

How the plans work (listed from most flexible to biggest savings)



UnitedHealthcare Navigate Plus®

- Covers care within the national Navigate network of providers—plus care from out-of-network providers
- Provides access to a national network of specialists without a referral
- Specialty care with a referral is covered at the highest level



UnitedHealthcare Navigate Balanced®

- Covers care within the national Navigate network of providers
- Provides access to a national network of specialists without a referral
- Specialty care with a referral is covered at the highest level
- Out-of-network care is not covered, except in the case of an emergency



Navigate

- Covers care within the national Navigate network of providers
- When a specialist is needed, your employee's PCP provides a referral
- Out-of-network care is not covered, except in the case of an emergency

Access to services and care



24/7 Virtual Visits

Employees can connect with a provider by phone or video* for a wide range of urgent, nonemergency medical conditions—from flu and pinkeye to migraines and allergies—and get a prescription,** if needed.

*Data rates may apply.

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



myuhc.com and the UnitedHealthcare® app

Offers your employees their own personalized health hub. They can search for a doctor, access virtual care, and add and price network care, refill prescriptions and more.



Personal support

Employees can connect with customer service professionals for answers and information by calling the toll-free number on their ID card.

Learn more

To help control costs, talk to your UnitedHealthcare representative about including Navigate as part of a multi-year strategy

**United
Healthcare**

* Savings estimates relate to UnitedHealthcare's book-of-business results. All figures and estimated savings represent historical performance and are not a guarantee of future savings. Meaningful benefit design differentials to achieve estimated annual savings. Quality and cost efficiency based on national standards and local benchmarks. February 2022.

Referrals are not required for 24/7 Virtual Visits or for services from a network OB/GYN, from network behavioral health and substance use disorder clinicians, or for routine refractive exams. Certain inpatient and outpatient procedures require that the network physician obtain prior authorization before the procedures are performed.

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.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product 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.

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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 a UnitedHealthcare company.