



## 2018 Maryland Small Group (1–50) Health Plan Portfolio

MAMSI Life and Health Insurance Company  
Optimum Choice, Inc.  
UnitedHealthcare Insurance Company  
UnitedHealthcare of the Mid-Atlantic, Inc.



# What do you value in a health plan?

UnitedHealthcare is committed to finding solutions to help fit the health care needs of Maryland small group (1–50) employers.

Products	Choice Plus	Choice
<b>Network</b>		
Network Access	●	●
Non-Network Coverage	✓	
<b>Plan Features</b>		
Primary Care Physician (PCP) Requirement		
Referral Requirement		
HSA / HRA	✓	✓
Primary Advantage Plan Design	✓	✓
FlexFree Plan Design		✓
Preventive Wellness	✓	✓
Online Member Tools and Mobile Apps	●	●
Member Support Programs	●	●
Health and Wellness Programs	●	●
Benefit Administration	●	●
No-Fee United Benefit Services (FSA, Pretax, COBRA for 2–99)	✓	✓
Pharmacy	✓	✓
Dental, Vision, Life, Disability	✓	✓
<b>Cost</b>		
Employer Premium	\$\$\$\$	\$\$\$\$
Metallic Level	Platinum Gold Silver Bronze	Platinum Gold Silver Bronze

The amount of benefits provided depends upon the plan selected and premium will vary with the amount of the benefits selected.

Key				
Our Best, Largest	Better, Plus	Good	Not Available	Included
●	●	●		✓



# Maryland small group plan descriptions.

Below are more detailed plan descriptions as shown in the chart on the previous page.

## Choice Plus Point of Service (POS)

A traditional health plan with copayments, coinsurance, deductibles and out-of-pocket limits that gives members the freedom to see any doctor and visit any facility in our large nationwide network, including specialists, without a referral and without choosing a primary care doctor. If services are received outside of the network, costs will be higher.

## Choice Exclusive Provider Organization (EPO)

Members can see any network doctor, including specialists, or visit any network hospital, without needing a referral, however if services are delivered outside of our large national network, the plan will not cover the cost except in an emergency. While a primary care doctor is not mandatory, selecting one is recommended to help manage care. Choice EPO has copayments, coinsurance, deductibles and out-of-pocket limits.

## Core Essential HMO

Core Essential is an open access health care plan that features a smaller, tailored network of health care professionals. Members have the freedom to choose a network physician or specialist without visiting a PCP for a referral. Core Essential has similar plan designs and features as Choice plans, with a network designed to be more affordable. Members must receive care from network providers for benefits to be covered. There is out-of-network coverage for emergency services only.

## FlexFree

FlexFree® is the latest innovation in our suite of consumer-focused plans. It features no-cost office visits and urgent care visits to cover employees' occasional health care needs for sickness and minor injuries. Employers benefit from significantly lower premiums versus traditional copay-based plans—all without complicated banking and funding of health reimbursement accounts (HRA) or health savings accounts (HSA) accounts for first dollar coverage.

PCP and specialist office visits are \$0 copay<sup>1</sup> for the first 3 visits in a year. Urgent care visits are \$0 copay<sup>1</sup> for the first 2 visits in a year. Subsequent visits for each are covered at plan deductible and coinsurance.

