A plan with advantages for employers and employees alike.

Primary Advantage® 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.

**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, 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 and helping to lower costs.

How Primary Advantage works.

1. First-dollar access for primary care, specialist visits and pharmacy.
   - First-dollar/pre-deductible services:
     - PCP office visit
     - Specialist office visit
     - Urgent care
     - Pharmacy

2. Second-dollar access for other services.
   - After deductible (covered at copayment):
     - Major diagnostics
     - Emergency room
     - Inpatient hospital
     - Outpatient surgery
     - Durable medical equipment (DME)

3. Deductible/coinsurance for less utilized benefits.
   - After deductible (covered at coinsurance):
     - Ambulance
     - Outpatient chemotherapy
     - Injections
     - Skilled nursing
     - Hospice

To find out more about how this health plan can take care of both you and your employees, contact your UnitedHealthcare representative.