



Helping employees pay for health care

Studies show that 72% of consumers are concerned about health care and out-of-pocket expenses.¹ To help employees pay for certain health care costs and encourage them to use quality care, we offer Care Cash[®]. This preloaded debit card can be used for UnitedHealthcare Premium[®] primary care and specialist provider visits, as well as specific Oxford network primary care provider visits, 24/7 Virtual Visits, urgent care visits and outpatient behavioral health visits.

Spending power

Care Cash is designed to give employees:
\$200 for the year for individual coverage, or
\$500 for family coverage

The card is reloadable, with any remaining balance rolling over each year.*

Care Cash most-used benefits²

- 1st** Premium Care Physicians
- 2nd** Behavioral health providers
- 3rd** 24/7 Virtual Visits
- 4th** Urgent care facilities

Engaging employees to help drive positive health behaviors

Care Cash is available to all employees, not just those who are high utilizers of health care. When employees receive financial support for health care expenses through Care Cash, they may be able to save money, stay healthier and take ownership of their health.

70+%

used their Care Cash card for primary care physician visits, which may lower their total cost by 7%⁴

7 out of 10

of the first 40% of employees who registered for Care Cash activated their card²

\$2,051

average savings per 24/7 Virtual Visit when an employee shifts from an ER visit^{5**}



43%

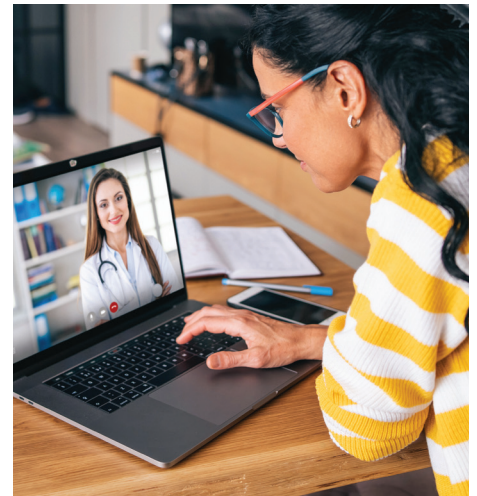
of consumers aren't engaged in their health plan, which may result in lost opportunities for better health and lower costs³

How it works:

- 1 Employees receive information about Care Cash and can request the card on myuhc.com[®]
- 2 Once received and activated, the Care Cash card can be used for certain eligible health care expenses
- 3 Employees have access to viewing other programs and benefits through myuhc.com or can call a toll-free number for guidance

I'm so thankful that I no longer have to wait until payday to see my doctor because I don't have my copay. Thanks for Care Cash.

Above example for illustrative purposes only. Individual results may vary.



Learn more

Contact your Oxford representative

**United
Healthcare
Oxford**

*Care Cash medical plan eligibility must be maintained.

**If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room.

¹ Healthcare consumerism 2018: An update on the journey, McKinsey & Company.

² Book of Business, October 2020 through March 31, 2021.

³ Consumers enrolled in consumer-directed health plans are nearly 50% more likely to research and compare costs for healthcare products and services, Alegeus, April 2015.

⁴ 2019 UnitedHealthcare Network (Par) Commercial Claims Analysis for 172 markets. UnitedHealth Premium Care Physicians are designated for quality and cost efficiency. Rates are based on historical information and are not a guarantee of future outcomes.

⁵ 2018: Subtracted \$49 (average 24/7 Virtual Visit) from \$2,100 (average ER visit). Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending on benefit coverage.

Care Cash[®] provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

Use of this card is subject to the terms and conditions of the Cardholder Agreement. Issued by Optum Bank[®], Inc., Member FDIC, pursuant to license by Mastercard International.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. 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.

The UnitedHealth Premium[®] designation program is a resource for informational purposes only. Designations are displayed in the Oxford online physician directories at myuhc.com[®]. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc.

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