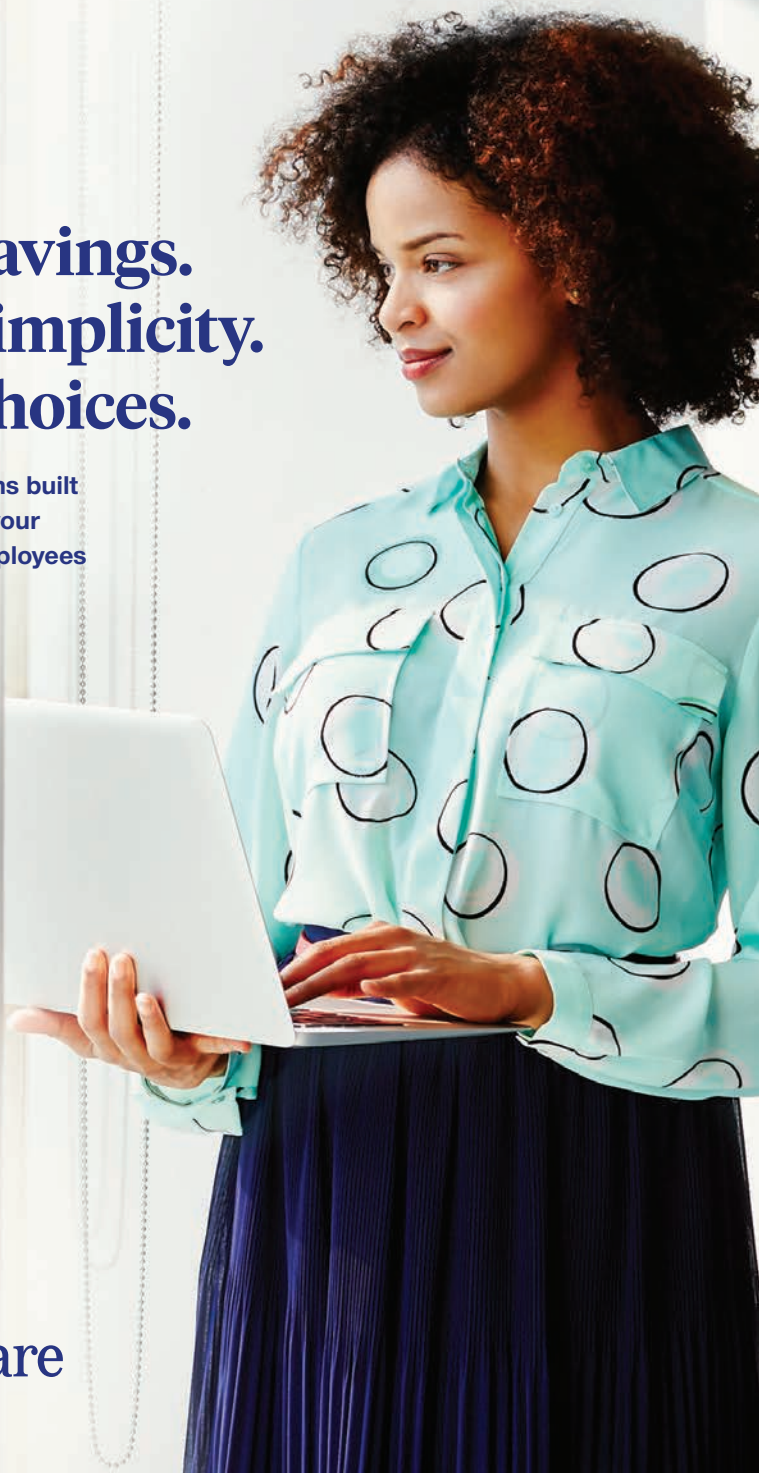




**More savings.
More simplicity.
More choices.**

**Group health plans built
to go farther for your
business and employees**



**United
Healthcare**



Health plans built to go farther

With more ways to access quality care, a streamlined experience and options to help lower your costs, see how an employee health benefits package from UnitedHealthcare is designed to work harder for your business and your employees.



