



# Looking for a little more flexibility and savings?



Choice Plus with HRA gives you freedom  
to use any doctor or hospital

**United  
Healthcare**

# Get access to a national network

A network is a group of facilities, providers and suppliers that UnitedHealthcare has contracted with to provide you with health care services. You can receive care and services from anyone in or out of our network—and when you stay in the network, you'll get a higher level of coverage.

## The Choice Plus network includes

**1,191,670** + **6,079** + **67,000**  
physicians and health care professionals\*      hospitals\*      national and independent pharmacies\*\*

### 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 PCP or get referrals to see a specialist

While this plan doesn't require you to choose a primary care provider (PCP) — the main doctor who usually has knowledge of your health and health history — it can be a good idea to have one. A PCP is the doctor who knows you best, and they're the first person you call with medical questions and issues.

## Resources to help make your health care experience easier

Access support, tools, programs and services that are designed to help you save time and money, find care when you need it and reach your health and wellness goals.

### Get care, virtually anywhere

Virtual Visits let you see and talk to a doctor using your mobile device\*\*\* or computer. Members can learn more on [myuhc.com](https://myuhc.com)®.

### Access your health plan online and on the go

See your plan details, find a network provider and more—anytime, anywhere—with [myuhc.com](https://myuhc.com).

### Join health and wellness missions

Have fun and get healthier with Rally®, a digital health platform that helps you set wellness goals and earn rewards for reaching them.



\*UnitedHealthcare internal analysis, December 31, 2020.

\*\*[www.uhc.com/employer/health-plans/pharmacy/total-cost-management/retail-pharmacy-networks](https://www.uhc.com/employer/health-plans/pharmacy/total-cost-management/retail-pharmacy-networks), Accessed 2/11/21.

\*\*\*Data rates may apply.

# Save money with an HRA

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. As long as you have money in your HRA, it will automatically pay for covered expenses.

## Using an HRA to help pay for care

### Step 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.

### Step 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.

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

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

**Most health plans cover 100% of preventive care when you use a network doctor**

## Estimate health care costs

At [myuhc.com](https://myuhc.com), you'll be able to access tools that help you 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

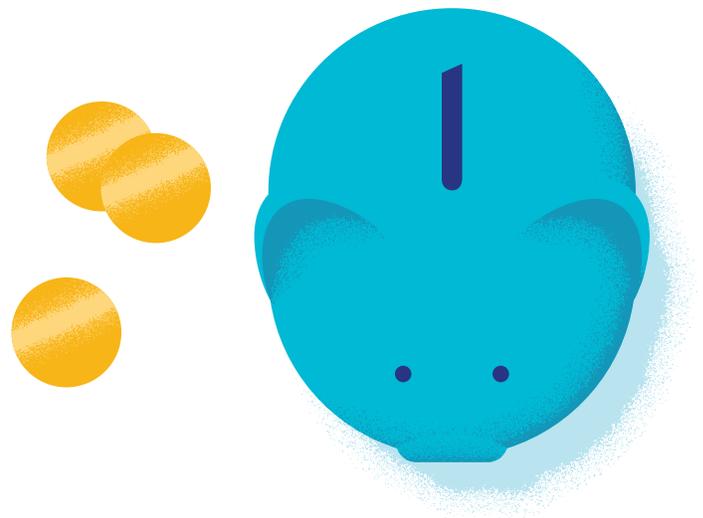
- Set up automatic payments<sup>2</sup>
- Use the Health Care Spending Card Mastercard<sup>®3</sup>
- Submit claims on [myuhc.com](https://myuhc.com) to get reimbursed

## Help pay for qualified medical 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](https://www.irs.gov).



# Understanding your pharmacy benefit

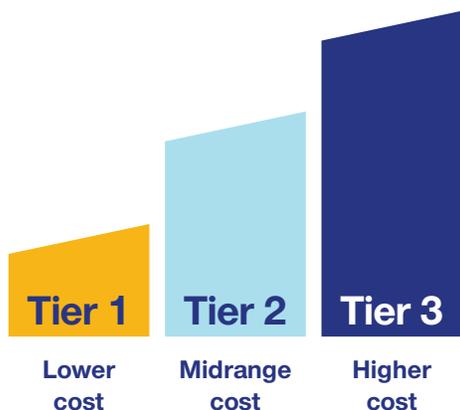
## Paying for prescriptions

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

## Your covered medications

This plan uses OptumRx® for pharmacy care services. With OptumRx, it's easier for you to save on medications and easier to keep track of them, too.

The Prescription Drug List (PDL) is the list of medications that are covered by the plan. It's organized by cost levels, known as tiers. Choosing medications in the lower tiers may help you save money.



## Save on your medication

- **Use home delivery** – Order a 3-month supply through OptumRx and you may pay less for medication, get standard shipping at no additional cost and save trips to the pharmacy.
- **Use network pharmacies** – Using network pharmacies may help you save money. Our network includes thousands of pharmacies across the country.
- **Use lower tier medications, such as generics** – Choosing medications from the lower tiers on the PDL may help you save money. Ask your doctor or check your PDL for lower-cost options, including generics.

## More ways to manage your meds

With [myuhc.com](http://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



## Learn more

Visit [welcometouhc.com/choiceplushra](http://welcometouhc.com/choiceplushra) or call 1-866-873-3903, TTY 711.

Habla Español? Podemos ayudar.

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<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.

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

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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.

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.

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. 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.

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