Essential, Value, Copay Focus, Advantage, Standard | Virginia Optimum Choice, Inc.



Navigate health coverage easily

A quick guide to 2027 UnitedHealthcare Individual & Family ACA Marketplace plans

United Healthcare®



Welcome

This guide is designed to help you understand the UnitedHealthcare Individual & Family ACA Marketplace plans we offer. Have questions between pages? Give us a call to speak with a licensed insurance agent at **1-866-400-5493, TTY 711.** Or, take a deeper dive into all of this and more at **uhcexchange.com**.

What's inside

1 **How coverage works** ..... p 3

2 **Overview** ..... p 4

3 **Plan types** ..... p 6

4 **Ways to save** ..... p 7

5 **Let's go** ..... p 8

1 How coverage works

What will I pay?

There are many types of costs to think about when choosing health coverage. These costs will vary depending on the coverage option you choose. Before you get started, here are some important words to know.



Monthly premium

The amount you pay each month to keep your health plan active.



Annual deductible

The amount you have to pay during the year for covered services or prescriptions before your health plan begins to pay.



Copays

The fixed dollar amount you have to pay for covered care services.



Coinsurance

The percentage of the total cost you have to pay out of pocket for covered care services.

2 Overview

Individual & Family ACA Marketplace plans

We will continue to deliver on our mission to connect the world to better health, one person at a time. One of the ways we do that is by offering low-cost health plans designed to fit your lifestyle and budget.



Here's a look at our service area

Live in one of the counties listed? Great. You can enroll for one of our plans.

Alexandria city, Amelia, Arlington, Bath, Bristol city, Caroline, Charles City, Chesterfield, Clarke, Colonial Heights city, Cumberland, Dinwiddie, Fairfax, Fairfax city, Falls Church city, Fauquier, Frederick, Fredericksburg city, Goochland, Hanover, Henrico, Highland, Hopewell city, King and Queen, King George, King William, Loudoun, Louisa, Manassas city, Manassas Park city, New Kent, Petersburg city, Powhatan, Prince George, Prince William, Rappahannock, Richmond city, Scott, Spotsylvania, Stafford, Sussex, Washington, Westmoreland, and Winchester city

2 Overview

With one of our UHC Individual & Family ACA Marketplace plans, you have access to:



$0 unlimited virtual urgent care visits and low-cost virtual primary care for the same copay amount as in-person primary care[1]



$0 preventive health care, like yearly checkups, a flu shot and mammogram



Access to more than 55,000 network pharmacies[2]



$0 digital fitness classes powered by One Pass Select®[3] with the option to purchase an in-person physical fitness membership that includes Shipt and Walmart+



Access to a wide network of quality doctors, clinics and pharmacies in your neighborhood



Online tools, like a personal online account to check your benefits and find network providers and pharmacies



Up to $275 reward for seeing your primary care provider and completing a few online account activities[4], and a 20% discount on Walgreens brand health and wellness products[5]

3 Plan types

Learning the plan types

When choosing a plan, it's important to understand the different plan types and how they work. Plans on the Affordable Care Act (ACA) Marketplace are categorized based on how you and your plan split the cost of your health care. Plans go by Bronze, Silver, and Gold — known as the "metal" categories.

Bronze plan

Lowest monthly premiums

High deductible

Might be a good fit if: You're pretty healthy and rarely see your doctor. Bronze plans may have lower monthly premiums, but you'll have to pay more when you get health care.

Silver plan

Moderate monthly premiums

Moderate deductible

Might be a good fit if: You're fairly healthy and typically only see your doctor for your annual wellness visit. You qualify for extra savings through cost-sharing reductions. If you don't qualify for extra savings, a Silver plan may be a good option if you're willing to pay a slightly higher monthly premium than Bronze so you'll have less out-of-pocket expenses.

Reminder: If you qualify for cost-sharing reductions, you must pick a Silver plan to get those extra savings.

Gold plan

High monthly premiums

Low deductible

Might be a good fit if: You might be managing a health condition, taking a prescription medication and seeing your doctor multiple times a year. You're willing to pay more for your monthly premium to pay less when you get health care.

4 Ways to save

When enrolling in a health plan, you'll be asked to estimate your income for next year and provide other household information. That information is used to determine if you qualify for subsidized coverage. Subsidized coverage is only available through the Affordable Care Act (ACA) Marketplace. Here's a look at the two types:



Premium tax credit

A premium tax credit can be used to help lower your premium. A premium tax credit can be applied toward Bronze, Silver and Gold plan categories.



Cost-sharing reductions (“extra savings”)

Cost-sharing reductions help you save on out-of-pocket spending by lowering costs like copays, coinsurance and deductibles. Unlike premium tax credits, you can only use "extra savings" with a Silver plan.