What's inside:

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Delivering more value for your employees and your business

Health benefits aren't one size fits all. What's good for one business may not work for another.

That's why UnitedHealthcare offers so many choices for businesses like yours. With a wide variety of plan designs, options to help control your costs, popular wellness programs and tools to help employees get the most from their benefits, a health plan from UnitedHealthcare can be built around what matters most to your business.

Whether you're facing budget challenges or looking to improve retention and recruiting with benefits employees are asking for, UnitedHealthcare can help you get more from your health plan investment.

What do you want from your health plan?

Think about the features important to you that will help you get the most value from a health plan:

- Outstanding customer service for your plan administrators and employees
- Simpler administration to help save time for your staff
- Innovative tools to make it easier for employees to find care and lower cost options
- More ways for employees to get care within the nation's largest proprietary network of doctors and hospitals¹

See more savings and simplicity by adding specialty benefits

Employees value a full benefits package. We can help maximize that value with UnitedHealthcare specialty plans designed to help charge up your benefits package, lower health plan costs and deliver administrative simplicity.

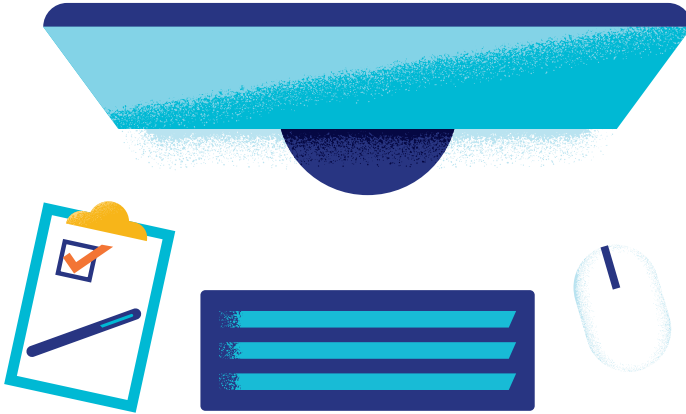
See page 11 to learn more.

¹ UnitedHealthcare internal analysis, July 20, 2023.

Health plans built to meet your needs

| If you're looking for: | UnitedHealthcare health plans offer: |
|---|---|
| A national network for care | The nation's single largest proprietary network ¹ |
| A choice of benefit plan designs | A variety of options, including level funded, consumer-driven, primary care-centered, tiered plans and more |
| Resources that help employees compare costs and treatment options | Mobile, online and person-to-person resources that help employees make informed choices about where to go and who to see for care |
| Access to services and programs designed to enhance employee health | Services that offer support through nurses, counselors, care managers and online wellness programs |
| Outstanding customer service | Reliable, personal service and support for you and your employees |
| Tools that help simplify administration for employers | A suite of online administration tools and resources |

¹ UnitedHealthcare internal analysis, July 20, 2023.



Health plan options designed to deliver more value for you and your team

Health insurance is the No. 1 requested benefit by employees.¹ And the medical plans you choose for them may have a big impact on employee satisfaction, recruiting and retention.

Medical plans from UnitedHealthcare are built to give your employees and their families access to quality care and a simpler experience.



UnitedHealthcare has the broadest national network available, reaching 98% of the U.S. population²



The UnitedHealthcare network includes more than 1.7 million physicians and health care professionals, and more than 7,000 hospitals³

¹ Forbes. "Best Employee Benefits In 2023." February 6, 2023. Available: <https://www.forbes.com/advisor/business/best-employee-benefits/>. Accessed: July 25, 2023.

² UnitedHealthcare internal analysis, July 20, 2023.

³ UnitedHealthcare internal analysis Q2 2023.