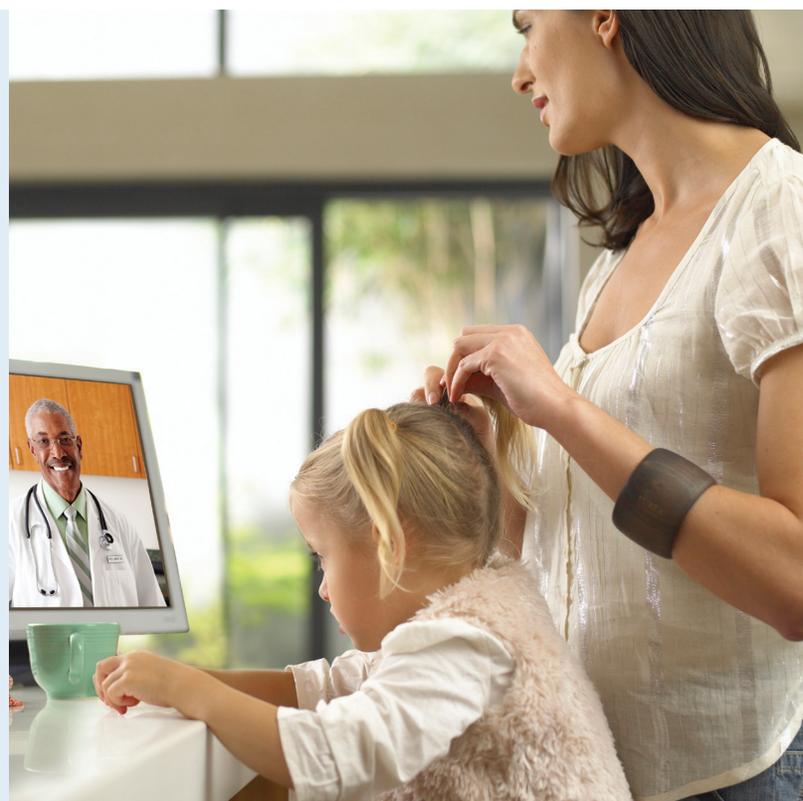
## Virtual Visits.

See a doctor whenever, wherever.

When employees are unable to see their own doctor, they may visit an urgent care or emergency department, which can be costly and time-consuming. With Virtual Visits, employees can see and speak to a doctor 24 hours a day/7 days a week using a mobile device\* or computer, from their home or office. If needed, a prescription\*\* can be sent to their local pharmacy. Virtual Visits are integrated into employees' medical benefits.

\*Data rates may apply.

\*\*Prescription services may not be available in all states.



## UnitedHealthcare Navigate® HMO

Navigate offers tailored network coverage for members who obtain a referral from their primary care physician prior to seeing another physician or specialist in the network. No coverage is provided without a referral. Non-network coverage is not available, except in the case of emergency care. Navigate coverage includes preventive, primary and specialty care, lab, X-ray and diagnostic services, urgent care, emergency services, inpatient hospital services, rehabilitation and skilled nursing facility services and mental health services.

## Optimum Choice, Inc. (OCI) HMO

A referral-based plan in which members work closely with a primary care physician for appropriate care. With a strong, regional network, OCI offers lower premiums than traditional health plan options. If services are delivered outside of our local network, the plan will not cover the cost except in an emergency. OCI includes 100 percent network wellness coverage and a wellness program with fitness reimbursement, at-home biometric screenings and telephonic health coaching.

## Primary Advantage®

Constructed on a Choice Plus or Choice chassis, Primary Advantage offers simpler, easier-to-understand benefits for the services employees may need most — primary care, urgent care and common prescriptions. The medical plans are designed for affordability and provide access to UnitedHealthcare's largest network of providers as well as innovative health and wellness programs. The plan includes \$0 copay for PCP visits, \$0 copay for Virtual Visits, \$5 Tier 1 Rx copay for the most common prescriptions and \$50 copay for urgent care visits.<sup>1</sup>

## Health Savings Accounts with High Deductible Health Plans

Available on Choice Plus, Choice, OCI Preferred and OCI HMO, this consumer-driven health plan is made up of two parts: a high deductible health plan and an HSA. With these plans, employees can open and deposit money, before taxes, into an HSA, which as their own personal savings account, they can use the money to pay for eligible medical and pharmacy expenses, including their deductible, or save it for future expenses.

<sup>1</sup>Additional costs may apply depending on complexity of services provided (e.g., surgical procedures, laboratory services, etc.). Exclusions may apply.

## Network access.

We offer both a local and a large nationwide network and the UnitedHealth Premium® designation program to help you find one.

**Broad National Network:** Our UnitedHealthcare national network provides access to 99 percent of the U.S. population in 96 percent of all U.S. counties.

