledentistry option for adults, which allows at-home teeth straightening
- Includes pediatric coverage



Vision

Options⁴

- Comprehensive coverage for eye exam, frames/lenses and contacts, plus discounts on overages
- Voluntary and employer plans offered (Only 1 employee required to elect the voluntary offering)

Features¹

- Robust vision network provides over 120,000 access points and offers a balanced mix of private practice and retail providers
- Vision network utilization of 98.49%
- Annual eye exams
- Complete set of eyeglasses or contacts (Refer to the benefit materials)
- Discounts on laser vision correction, popular lens options and extra pairs of eyewear
- Warby Parker option available online (or at nearest retail location) with option to purchase single vision, progressive or scratch coating
- Expanded diabetes eye care program, where members with diabetes may receive retinal screening photography at a \$0 copay as well as a second eye exam (exam copay applies)
- Enhanced contact lens benefit, where members may receive a contact lens allowance and an additional allowance for contact lens fitting and evaluation
- Children's Eye Care Program, where members up to age 13 have coverage for a new pair of glasses (frames and lenses) at no additional premium cost if the vision prescription changes .5 diopter or greater in a plan year



Disability

Options

- Long-term and short-term disability programs
- Voluntary and employer-paid plans

Features¹

- Staff members have an average of 15 years of experience working with disability claims
- Employee Assistance Program (EAP) benefit available
- Services and support include vocational and physical rehabilitation, career planning and transitional work return



Life

Options

- Basic Life/Accidental Death and Dismemberment (AD&D)
- Supplemental Life
- Dependent Life
- Supplemental/Voluntary Life

Features¹

- Flat coverage amounts or multiples of salary
- Will and trust preparation services included
- Travel assistance included
- Beneficiary companion services included

¹uBundle® (for group size 51–100) is available for fully insured customers and is not available in the following states: California, Colorado, Hawaii, Montana, New York, Rhode Island, and Vermont.

²**Customers with 2–99 total eligible employees may qualify for Packaged Savings administrative credits, which they can receive by bundling plans. Credits are earned based on the number of enrolled medical employees and the number of eligible specialty plans offered. Benefits and programs may not be available in all states or for all group sizes. Contact your broker or UnitedHealthcare representative for details.

³As of June 2021.

⁴Rollover plans available for groups with 2 or more when there are waiting periods and 10 or more without waiting periods. Ask your UnitedHealthcare representative for details.

⁵These optional dental benefit enhancements require 10 or more members.

⁶Vision benefits only require 2 eligible and 1 enrollee to qualify.

Discover value-added services, programs and tools

These benefits are designed to help your employees navigate their plan, save on health care costs, and get and stay healthier.

Services

Advocate4Me®

This program provides employees with one toll-free number to access a range of needs, including support and access to answers about claims, pharmacy (when provided by UnitedHealthcare), provider research and issue resolution. Based on history, call reason and population insights, our system directs each caller to one of three specialized advocates:

Benefits advocate (benefits and general questions about programs/services)

Health advocate (health system navigation and claim issues)

Nurse advocate (clinical support)

Our technology then populates a member dashboard to help the advocate assess gaps or resources available for that employee.

Advocate4Me provides a compassionate, simple, personalized experience designed to help improve your employees' health and the health of your bottom line.

UnitedHealthcare Benefit ServicesSM

Our flexible spending account (FSA), Pre-Tax Premium Plan and COBRA/State Continuation Administration are included in every plan—at no additional cost.

24/7 Virtual Visits

With 24/7 Virtual Visits, employees can conveniently connect to a doctor by phone or video* through myuhc.com® or the UnitedHealthcare® app.

Tools

Find Care & Costs

The Find Care & Costs tool on myuhc.com® and the UnitedHealthcare® app is designed to help your employees:

- Use intuitive search tools to find care nearby
- View estimates for specific services and treatments
- Locate UnitedHealth Premium® designation providers and Healthgrades® patient satisfaction reviews

*Data rates may apply.



myuhc.com

Online resource where your employees are able to check claim status and history, view their benefits and health statements, refill a prescription, search for doctors and hospitals, see quality and cost-efficiency ratings, estimate the cost of care and much more.

UnitedHealthcare app

The mobile version of myuhc.com is designed to help your employees manage different aspects of their health care, like searching for providers and getting health care cost estimates for specific treatments and procedures from their smartphone or tablet.

Wellness programs and more

New! 1-year Peloton® Digital Membership**, which includes access to the Peloton App, gives your employees access to thousands of live and on-demand fitness classes – no fitness equipment required.

Rally® Health and Wellness on myuhc.com

A digital health and wellness experience that connects your employees with personalized recommendations, health content, Missions, a Health Survey, Challenges and dozens of other resources to help them proactively manage their health.

Real Appeal®

Online weight-loss program that provides members with the tools and support to help them lose weight and potentially prevent weight-related health conditions.

- 1:1 coaching
- Online classes
- Weight loss and maintenance plan customized to individual needs
- Entertaining and engaging delivery of content

SimplyEngaged®

A program that provides your employees with rewards for completing certain health actions such as gym check-ins and/or improving their health.

UnitedHealthcare Motion®

Included with our HSA plans, participants get rewarded for completing certain daily fitness goals, and they may earn up to \$1,095. New updates include:

- Option of prepaid debit card*** or HSA dollars
- Rewards for walking, riding an indoor or outdoor bike, using an elliptical, running or swimming

Learn more

Contact your UnitedHealthcare representative for more information

United Healthcare

** Available to fully insured customers in applicable UnitedHealthcare plans who registers for an account with Peloton. Subject to state legal and regulatory review. UnitedHealthcare members that own a Peloton Bike or Tread can receive equivalent value (\$155) to be credited to an All Access Membership. Credit to All-Access Membership is limited to one per family. 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 may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost.

*** The prepaid debit card option is taxable.

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Tier 1 providers may be subject to change, visit myuhc.com® for the most current information or call the number on your health plan ID card. **The UnitedHealth Premium®** designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit 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 for detailed program information and methodologies. **SmileDirectClub** coverage is available to customers offering a UnitedHealthcare Dental Preferred Provider Organization (PPO) and/or In-Network Only (INO) plan that includes orthodontic coverage. **Not all individuals are suitable candidates for invisible aligners. These services are intended for certain individuals who have mild or moderate orthodontic needs.** **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 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. **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. **UnitedHealthcare Motion** is a voluntary program. The information provided 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 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. **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. Contracted virtual visits provider groups may vary by state and are subject to changes dependent on state laws and regulations. **24/7 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. 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. **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 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. 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 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 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. 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. 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.

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