Delivering access to quality care at lower costs

We know your employees want to see a doctor on their terms and feel like they had an experience that was designed to be easy and met their care needs. Our medical plans are designed to connect employees to providers who consistently deliver quality care and cost efficiency.



Studies show 10% lower total cost of care for Premium Care Physicians¹

Helping employees make more informed choices

Benefits like \$0 copays for primary care, virtual care, rewards programs and more may help make it easier for employees to get care when they want it and take steps toward better health.

Working hand-in-hand with providers

When employees are facing serious health issues like cancer, joint replacement and transplants, we offer care at facilities called Centers of Excellence (COEs) that have been recognized for their ability to pioneer more effective treatments, ensure cost efficiency and deliver fewer complications and shorter recovery times. Our COE program helps identify available care for conditions where protocols and technology are changing rapidly.²



21–42% savings off a billed rate for Cancer Resource Services³

¹ In comparison to non-Premium Care Physicians as of November 2021; specialties evaluated make up over 80% of employers' average medical spend. Health results not guaranteed.

² The Clinical Sciences Institute, developed by Optum®, collaborates with the field's top clinicians and doctors to develop the criteria to evaluate centers for clinical excellence and is accredited by the National Committee for Quality Assurance (NCQA).

³ Book of business survey results, average from 2020. Savings not guaranteed.

UnitedHealthcare offers a broad portfolio of health plan choices for your business—listed here are a few popular plan types. Your UnitedHealthcare representative or broker can help you determine which plan may work best for you.

Helping employees manage their health care dollars

Account-based plans are designed to help offset deductibles and coinsurance of high deductible health plans, giving employees a tax-advantaged way to help manage their share of health care costs.¹

Health savings account

A health savings account (HSA) allows employees to deposit pretax money into a bank savings account to use for qualified medical expenses now or in the future. The employer can contribute to the account, but the employee owns it and can carry over any unused funds from year to year. It is not a “use it or lose it” plan.

An HSA must be used with a qualified high deductible health plan. The plan pays for covered services only after the member meets a minimum deductible (usually not including preventive care) and pays the full cost of covered services once the annual out-of-pocket limit is met.

Optum Financial, member FDIC, is one of the nation’s leading HSA custodians, with 8+ million HSAs totalling \$17.6+ billion in deposits.² Plus, only Optum Financial offers the convenience of banking through your health plan website. Learn more about Optum Financial at optumbank.com.

Health reimbursement account

A health reimbursement account (HRA) is funded by the employer. Unlike an HSA, an HRA is owned by the employer, and the funds remain with the employer if the employee leaves the company.

¹ Not all plans or options are available in all states.

² 2020 Year-end Devenir HSA Research Report, March 2021. At Optum Bank®, member FDIC, deposits are insured by the FDIC up to \$250,000.

Consumer-driven health plans

It's becoming more challenging for companies to cover employee health care costs. That's why many companies are now choosing consumer-driven health plans (CDHP). These plans are intended to help employees become more involved in their health care choices and take more active control over their health and health care spending.

Provider network-only health plans

Employees can choose to see any physician, specialist, hospital or health care professional in the network without a referral.

Tiered benefit plans

These health plans help encourage members to seek care from Tier 1 providers and hospitals, as well as lower-cost freestanding facilities to get the highest level of coverage. They include UnitedHealth Premium® Care Physicians who have met quality and cost-efficiency criteria and have been recognized for providing quality and cost-efficient care.

Defined-contribution health plans

A defined-contribution plan like UnitedHealthcare Multi-Choice® allows employers to offer 1, 2 or multiple plans with a defined dollar amount contribution that provides cost predictability for the employer and choice for the employee:

- **Multiple benefit options are available**, including high deductible health plans (HDHPs) and plans with copays and HSAs
- **Your employees choose the plan** that best fits their needs, whether they're younger, older, single or have a family
- **You set the amount** that your business is willing to pay for benefits
- No matter which plans you choose, **your costs as an employer stay the same**

UnitedHealthcare offers a broad portfolio of health plan choices for your business. Your UnitedHealthcare representative or broker can help you determine which plan may work best for you.

