

# Benefit coverage at a glance.

With a robust portfolio of products to help fit your needs, there are more reasons than ever to choose a Neighborhood Health Partnership (NHP) plan.

## Benefit coverage between NHP and UnitedHealthcare Choice Plus plans:

Coverage	NHP Plans	UnitedHealthcare Choice Plus Plans
<b>Network Access</b>	Access to the NHP local network. Plan options with and without out-of-network coverage. UnitedHealth Premium® designation program.	Most plans have access to UnitedHealthcare’s broad national network. UnitedHealth Premium designation program.
<b>Plan Year</b>	Calendar year or policy year.	Calendar year or policy year.
<b>Deductible</b>	Deductible does apply to out-of-pocket limit.	Deductible does apply to out-of-pocket limit.
<b>Deductible Carryover</b>	No fourth-quarter carryover.	No fourth-quarter carryover.
<b>Copayments</b>	Apply to the out-of-pocket limit.	Apply to the out-of-pocket limit.
<b>Online Tools</b>	A suite of online tools including: <ul style="list-style-type: none"> <li>• <a href="https://myuhc.com">myuhc.com</a>®.</li> <li>• Find Care &amp; Costs.</li> <li>• Advocate4Me®.</li> <li>• UnitedHealthcare® app.</li> <li>• Employer eServices®.</li> <li>• eServices Customer Reporting (eCR) (100+ group reporting).</li> <li>• Electronic billing.</li> </ul>	A suite of online tools including: <ul style="list-style-type: none"> <li>• <a href="https://myuhc.com">myuhc.com</a>.</li> <li>• Find Care &amp; Costs.</li> <li>• Advocate4Me.</li> <li>• UnitedHealthcare app.</li> <li>• Employer eServices.</li> <li>• eServices Customer Reporting (eCR) (100+ group reporting).</li> <li>• Electronic billing.</li> </ul>
<b>Value Added Benefits</b>	<ul style="list-style-type: none"> <li>• Employee Assistance Program (EAP).</li> <li>• Virtual Visits.</li> <li>• Maternity Support Program.</li> <li>• Please refer to the Wellness Programs for additional value-added benefits.</li> <li>• Real Appeal®.</li> <li>• Support services ranging from women’s health to complex medical conditions.</li> <li>• UnitedHealthcare Motion®.</li> </ul>	<ul style="list-style-type: none"> <li>• Employee Assistance Program (EAP)</li> <li>• Virtual Visits.</li> <li>• Maternity Support Program.</li> <li>• Please refer to the Wellness Programs for additional value added benefits.</li> <li>• Motion.</li> <li>• Real Appeal.</li> </ul>

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Coverage	NHP Plans	UnitedHealthcare Choice Plus Plans
<b>Wellness Programs</b>	<ul style="list-style-type: none"> <li>• Live and Work Well.</li> <li>• SimplyEngaged® (100+)/SimplyEngaged Plus.</li> <li>• Rally®.</li> <li>• Members have access to many wellness tools, including health risk assessments, estimators and calculators via <a href="http://myuhc.com">myuhc.com</a>.</li> </ul>	<ul style="list-style-type: none"> <li>• Live and Work Well.</li> <li>• SimplyEngaged (100+)/SimplyEngaged Plus.</li> <li>• Rally.</li> <li>• Members have access to many wellness tools, including health risk assessments, estimators and calculators via <a href="http://myuhc.com">myuhc.com</a>.</li> </ul>
<b>Pharmacy</b>	<p><b>Retail:</b> Up to a 31-day supply.</p> <p><b>Mail order:</b> Copay is 2 or 2.5 times retail. Less than a 90-day supply is still subject to a full 90-day copay.</p>	<p><b>Retail:</b> Up to a 31-day supply.</p> <p><b>Mail order:</b> Copay varies, but the standard is 2.5 times retail. Less than a 90-day supply is still subject to a full 90-day copay.</p>
<b>Lifetime Maximum Benefit</b>	Unlimited.	Unlimited.



To learn more or request a quote, contact your broker or UnitedHealthcare today.



These plans have exclusions, limitations and reduction of benefits. See the plan documents for details.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](http://myuhc.com)®. You should always visit [myuhc.com](http://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](http://myuhc.com) for detailed program information and methodologies.

All UnitedHealthcare members can access a cost estimator tool online or on the mobile app. None of the cost estimate tools are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing the tool, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

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.

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

Virtual Visits 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.

The information provided under the Maternity Support 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. 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.

SimplyEngaged® and SimplyEngaged Plus are voluntary programs. 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 with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Real Appeal is a voluntary weight loss 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.

UnitedHealthcare Motion 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 and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations from receiving an activity tracker and/or certain credits 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 1-855-256-8669 or at the number on your health plan ID card, 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. Subject to HSA eligibility, as applicable.

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

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