Get help

Visit **uhcexchange.com** and we can help you determine if you qualify for this subsidized coverage and the types of plans available to you.

5 Let's go

Once you've compared your options and picked a UnitedHealthcare plan, head to **uhcexchange.com** to start the enrollment process and see if you qualify for subsidized coverage.

If you would like help enrolling or have additional questions, you can give us a call at **1-866-400-5493, TTY 711** to speak with a licensed insurance agent.

What to expect after you enroll

- After you enroll in your UnitedHealthcare Individual & Family ACA Marketplace plan, watch for an invoice to pay your first month's premium payment to complete your plan enrollment and start your coverage. This payment is required to activate your plan and counts as your first month's premium payment. Your premium payment is due on the first of each month. You'll receive an invoice in the mail every month that shows what you owe and how to pay. There are 5 easy ways to pay: Autopay, UHC app, online, by phone or by mail.
- Also, keep an eye out for your Welcome mailer and health plan ID card. This should arrive in your mailbox 7 to 10 business days after we process your first premium payment.
- To help you get started, we'll assign a primary care provider (PCP) to everyone on your plan. If you would like to change your PCP you can visit your online account at **myuhc.com/exchange**, or call the member services number on your health plan ID card.



For help in another language, visit **uhc.com/legal/health-insurance-marketplace**.

Language Assistance/Nondiscrimination Notice Asistencia de Idiomas/
Aviso de no Discrimination/ **語言協助 / 不歧視通知**

uhc.com/legal/nondiscrimination-and-language-assistance-notices.

The benefits described may not be offered on all plans or in all states. Some plans may require copayments, deductibles and/or coinsurance for these benefits. The policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review the plan coverage documents, or call or write your insurance agent/broker or the company, whichever is applicable. By responding to this offer or communication, you agree that a representative may contact you.

Medical plan coverage offered by Optimum Choice, Inc. Administrative Services provided by United HealthCare Services, Inc. or their affiliates.

[1]Unless otherwise required, virtual care 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 always available, or in all locations, or for all members. Check your benefit plan to determine if these services are available. Data rates may apply. Certain prescriptions may not be available and other restrictions may apply.

[2]Source: Optum Rx network contracting.

[3]One Pass Select® is a voluntary program featuring a subscription based nationwide gym network, digital fitness and grocery delivery service. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery delivery services may have tax implications. Members should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by One Pass Select, Inc. Subscription costs are payable to One Pass Select, Inc. (not available in New York or Massachusetts).

[4]Members age 18 and over can earn up to a $275 reward on a prepaid Mastercard® card upon completion of eligible activities. To earn $50, complete the following activities: set up a UnitedHealthcare member account on online account, opt-in to all types of text messages, sign up for all paperless plan communications, and the subscriber of the plan signs up for Autopay of premiums on behalf of all members enrolled on the plan (not available in New Jersey). To earn $50, complete the health risk assessment available on online account (excludes members in a Copay Focus plan in partnership with Kelsey-Seybold Clinic in Texas). To earn $10, complete assigned educational videos. To earn $15, get a flu vaccine between September 1 - December 31. To earn $150, complete a primary care provider (PCP) visit. The PCP reward is earned after claim is processed and can take 6-8 weeks. Limit one reward per eligible member. Eligible members who are unable to participate in an available program may be permitted to earn the same reward by completing a reasonable alternative. Call the number on the back of your health plan ID card to learn more. If you receive access to certain reward funds with your Card, you agree to the terms and conditions available at HealthyBenefitsPlus.com/HealthPerks. Call 1-833-818-8692 for rewards balance. No Cash (except as required by law) or ATM Access. Fees and usage restrictions may apply. See cardholder terms for details. Issued by Citizens Alliance Bank, Member FDIC, pursuant to a license from Mastercard® U.S.A. Inc. Once a member redeems a reward, they will have 365 days to use it before it expires (not available in New York or Massachusetts).

[5]Discount valid until 12/31/27. Some restrictions apply. Discount valid only for in-store purchases of eligible Walgreens brand products by current members eligible for the Smart savings discount program. Discount cannot be used online. Walgreens can discontinue program at its discretion. Excludes alcohol, charitable donations, dairy, prescription medication, durable medical equipment or supplies, or services submitted by the pharmacy to insurance for reimbursement or where otherwise limited by law, liquor department items, lottery tickets, magazines, money orders/transfers, newspapers, phone/prepaid/gift cards, photo orders, prescriptions, pseudoephedrine or ephedrine products, stamps, tobacco and transportation passes.

6/26 © 2027 United HealthCare Services, Inc. All Rights Reserved. ST3484208