Health plans with surplus refund potential¹

UnitedHealthcare Level Funded plans are designed to give your business a different way to balance cost savings with benefits employees want. A kind of self-funded plan with safeguards built in to help protect your business from unexpected high claims, Level Funded plans are designed for more:

Cost control

- Plan costs based on the medical claims experience of your plan participants (groups 5–50 not subject to adjusted community rating)
- Exemption from many state insurance premium taxes
- A potential year-end surplus refund for your health plan if medical and pharmacy claims are lower than expected¹

Flexibility

- Exemption from many Affordable Care Act (ACA) regulations
- A variety of network and plan designs to choose from
- Opportunity to bundle UnitedHealthcare specialty benefits like vision and dental to enhance your benefits package

Stability

- Fixed monthly payments, similar to a fully insured (traditional) health plan experience
- Stop loss protection from unexpected high medical claims
- Online tools to help simplify plan management

Health plan with no deductible or coinsurance

Offer employees a different kind of health plan with Surest™.²

This reimagined plan design gives employees control over their health care experience, with savings opportunities and benefits that are designed to be easy-to-understand—all without having to shift costs to employees. You can also offer Surest to employees alongside other traditional health plan offerings.

- No deductible or coinsurance
- Clear pricing in advance
- Access to high-value providers and treatments

¹ Please consult a tax and/or legal advisor to determine if, by receiving this surplus refund, there are any restrictions or obligations. Surplus refund available only where allowed by state law.

² Available for fully insured and self-funded groups with 51+ employees. Not available in all states. FI States N/A = WA, OR, CA, ID, MT, WY, NM, ND, SD, WI, WV, MD, DL, NJ, CT, RI, MA, NY, VT, ME + some counties in IL + CO is 100+ only, ASO states available all except WI and IL.

Specialty plans designed for more choice, savings and better health

When you bundle a UnitedHealthcare medical plan with one or more specialty plans, you can receive savings on the cost of your medical plan. The more specialty plans you include, the more you may save.



Dental – UnitedHealthcare Dental is built to help protect oral health, close gaps in care and take a smaller bite out of budgets. With UnitedHealthcare Dental, employees can access a growing network of over 122K quality dental providers.¹



Vision – UnitedHealthcare Vision approaches care differently, going beyond cost to help deliver a more flexible, holistic member experience—one that offers more choice and higher potential savings. Our broad, nationwide provider network includes over 150K private and retail vision providers including Costco Optical, Target Optical and Warby Parker.²



Life³ – This plan pays a lump-sum cash benefit directly to an employee’s beneficiary in the event that their loved one passes away. It also provides additional coverage for loss of life or dismemberment within 90 days of an accident.



Disability³ – This plan pays a benefit to the employee when they’re unable to work as a result of an illness or injury. It includes return-to-work and workplace modification services to help reduce absenteeism and improve productivity.

Enjoy administrative simplicity

Work with a single carrier to manage your benefits together: One dedicated account team, one self-service administration website and one integrated eligibility and claims process.

Fund it your way

Specialty benefits may be made available to your employees through shared funding, employer-paid or employee-paid (voluntary). A voluntary approach is a great way to help keep your costs down while still offering your employees specialty benefits at competitive group rates.

¹ Network numbers as of January 2023.

² Network snapshot report (internal report) January 2023.

³ Life and Disability products offered in New York are underwritten by Unimerica Life Insurance Company of New York.



Working to reduce costs and improve health with integrated pharmacy services

Pharmacy is the most used health insurance benefit, as well as one of the fastest growing drivers of overall medical spend.¹ Integrated UnitedHealthcare pharmacy and medical benefits is one way to help contain those costs and improve health outcomes for your employees.

