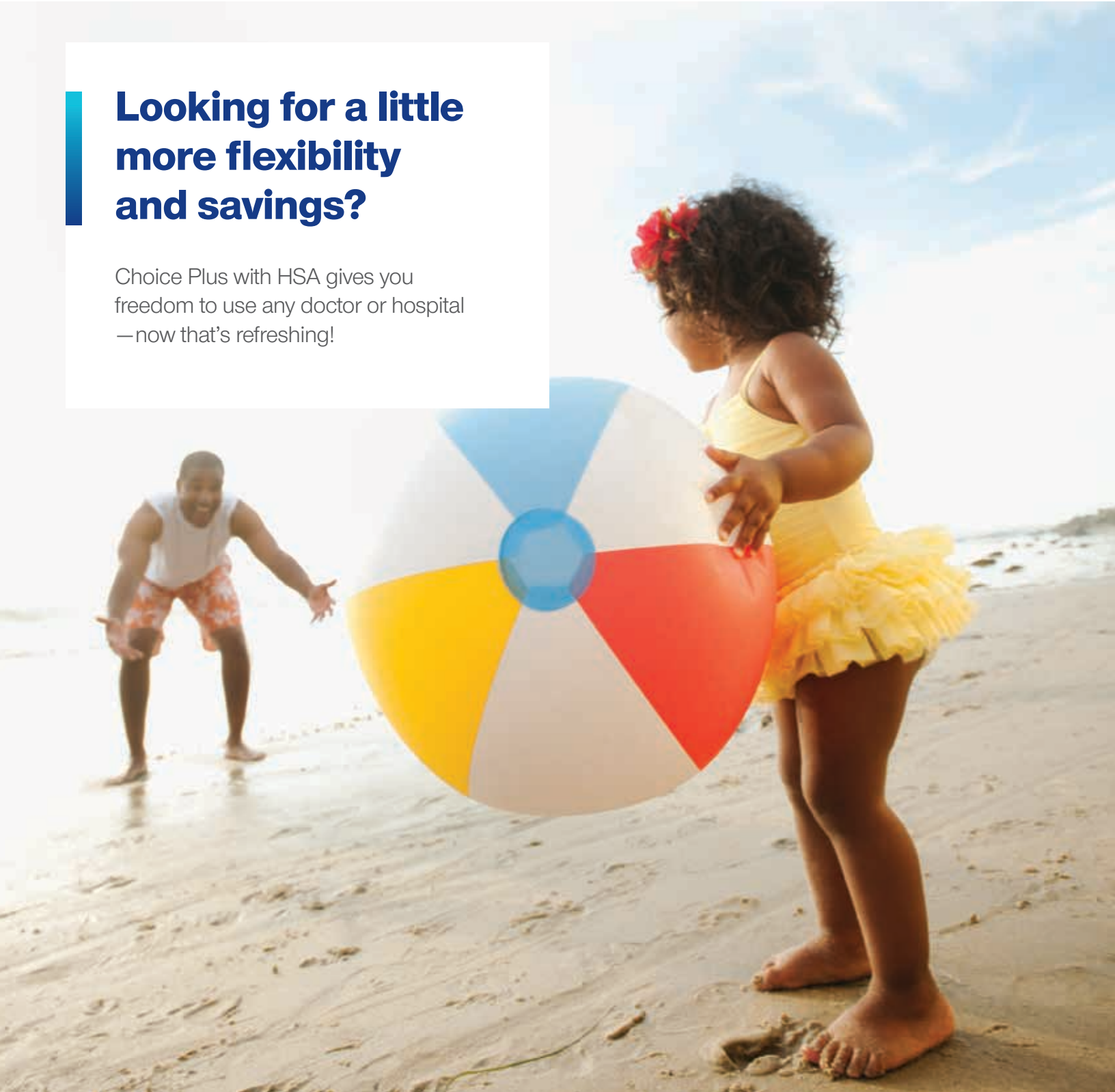


Looking for a little more flexibility and savings?

Choice Plus with HSA gives you freedom to use any doctor or hospital —now that's refreshing!



welcometouhc.com/choiceplushsa

Toll-free **1-866-873-3903**, TTY **711**

Habla Español? Podemos ayudar.

Get access to a national network and a Health Savings Account.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in or out of our network. You can save money when you use a health savings account (HSA) and the network. The Choice Plus network includes:

978,000+ doctors and health care professionals*
(clinics, labs, care centers, etc.)

6,150+ hospitals*

30,000+ pharmacies*

* As of 6/6/19.



There's coverage if you need to go out-of-network.

Out-of-network means that a provider does not have a contract with us. Choose what's best for you. Just remember, out-of-network providers will likely charge you more and can even bill you for amounts higher than what your plan will cover.



There's no need to choose a primary care physician (PCP) or get referrals to see a specialist.

Consider a PCP; they can be helpful in managing your care.



You can open an HSA.

An HSA is a personal account to help you save and pay or be reimbursed for qualified medical expenses. There's no "use it or lose it" rule and you get to keep it even if you change plans, change employers or retire.

