



See all that Select (Tiered)/Select Plus (Tiered) with Ochsner Health Network has to offer

uhc.com/laselect

**United
Healthcare**

 **Ochsner**
Health Network

Working to make your health care experience better

We help provide the tools and support designed to help you find care when you need it while saving both time and money.



Preventive care is covered 100% in our network*

- Immunizations
- Preventive exams and health screenings



Help is a call, email or web chat away

- Have questions about your health care benefits?
- Need help resolving a claim?
- Have questions about a recent screening or test?
- Need to find a doctor or schedule an appointment?
- You can call or web chat with a registered nurse 24/7



Be more active with Rally®

Rally is a wellness program that helps you make changes to your daily routine, set smart goals and track progress.



See a doctor whenever, wherever

Virtual Visits let you see and talk to a doctor from your mobile device** or computer, 24/7.



Save on covered services when you use Ochsner Health Network providers

- Doctors' office visits
- Hospital care
- Pregnancy care services
- Outpatient surgery
- Wellness services and more

For full coverage details, see your official health plan documents.



Network options

- Select (Tiered) has in-network options only - No out-of-network coverage except for emergencies
- Select Plus (Tiered) has out-of-network coverage options included

*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. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

**Data rates may apply.

Find care that may help save you time and money

Get a plan with a primary care physician (PCP) and save with Tier 1 providers from a list of Tier 1 facilities and physicians in the Ochsner Health Network.

Choose a PCP who helps manage your care

You need to select a PCP for each covered family member. Choosing Tier 1 doctors, hospitals and other health care providers may offer you the greatest value for your health care benefits. To find a Tier 1 PCP, go to uhc.com/laselect.

If you need to see a network specialist, you do not need a referral

With Select (Tiered)/Select Plus (Tiered), you do not need a referral to see a specialist in the Ochsner Health Network. To save money, work with your Tier 1 PCP to choose a specialist.

Stay in the network to maximize your benefits

By receiving care and services from providers in the Ochsner Health Network, you'll receive the highest benefits. If you choose not to visit a Tier 1 provider in the Ochsner Health Network, you may have higher costs.

Preventive care is covered 100% in our network

Understand your costs when getting care

Copayment (or copay)*

You'll usually pay a fixed amount of money for each covered doctor visit or prescription. You may pay a lower copay when you use Tier 1 providers from a list of Tier 1 facilities and physicians, including the Ochsner Health Network and affiliated physicians.

+

Deductible*

This is the amount you will need to pay for covered services before your plan begins to pay.

+

Coinsurance*

After you've paid your deductible, you only pay a percentage of the cost for each covered service. You may pay a lower percentage when you use Tier 1 providers.

=

Out-of-pocket limit

You'll never pay more than your out-of-pocket limit during the plan year for covered services. The out-of-pocket limit includes all of your copayment, deductible and coinsurance payments.

Choose Tier 1 providers to help save on your care. For all of the coverage details, see your official health plan documents.

*These costs don't apply for preventive care services that are received in the network. You may be required to receive approval for some services before they can be covered.

Look for Tier 1 care first



Look for the Tier 1 symbol when searching for a provider.



Where you go for care can make a difference. Tier 1 providers are doctors, hospitals and other health care facilities that may offer you the greatest value for your health care benefits.*

\$ Tier 1 (lowest-cost option)

\$\$ Network

\$\$\$ No out-of-network coverage for Select plans

*Based solely on cost-sharing.



Understand your pharmacy benefit

Your covered medications

OptumRx® is your UnitedHealthcare plan's pharmacy care services manager. OptumRx is committed to providing you with easier and lower-cost ways to get the medication you need.

The UnitedHealthcare Prescription Drug List (PDL) is the list of medications that are covered by the plan. The PDL is organized by cost levels, known as tiers. Choosing medications in Tier 1 may help save you money, similar to choosing a Tier 1 PCP.



Lower-cost medications



Midrange-cost medications



Higher-cost medications

Save on your medications

- Use home delivery. Up to a 3-month supply of your medications will ship free to your home, often at a lower cost than retail. You also get 24/7 phone support, medication refill reminders and more.
- Use network pharmacies. Pharmacies in our network have agreed to charge lower prices. Our network includes thousands of pharmacies across the country.
- Use Tier 1 medications, such as generics. Use the PDL to help you or ask your PCP if you have a medication that is placed in a higher tier (Tier 3, for example). Check to see if a Tier 1 option is available. The higher-cost brand medications are usually placed in higher tiers.

Manage your pharmacy benefits on the go

With myuhc.com and the UnitedHealthcare app, you can:

- Enroll in home delivery
- Find network pharmacies
- Refill prescriptions and set up refill reminders
- Estimate and compare medication costs
- Search your plan's PDL



The UnitedHealthcare app can also help determine how a medication is covered and whether or not there are other options to help save you money.



Fill your prescriptions 2 ways

1. Choose from thousands of network retail pharmacies
2. Take advantage of the convenience of OptumRx home delivery

Need help?



Visit myuhc.com

Sign up for myuhc.com and get a personalized website that gives you access to your health plan details.



Get on-the-go access

When you're out and about, the UnitedHealthcare app puts your health plan at your fingertips. Download it today to access your health plan ID card, find nearby care and more.



Call toll-free

If you don't have computer access, can't find answers or need language assistance with questions on your benefits, call the toll-free member phone number on your health plan ID card, TTY **711**, 8 a.m. to 8 p.m. ET, Monday through Friday.



Find insurance terms confusing?

Visit justplainclear.com.

Learn more

For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative

United
Healthcare



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through United HealthCare of Louisiana, Inc.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued.

The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities.

We provide free services to help you communicate with us such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

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.

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