With integrated benefits, health advocates, physicians, nurses and pharmacists all access the same data systems and 360-degree view to provide employees with the clinical guidance to help ensure the right strategy at every step. This can include educating them about their treatment, notifying doctors when a prescription is abandoned at the pharmacy, sending proactive refill reminders, connecting employees with behavioral health services and alerting prescribers to potential drug safety issues.

Vital Medication Program

UnitedHealthcare now includes certain essential medications at \$0 out-of-pocket cost.² That means employees on certain plans won't pay for life-saving medications such as insulin, epinephrine, glucagon, naloxone or albuterol.

¹ How has U.S. spending on healthcare changed over time. Peterson-KFF Health System Tracker. February 7, 2023. Available: <https://www.healthsystemtracker.org/chart-collection/u-s-spending-healthcare-changed-time>. Accessed: July 25, 2023.

² Available to eligible members. Subject to meeting any required regulatory approvals. Opt-in available for ASO clients.

Supporting employees with access to behavioral health care

With UnitedHealthcare's behavioral health solutions, employers and employees have support by their side—helping, every step of the way, to the whole-person care needed to help keep employees engaged and productive.

What does it mean to have support by your side? With UnitedHealthcare, it means your employees get easier access to a continuum of solutions, including quality clinical care, virtual services, mobile apps and more. Plus, our behavioral health advocates, clinicians and thousands of preferred providers nationwide are here to help support them every step of the way with understanding and compassion.



350,000+ in-person and virtual behavioral health providers in our growing network¹

Better hearing equals better health

While approximately 48 million Americans have some type of hearing loss, the good news is that people who treat their hearing loss reported significant improvements in relationships, self-esteem, quality of life, mental health and safety.²

With hearing benefits included in most fully insured and self-funded (ASO) plans, employees have access to:

- Discounted prices on hundreds of name-brand hearing aids from major manufacturers or UnitedHealthcare Hearing's exclusive brand Relate™
- Choice of hearing aids featuring advanced technology, including Bluetooth® wireless and rechargeable battery options
- A nationwide network of more than 5,500 accredited hearing professionals providing hearing tests, hearing aid evaluations and follow-up support
- Hearing aids available in-person or through convenient home delivery in 5–10 days
- Professional follow-up support with hearing representatives available 12 hours a day

¹ SURE Network Summary Dashboard, Commercial E&I and non-E&I UBH General Networks Q1 2023 (March 27, 2023 data); Deanna DuBois, April 10, 2023.

² WedMD. April 1, 2022. Available: <https://www.webmd.com/a-to-z-guides/important-hearing-loss-treatment>. Accessed: July 25, 2023.

Health and wellness programs to help your employees thrive

Healthier employees can be critical to the success of your business. Available at no additional cost to your employees, UnitedHealthcare health and wellness programs and services include online resources, digital tools and personal support aimed to help employees get and stay healthier.



UnitedHealthcare Rewards Earnings for healthy activities

UHC Rewards is an incentive program where employees and their spouses can earn dollars for reaching program goals and completing one-time actions. Participants can personalize their experience by choosing the activities that are right for them—and choosing how to spend their earnings. Part of a simple digital experience, participants can start earning rewards immediately upon activation from the UnitedHealthcare® app or myuhc.com®.

\$1M+

(in total) has been earned by members in the first 3 months of UHC Rewards launch¹



Standard Care Coordination Support for chronic conditions

Standard Care Coordination is a proactive health care management solution designed to increase employee health and reduce costs. By addressing and monitoring 50+ conditions and providing outreach to employees with gaps in care, we help employees connect with health care professionals, clinical programs and information to facilitate and coordinate their care.

¹ UHC Rewards data as of March 30, 2023.



Real Appeal

Healthier habits, healthier lifestyle

Real Appeal® is an online lifestyle and weight management program that's designed to help employees achieve lasting results. Backed by clinically proven science, it's built to help motivate employees to improve their health and reduce their risk of developing costly chronic conditions such as heart disease and diabetes. It comes with a Success Kit filled with tools to help members kick-start their weight loss, a personal health coach to help guide them through the program and online support to help them stay accountable.

