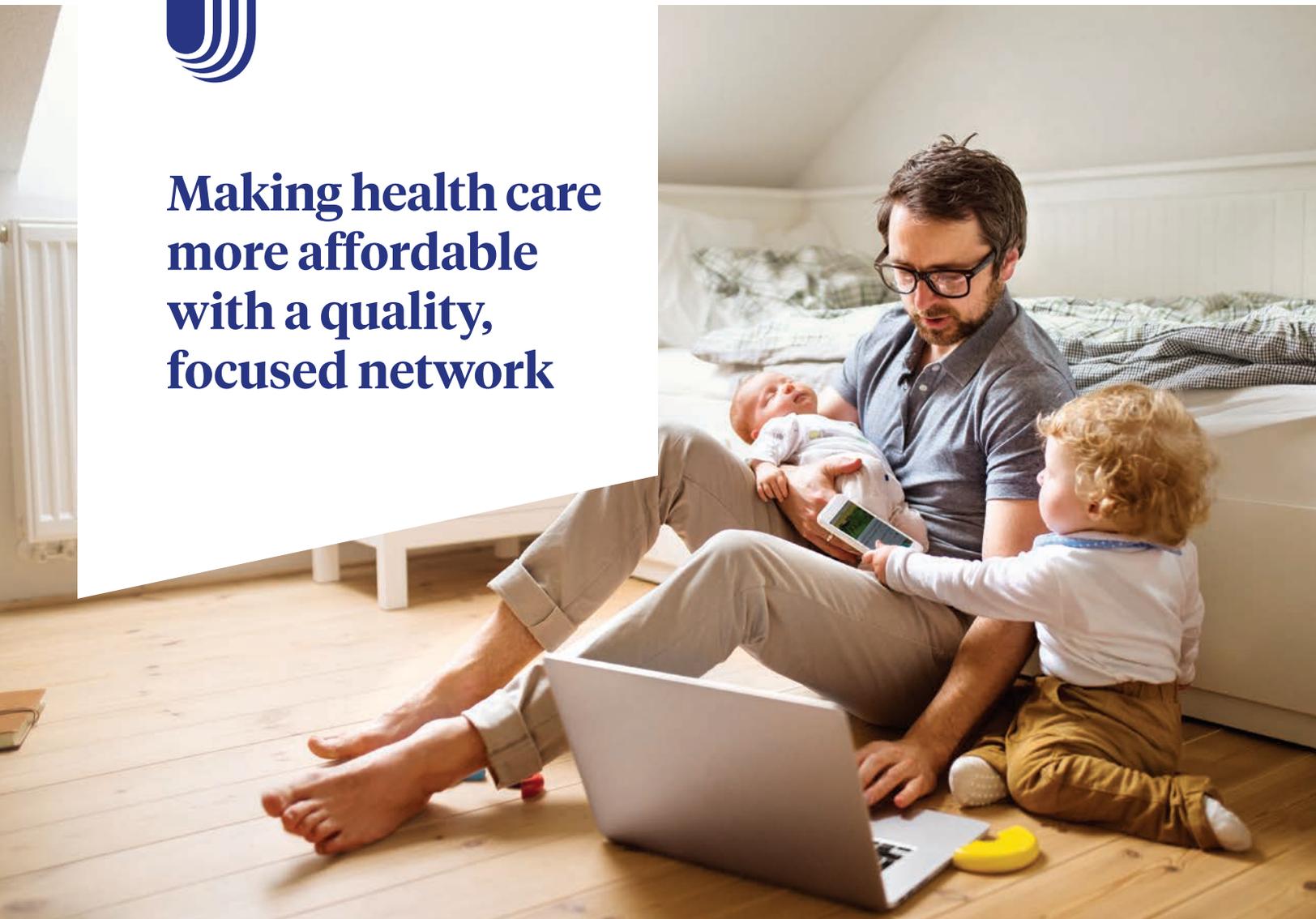




Making health care more affordable with a quality, focused network



The UnitedHealthcare Core plan is built to help employees save money by using doctors and facilities in their benefit plan.

Freedom to choose

With the Core 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 (PCP) or get referrals to see specialists. The Core national network includes over 945,000 physicians,¹ so employees may choose providers convenient to where they live or work.

Core benefit designs

- No PCP requirement
- No referrals needed to see a specialist
- Network preventive care is covered at 100% of eligible expense

Save with a focused network

With a network made up of quality, board-certified doctors, providers and hospitals, Core benefit designs provide quality care while offering the possibility for savings.² Plus, preventive care in the network is covered at 100% of eligible expense.

Plan	Benefit levels	Network physician	Out-of-network physician or facility
UnitedHealthcare Core	Network benefits	Network benefits	Out-of-network benefits at a higher member cost-share

Additional Core benefit design services



Care with a virtual difference

- With 24/7 Virtual Visits and virtual primary care, employees can access anytime, anywhere care for urgent, emergent or ongoing conditions



myuhc.com[®]

- Digital tools help make it easier to find network providers, view cost estimates and check claims status
- Health advocates are available online to answer questions about care, claims, benefits and more



UnitedHealthcare[®] app

- Offers employees access to their health plan ID cards and Health Record
- Provides quick-care options, the ability to connect with a care provider and more



Customer service

- By calling the number on their ID cards, employees can get answers about coverage, claims and more

Questions?

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

United Healthcare

¹ UnitedHealthcare Network Database, Core Network physician count (as of June 2021).

² Savings estimates relate to UnitedHealthcare book-of-business results. 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 August 2020).

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[®].

Note: Due to physician licensing restrictions, virtual primary care is only available within the member's state of residence. If the member's location is outside of their state of residence, virtual visits for primary care will be provided as a 24/7 Virtual Visit provided by Optum Virtual Care or American Well (Amwell).

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.

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.

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.

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.

Your Health Record only has information on care you've received as a UnitedHealthcare member during a certain timeframe. Information in the Health Record is not a substitute for medical or behavioral health care advice. If you have questions about the information in your Health Record, please talk with your doctor or call the Health Record Dedicated Service Team toll-free at 1-844-585-1471.

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