

# Choice Plus Plan with an HRA



**Looking for a little more flexibility?  
Here it is.**

[welcometouhc.com/choiceplushra](https://www.welcometouhc.com/choiceplushra)

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

Habla Español? Podemos ayudar.



# Help save time, save money and find care when you need it.

This plan includes a health reimbursement account (HRA), which is an account funded by your employer to help you pay for covered health care services. Your HRA will automatically pay for covered services first and you won't pay as long as you have money in your HRA. The Choice Plus Plan network includes:

**900,000+ doctors and health care professionals\***

(clinics, labs, care centers, etc.)

**5,700+ hospitals\***

**30,000+ pharmacies\***

\*As of 1/21/18.



## 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.



## Save money with an HRA.

When you have money in your HRA, that's less you have to pay out of your pocket for covered services.

### Qualified HRA expenses.

You can use an HRA for many services and treatments, including:

- Doctor office visits
- Non-preventive tests (lab work, X-rays, etc.)

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.



# How paying for network care works with an HRA.

## 1 Your deductible.<sup>1</sup>

Your HRA automatically pays for covered services first. If you spend all of your HRA, you'll have to pay until you reach your deductible.

## 2 Your coinsurance.<sup>1</sup>

After you reach the deductible, you share the costs with the plan. If you have money in your HRA, it will automatically pay for your share.

## 3 Your out-of-pocket limit.<sup>1</sup>

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

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

## Estimate health care costs.

You have easy-to-use tools on [myuhc.com](https://myuhc.com)<sup>®</sup> 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.

## Ways to pay with your HRA.

- Set up automatic payments to have covered services provided in network automatically paid through your HRA.<sup>2</sup>
- Use the Health Care Spending Mastercard<sup>®3</sup> for copays anywhere Mastercard is accepted, such as your local pharmacy.
- Submit out-of-network claims and track reimbursements on [myuhc.com](https://myuhc.com).



Visit  
[welcometouhc.com/choiceplushra](https://welcometouhc.com/choiceplushra)  
for more information.

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

<sup>1</sup> 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.

<sup>2</sup> Automatic payment will not work for non-network services.

<sup>3</sup> The debit card may not be available with some plans.

# Understanding your pharmacy benefit.

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 HRA to help pay.

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

## 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](https://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.

# The tools and support you need.



## Get healthier, stay healthier.

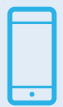
Join our health and wellness program powered by Rally® designed to help you become more active and achieve your goals.



## 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](http://myuhc.com).

\*Data rates may apply.



## Manage your health and plan on the go.

Access your benefits and get help anytime, anywhere with [myuhc.com](http://myuhc.com).

Visit [welcometouhc.com/choiceplushra](http://welcometouhc.com/choiceplushra) for more information.

This is not the complete list of covered services.



Call us toll-free 1-866-873-3903,  
TTY 711 Habla Español? Podemos ayudar.



Visit  
[welcometouhc.com/choiceplushra](http://welcometouhc.com/choiceplushra).



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 Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

All UnitedHealthcare members can access a cost estimator online tool at [myuhc.com](http://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.

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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