88%

of at-risk participants lost weight.¹

Over one-third lost 5% or more in body weight.¹



Quit For Life

Quit tobacco for good

Quit For Life® treats every tobacco user uniquely, tailoring a quit plan based on their needs. Your employees will have access to a coach to help make a plan, set a quit date and receive ongoing support.



Maternity support

Support throughout pregnancy

Maternity support provides information and guidance for your employees as their families grow. They'll get 24/7 access to 7 online maternity courses, from planning for a pregnancy to postpartum, pregnancy nutrition to nursing and more.

¹ UnitedHealthcare book of business; results through May 2022: Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

Personalized services and tools designed to make health care easier

24/7 Virtual Visits: Employees can see a provider whenever, wherever

With 24/7 Virtual Visits, employees can conveniently connect to a provider by video or phone¹ through myuhc.com or the UnitedHealthcare app. Providers are able to diagnose a wide range of nonemergency medical conditions and even prescribe medication,² if needed.



- 24/7 access and an expansive provider network
- Digital, personalized care and care navigation

Virtual primary care: Another way for employees to access quality care

With virtual primary care, employees can chat with a PCP by video or phone.¹ Designed to help expand access to care and create opportunities for employees to engage in their health—which may help improve their health and lower medical costs—these virtual visits offer many of the same services as in-person primary care. Employees can:

- Establish a relationship with a PCP virtually from anywhere
- Schedule same-day appointments
- Chat with a care team member 24/7¹

No additional administrative costs to you

24/7 Virtual Visits and virtual primary care are fully integrated with your benefit plan administered by UnitedHealthcare and provided at no additional administrative cost to you, as the employer.

¹ Data rates may apply.

² Certain prescriptions may not be available, and other restrictions may apply.

Integrated tools designed to help employees find and price care

With myuhc.com and the UnitedHealthcare app, employees can:

- Find quality care
- Filter their search by provider location, gender, language and more
- See patient-created provider ratings
- Access personalized cost and provider information
- Schedule and start virtual appointments
- Access personalized resources, recommendations and support

Online tools built for a more personal, actionable and connected health journey

Personal: Built to create a highly tailored, convenient experience to help fit employees' needs—no matter where they're at in their lives

Actionable: Designed to help employees get healthier, stay healthier and use benefits more effectively by offering timely, digestible and actionable recommendations

Connected: Created to help make it easier to take care of health needs by connecting the dots across multiple touchpoints in the health care ecosystem



Access to quality, cost-efficient providers

The UnitedHealth Premium program has been addressing variation in the cost and quality of health care for over 15 years. It's built to help your employees review their options and make informed decisions when choosing a doctor.

Available in 172 markets and 45 states, the Premium program is designed to:

- **Assess quality** by evaluating physicians using evidence-based standardized measures and national industry guidelines
- **Examine cost efficiency** by measuring efficient use of resources and cost of providing care using local market benchmarks
- **Identify and provide access** while empowering employees to make informed health care decisions
- **Deliver results** by helping reduce care variation and lower overall costs



A physician's UnitedHealth Premium designation is easy to find on myuhc.com as well as in printed provider directories. Just look for the blue hearts.

Powerful, easier-to-use administration solutions for employers

Employer eServices® is a suite of online tools and resources that **simplifies eligibility management, billing and reporting**. It provides real-time data integration with access to eligibility, billing and all lines of coverage in one place.

Employer eServices is fully integrated among employees, physicians and health care professionals to allow HR staff to:

- **Manage transactions**, eligibility information and more in real time
- **Save time** with online billing and payment options
- **Improve workforce wellness** engagement with tools like distribution-ready emails, videos, posters and newsletters

For your employees, our goal is simple: To connect them with people and resources to help meet their unique needs

At UnitedHealthcare, we strive to deliver a simpler and more personal experience to help your employees access quality care.