**UnitedHealth Premium designation program:** This program recognizes doctors who meet standards for quality and cost-efficiency. We use evidence-based medicine and national industry guidelines to evaluate quality.

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.

Network counts as of 12/31/17.





## Delivering on what employers value most.

You'll be surprised to learn how many tools UnitedHealthcare offers to help make your job easier.

You Value:	UnitedHealthcare Offers:
<p><b>Comprehensive Benefit Plans</b></p>	<p>A variety of plan designs ranging from open access to primary care provider-centric to consumer-driven and more which can be sold as a package, allowing you to select the options that might work best with your employee population.</p>
<p><b>Integrated Medical and Pharmacy Benefits</b></p>	<p>All products come with our pharmacy benefit. This includes 67,000* network retail pharmacies that are available to you across the country and mail-order services that can give your employees up to a 90-day supply of their medication(s), often at a lower price than retail—and it's delivered to their home with free shipping.</p>
<p><b>Specialty Benefits</b></p>	<p>Attract and retain employees by offering more options. UnitedHealthcare is able to offer you a full suite of dental, vision, life and disability products in addition to our medical products.</p>
<p><b>Innovative Employer Tools</b></p>	<p><b>Employer eServices®</b> is designed to save time and money by streamlining online eligibility, enrollment, billing and reporting. Manage virtually every aspect of benefits administration online.</p>

\*As of 12/31/17.

# Delivering on what employees value most.

Understanding and identifying the health risks of your employees is the first step in creating a comprehensive wellness strategy that can help address behavior change.

Your Employees Value:	UnitedHealthcare Offers:
Cost Comparison Tools	The provider search function on <a href="https://myuhc.com">myuhc.com</a> lets members search for estimated prices to help encourage choices that may increase savings and improve health.
Mobile Access to Health Care Information	With the UnitedHealthcare <b>Health4Me® app</b> , members can easily access critical health information for each family member, find the care they are looking for and even talk to someone directly if they have questions—all from their mobile devices.
Online Health and Wellness Tools	<b>Rally®</b> is a fun, interactive digital health experience that offers personalized recommendations to help your employees move more, eat better and feel great.
24/7 Access to Health Care Guidance	Speak with knowledgeable registered nurses 365 days a year, 24/7 by phone or online chat to help manage illness or injury as well as maternity education support.
Member Support	To find out which immunizations and screenings are recommended for all family members at different stages of their lives, members can go to <a href="https://uhcpreventivecare.com">uhcpreventivecare.com</a> . We send special mailings— <b>HealthNote Reminders</b> —on topics like women’s health, coronary artery disease and diabetes to employees who we think can benefit from this information. We offer condition management programs to help members with chronic health conditions. And, all members have behavioral health benefits that provide confidential support 24/7. Members may visit <a href="https://liveandworkwell.com">liveandworkwell.com</a> or call the member phone number on their health plan ID card.
Health Discount Program*	The discount program helps members save typically 10–50 percent on non-covered health and wellness purchases, including vision care, dental care, alternative care such as acupuncture, long-term care services, as well as weight management, smoking cessation and other wellness programs.

\*Components are subject to change.



**For more information, please contact your broker  
or UnitedHealthcare sales representative.**

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These policies have exclusions, limitations, reductions of benefits and terms under which the policies may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company whichever is applicable.

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.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Virtual Visits 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.

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

Disclosure: The Health Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. The Health Discount Program is NOT insurance. The discount program provides discounts at certain health care providers for medical services. The discount program does not make payments directly to the providers of medical services. The discount program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA 91209, 1-800-860-8773, [www.unitedhealthallies.com](http://www.unitedhealthallies.com), [ohacustomer@optumhealth.com](mailto:ohacustomer@optumhealth.com). The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.

Insurance coverage provided by or through UnitedHealthcare Insurance Company, MAMSI Life and Health Insurance Company or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of the Mid-Atlantic, Inc., Optimum Choice, Inc. or their affiliates.

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