

Comparing plans may help you save money.



Discover the difference
between Choice Plus with an HSA
and traditional copayment plans.

Your health care buying decisions.

This plan helps you take a more active role in health care buying decisions.

A higher deductible and lower premiums.

Traditional copayment plans typically have a lower deductible and higher premiums, so you pay more up front and less when you need care.

This plan has the opposite—a higher deductible but lower premiums.

Why this matters.

You typically pay less up front with lower premiums and more for care when you need it. This way, you only pay for the care you need, which may save you money.

A health savings account (HSA).

You have the option of opening an HSA, if you are eligible. An HSA is a personal bank account that you own.

You can use the HSA to save money, federal income-tax free, to pay for qualified medical expenses. Or, you can save the money for a future need—even into retirement.

If you spend the money in the HSA wisely, you can save more money and have more money available for when you really need it.

You own the money in the HSA. There is no “use it or lose it” rule. If you choose to leave your employer or switch health plans, you keep the money.

Why this matters.

You decide how and when to use your HSA dollars.

Terms to know.

Premium

The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly or yearly.

Deductible

The amount you owe for health care services that your health insurance or plan covers before your health plan begins to pay.

	Choice Plus Plan with an HSA	Traditional Copayment Plan
Pay expenses using the money you save in an HSA or reimburse yourself for qualified medical expenses.	✓	
Pay a higher deductible.	✓	
Pay higher premiums.		✓
Pay lower premiums.	✓	
Pay only for the care you need.	✓	
A chance to save money by making decisions based on a greater awareness of costs and your options.	✓	



Shifting focus—from managing your health benefits to managing your health.

Most traditional copayment plans focus on managing your health benefits. The Choice Plus Plan with an HSA focuses on managing your health by encouraging you to:



Take a more active role in your health care buying decisions.



Make healthier choices and seek quality care.

Tools and services to make informed decisions.

This plan gives you access to resources for information about cost and care options available on myuhc.com[®].

Why this matters.

The more you know, the better decisions you can make about medical treatments and spending.

Your health care choices.

The plan is designed to help you make healthier choices and select quality care.

Preventive care is covered 100 percent in the network.

UnitedHealthcare covers preventive services at 100 percent without charging a copayment, coinsurance or deductible as long as they are received in the plan's network.

Why this matters.

Preventive care helps you identify and treat illness early so you can get and stay healthy.

You get personal support and helpful programs to improve your health.

A Healthy Pregnancy program, 24-hour registered nurses, care management services and more at no extra cost.

Why this matters.

You have access to the care you need when you need it.



Learn more.

With this plan, you may make better decisions about your health while controlling your costs. Learn more at welcometouhc.com.



Health savings accounts (HSAs) are individual deposit accounts offered or administered by Optum Bank, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

The UnitedHealthcare plan with Health Savings Account (HSA) is a 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. 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.

The information provided on included programs is for informational purposes only and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. The Healthy Pregnancy program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy program cannot diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com®.

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