Qualified HSA expenses.

You can use an HSA for many expenses, including:

- Doctor office visits.
- Prescriptions.
- Eyeglasses and contacts.
- Dental care and braces.
- Chiropractic services and more.

For all other coverage details, see your official health plan documents. For a listing of qualified medical expenses you may reference IRS publication 969 at IRS.gov.



Understanding your costs when getting care.

How paying for network care works with an HSA.

Preventive care is covered 100% when you use a network doctor.

1 Your deductible.

You pay for all services, including prescriptions, until you meet your deductible. You can use the funds in an HSA to help pay it. **Pay with your HSA or pay another way.**

2 Your coinsurance.*

After you reach the deductible, you share the costs with the plan. You can use HSA funds to help pay your share. **Your plan pays a percent and you pay a percent.**

3 Your out-of-pocket limit.

When you reach the limit, you are done paying. The plan pays 100% of covered services for the rest of the coverage year. **You are done paying.**

Estimate health care costs.

You have easy-to-use tools on myuhc.com[®] so you can see what a treatment or procedure typically costs. You can also estimate costs of prescriptions and see what your share of expenses may be.

Open your HSA.

Open an account with the preferred HSA bank of more than a million people.

Visit optumbank.com.



Save on taxes.**

You don't have to pay federal income taxes or, in most cases, state income taxes when you deposit money into your HSA, let it collect interest or use it for qualified medical expenses. The 2020 IRS HSA deposit limits are:

Individual coverage	\$3,550
Family coverage	\$7,100

For all of the COVERAGE DETAILS, see your official health plan documents.

*These costs don't apply for preventive care services that are received in the network. You may be required to receive approval for some services before they can be covered.

**Consult with a tax professional for specific tax advice.

Understanding your pharmacy benefit.

Your covered medications.

OptumRx® is your UnitedHealthcare plan's pharmacy care services manager. OptumRx is committed to providing you with safe, easy and cost-effective ways to get the medication you need. The UnitedHealthcare Prescription Drug List (PDL) is the list of medications that are covered by the plan. The PDL is organized by cost levels, known as tiers. Choosing medications in the lower tiers may save you money.

Tier 1
Lower cost

Tier 2
Midrange cost

Tier 3
Higher cost

Paying for prescriptions.

You will have to pay the full cost of your covered prescriptions until you've paid your deductible. You can use your HSA to help pay.

Find out if your medication is covered by visiting [welcometouhc.com/choiceplushsa](https://www.welcometouhc.com/choiceplushsa).

Save on your medication.

Use home delivery.

Up to a 3-month supply of your medications will ship free to your home, often at a lower cost than retail. You also get 24/7 phone support, medication refill reminders and more. And it saves you trips to the pharmacy.

Use network pharmacies.

Pharmacies in our network often charge less than non-network pharmacies. Our network includes thousands of pharmacies across the country.

Use lower tier medications, such as generics.

Use the PDL to help you or ask your doctor. If you have a medication that is placed in a higher tier (Tier 3, for example), check to see if a Tier 1 option is available. Higher cost brand medications are usually placed in higher tiers.

Manage your pharmacy benefits on the go.

With myuhc.com you can:

- Enroll in home delivery.
- Find network pharmacies.
- Refill prescriptions and set up refill reminders.
- Estimate and compare medication costs.
- Search your plan's PDL.

Health care can be hard. We're here to help you through it.

You can count on us to help make your health experience easier. We'll give you tools and support designed to help you save time, save money and find care when you need it.



Preventive care is covered 100% in our network.*

- Immunizations
- Preventive exams and health screenings



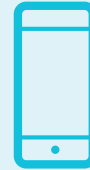
Help is a call, email or web chat away.

- Have questions about your health care benefits?
- Need help resolving a claim?
- Have questions about a recent screening or test?
- Need to find a doctor or schedule an appointment?
- You can also call or web chat with a registered nurse 24/7.



Save on covered services when you use network providers.

- Doctor office visits
- Prescription drugs
- Emergency services
- Hospital care
- Lab services
- Pregnancy care services
- Outpatient care services
- Rehabilitative services and devices
- Wellness services
- Mental health and substance use disorder services and more



Manage your health and plan online and on the go.

Access your benefits and get help anytime, anywhere with myuhc.com.

Visit welcometouhc.com/choiceplushsa for more information.

*Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or deductible.

**This is not the complete list of covered services.



Join health and wellness missions.

Join our health and wellness program powered by Rally® designed to help you become more active and achieve your goals.



See a doctor online – at any time.

Virtual Visits let you see and talk to a doctor using your mobile device* or computer. Members can learn more on myuhc.com.

*Data rates may apply.



Call: 1-866-873-3903

TTY 711 Habla Español?
Podemos ayudar.

Visit: welcometouhc.com/choiceplushsa



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

The UnitedHealthcare plan with Health Savings Account (HSA) is an IRS 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 estimator online tool at myuhc.com. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

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. 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, 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.

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.

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