UnitedHealthcare Advocacy

Our Advocacy solutions provide proactive, highly personalized support. Designed for better outcomes and lower costs, our Advocates are there to help support members throughout the health care journey so they can make informed decisions. It's nice to know that when an employee of yours needs help, there's a compassionate trained Advocate in their corner.

Employees can get answers without waiting on hold by scheduling a call back from an Advocate at the time most convenient for them. Calls are returned by a caring representative who can answer questions about claims, benefits and more.

And our efforts are helping make the health care experience better:

Savings through engagement

\$72M+

saved by members and employers¹

Inspiring trust

91%

overall member satisfaction rating¹

Employee Assistance Program

Provides confidential support² to help employees manage:

- Stress, depression and anxiety
- Parenting and family issues
- Substance use and recovery
- Financial and legal concerns
- Work-life balance
- Occupational stress and burnout

Helps workplaces by offering:

- Consultations for problems affecting productivity and profitability
- Programs to improve employee wellness

¹ UnitedHealthcare Advocate4Me performance reporting, 2021. Results are not guaranteed.

² Confidential to the fullest extent permitted by law.

Health plans are not all alike, and neither are health plan companies

We're working to make the health care system simpler. And the quality of that work is getting noticed: UnitedHealth Group was the top-ranking company in the insurance and managed care sector for Fortune's 2023 "World's Most Admired Companies" list.



#1

This is the 13th consecutive year UnitedHealth Group ranked number 1 overall in its sector.

The company was rated number 1 in innovation for the 14th consecutive year.¹

¹ Fortune magazine, Feb. 1, 2023. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group.

It all adds up



250K+

employers choose UnitedHealthcare, including companies representing some of the most recognized U.S. brands¹



26M+

medical members get health benefits and coverage services from UnitedHealthcare²



1.7M+

physicians and health care professionals in our network³



7K+

hospitals and other care facilities in our network³

¹ UnitedHealth Group internal analysis, 2022. Available: https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2022/conference/IC_22_UHC_Employ_Indiv_Overview_Highlights.pdf. Accessed: July 25, 2023.

² UnitedHealth Group Form 10-K for the year ending Dec. 31, 2022. <https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2022/UNH-Q4-2022-Form-10-K.pdf>. Accessed July 25, 2023.

³ UnitedHealthcare internal analysis, June 30, 2023.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

Tier 1 providers may be subject to change, visit myuhc.com® for the most current information or call the number on your health plan ID card.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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.

Real Appeal is a voluntary weight management program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. Health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services, Inc. and are subject to eligibility and plan restrictions. 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.

Advocate4Me services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

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.

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.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply.

Specialty benefits and programs may not be available in all states or for all group sizes. Minimum participation requirements may apply for bundling programs. Components subject to change.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare 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.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

All trademarks are the property of their respective owners.

Health plan products may include exclusions, limitations, reduction of benefits, and terms under which the plan may be continued in force or discontinued. For costs and complete details of coverage, contact a UnitedHealthcare representative.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX, VPOL.13.TX or VPOL.18.TX and associated COC form number VCOC.INT.06.TX, VCOC.CER.13.TX or VCOC.18.TX. Plans sold in Virginia use policy form number VPOL.06.VA, VPOL.13.VA or VPOL.18.VA and associated COC form number VCOC.INT.06.VA, VCOC.CER.13.VA or VCOC.18.VA. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX, DPOL.12.TX (Rev. 9/16) and DPOL.18.TX and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX, DCERT.IND.12.TX and DCOC.18.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA, policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA or policy form number DPOL.18.VA with associated COC form number DCOC.18.VA. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

UnitedHealthcare Level Funded: Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

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



**Connect with a UnitedHealthcare representative
by calling 1-866-438-5914 or contact your broker**