



Helping to make health care more affordable for employees through a smaller, focused network

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

Freedom to choose

With the Core/Core Essential benefit designs, your employees may choose their own health care providers and pharmacies from within the Core network. They are not required to choose a primary care provider or get referrals to see specialists. The Core national network includes over 589,900 physicians,¹ so employees may choose providers convenient to where they live or work.

Save with a focused network

With a smaller network made up of quality, cost-efficient doctors, providers and hospitals*. Plus, preventive care in the network is covered by most plans at 100 percent of eligible expense.

Core/Core Essential benefit designs

- 189,300+ primary care providers and 400,600+ specialists in the Core network¹
- No primary care provider requirement
- No referrals needed to see a specialist
- Network preventive care is covered by most plans at 100 percent of eligible expense

Plan	Benefit levels	Network physician	Out-of-network physician or facility
UnitedHealthcare Core Essential	Network benefits	Network benefits	No out-of-network benefits except for emergencies
UnitedHealthcare Core	Network benefits	Network benefits	Out-of-network benefits at a higher member cost share

Additional Core/Core Essential benefit design services

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



Virtual Visits

- Connect with a doctor for non-emergency care online — whenever
- Get a prescription sent to a local pharmacy**
- Appointments are available 24/7 and take about 20 minutes
- Virtual Visits are \$0



UnitedHealthcare® app

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



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.



Customer Service

Customer Service answers questions and assists callers with benefit questions. Members simply call the number on their health plan ID cards.

Learn more

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

United Healthcare

* Core service area for Memphis: Fayette, Haywood, Lauderdale, Shelby and Tipton Counties. Network includes: Methodist Hospitals (including LeBonheur Children's and Olive Branch), Delta Medical Center, St. Jude, Baptist Desoto (in MS). Core service area for Knoxville includes: Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier and Union Counties. Network includes: Blount Memorial, Claiborne Medical Center, Cumberland Medical Center, Fort Loudoun Medical Center, Fort Sanders Regional Medical Center, LeConte Medical Center, Methodist Medical Center of Oak Ridge, Morristown-Hamblen Healthcare System, Parkwest Medical Center, Roane Medical Center, UT and East TN Children's Hospital. Core service areas for Chattanooga includes: Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea, Sequatchie. Network includes: Erlanger Baroness Hospital, TC Thompson Children's Hospital, Erlanger North Hospital, Erlanger East Hospital, Erlanger Bledsoe Hospital, Parkridge East Hospital, Parkridge Medical Center, Parkridge Valley Hospital, Parkridge West Hospital. Core service area for Nashville includes: Cheatham, Davidson, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson. Network includes: TriStar Ashland City Medical Center, TriStar Portland, TriStar Southern Hills Medical Center, The Children's Hospital at TriStar Centennial, TriStar Greenview Regional Hospital, TriStar Mt. Juliet ER, TriStar Skyline Medical Center, TriStar Spring Hill ER, TriStar Horizon Medical Center, TriStar StoneCrest Medical Center, TriStar Centennial Medical Center, TriStar Natchez ER in Dickson, TriStar Hendersonville Medical Center, TriStar Summit Medical Center, Vanderbilt, Vanderbilt Children's, Williamson Medical Center.

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

† UnitedHealthcare Network Database, Core Network physician count (As of August 2021).

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®.

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.

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.

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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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. Health Plan coverage provided by UnitedHealthcare of Tennessee, Inc.