# A plan with advantages for employers and employees alike

Primary Advantage<sup>®</sup> for Neighborhood Health Partnership (NHP) is a competitively priced, open access plan that's designed for employers focused on affordability and cost transparency, but whose employees may not be ready for a consumer-driven, high deductible health plan.



#### Choice, convenience and a large network

Primary Advantage is designed for employers who value a competitively priced, easy-to-use health plan with a broad network and health programs to help their employees optimize their well-being through incentives to seek care from network providers.



#### No referrals needed

Members are required to choose a primary care physician (PCP). However, referrals are not required to seek services from a specialist.



## **Virtual Care Solutions**

Virtual Visits provide 24/7 access to care by phone\* or video. Virtual Visit doctors can help diagnose and treat conditions like the flu, coughs, infections and more. Members can choose from three national providers - Teladoc, Doctor on Demand and AmWell. Virtual Visits are accessible on myuhc.com® and through the UnitedHealthcare® app.



### Incentives for primary care, specialist visits and pharmacy

Members pay a copayment when they see their PCP or specialist for an office visit, or when they go to an urgent care center. That copayment also covers services provided by their PCP during that same visit.



#### **Deductibles and copayment**

When members seek major diagnostic services, inpatient and outpatient services and emergency room services, they pay for these services until they've met their health plan's deductible amount. Once members meet their deductible, they will pay a copayment for these services, as well as any additional services.



#### **Pharmacy benefits**

Members can fill prescriptions through one of our 30,000+ retail network pharmacies nationwide. Or, they can use our mail-order service to get a 3-month supply of maintenance medication delivered to their door at no additional charge, saving them time and money.



# **Designed to be different**

Employees have first-dollar access to coordinate preventive care, including PCP and specialist office visits, urgent care and prescriptions. By seeking care through their PCP, members pay one single primary care copayment (refer to the Summary of Benefits for coverage details) for certain services provided at the PCP's office.

Although referrals are not required with this plan, PCPs have an in-depth knowledge of their patients and can guide them along the best path of care—promoting better health to help lower costs.

# **How Primary Advantage works**



First-dollar access for primary care, specialist visits and pharmacy



First-dollar/pre-deductible services:

- PCP office visit
- · Specialist office visit
- Urgent care
- Pharmacy

After deductible (covered at copayment):

- Major diagnostics
- Emergency room
- · Inpatient hospital
- · Outpatient surgery
- Durable medical equipment (DME)

Second-dollar access for other services



After deductible (covered at coinsurance):

- Ambulance
- Outpatient chemotherapy
- Injections
- Skilled nursing
- Hospice

Deductible/coinsurance for less utilized benefits



# Learn more

Contact your UnitedHealthcare representative

\*Data rates may apply

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.

These plans have exclusions, limitations and reduction of benefits. For cost and complete details of the coverage contact your UnitedHealthcare representative.

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.

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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by or through Neighborhood Health Partnership, Inc.

