

A plan portfolio designed to promote better health and lower costs.

UnitedHealthcare's NHP plans are health maintenance organization (HMO) products designed with the goal of enhancing the patient/doctor relationship and promoting better health and lower costs. Members choose a primary care physician (PCP) as their trusted partner to help guide them through the health care system by actively promoting the right care at the right time.

NHP Products	Features
HMO	Members must choose a PCP from the network of physicians for each family member and will also need to obtain a referral from their PCP prior to seeking services from a specialist. NHP HMO plans do not provide out-of-network benefits (except for emergency).
HMO with Direct Access Rider	Members must choose a primary physician from the network of physicians for each family member; however, with the Direct Access Rider, they may visit a specialist within their network without obtaining a referral. NHP HMO plans do not provide out-of-network benefits (except for emergency).
POS	Members must choose a PCP from the network of physicians for each family member and will also need to obtain a referral from their PCP prior to seeking services from a network specialist. NHP Point-of-Service (POS) plans provide out-of-network benefits.
POS with Direct Access Rider	Members must choose a primary physician from the network of physicians for each family member; however, with the Direct Access Rider, they may visit a network specialist without obtaining a referral. NHP POS plans provide out-of-network benefits.
HSA	A high deductible medical plan that includes preventive care not charged against the deductible. NHP Health Savings Account (HSA) plans include a deductible, but enrollees can use their HSA debit card to help pay for qualifying out-of-pocket medical expenses before they meet the deductible. The HSA is a type of medical savings account that is most often funded by the employee.

continued

NHP Products	Features
Copay Only	Copayment for all services count toward the out-of-pocket limit. No network deductible or coinsurance. Services provided without a referral.
Primary Advantage®	A tiered health plan designed to drive members toward more convenient and cost-effective care. Copayment for primary care, specialist and urgent care visits. Then, copayment after deductible for other services and deductible/coinsurance for less utilized benefits.
Network Flex	Direct access plans designed for members who temporarily spend time outside of their NHP approved service area. NHP members traveling to or temporarily residing outside of the NHP service area will have access to the UnitedHealthcare Choice Plus network for non-emergent care – including primary care, specialists, urgent care and pharmacy services – at the member’s network benefit level.
Premier PROformance (also referred to as PROformance)	Lower copayments for PCP and urgent care visits, plus \$0 copayment for virtual visits and Kid PCP visits. UnitedHealth Premium® designation for Specialists, which may help members to save on the care they need most. Tiered health plans help make access to care easier while lower medical premiums and flexibility on plan options encourages employees to address care needs before conditions escalate.
UnitedHealthcare EDGE®	Plan members can choose any provider in the network, including specialists, without a referral or having to elect a primary care physician. Members can save by choosing to see Tier 1 physicians who are recognized for providing the greatest value in health care delivery at the highest level of coverage.
Choice Plus Fusion	Choice Plus Fusion helps encourage employees to meet their primary health care needs, and may help employers save money on premiums, compared to traditional plans. There is no member cost share for Virtual Visits and PCP (\$0). For Urgent Care member pays a copay on a pre-deductible basis.

The availability of NHP products vary by county. Contact your UnitedHealthcare representative for more information.



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.

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 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.

The benefit level for non-emergency services from out-of-network physicians and other providers will generally be less than for services from network physicians and other providers. With all NHP plans, members may access the following specialties (Podiatry, Chiropractic, Dermatology, Mental Health, Alcohol/Substance use treatment, Gynecology) without a referral from their PCP.

These plans have exclusions, limitations and reductions of benefits. For costs and complete details of the coverage, call your UnitedHealthcare representative.

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

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.