

Welcome

There are so many things to look forward to with your health plan – check it out

United Healthcare

We're glad you're here.



And we're glad you're using this guide – it's here to make your health care experience easier. Inside, you'll find tips and tools to help you understand your benefits and care options, save money, get the most out of your health plan and more. Let's get started.

If you're new to UnitedHealthcare and coming from a different health plan, we're here to help make your transition smooth. Visit **uhc.com/transferringcare** for first day support and answers to questions.

Call toll-free

If you're unable to access a computer, need language assistance or still have questions after reading this, please call the toll-free member phone number on your health plan ID card.

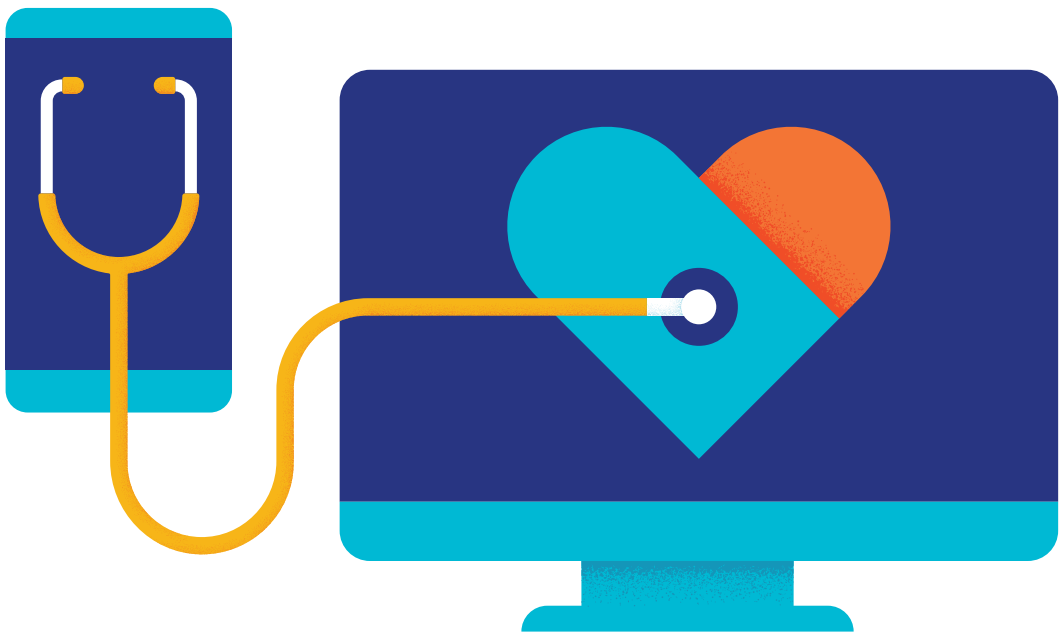
It's easier to connect to your plan

Your benefits include personalized digital tools to help you check in on your plan whenever you want, which may help make it easier to stay on top of your benefit details.

Your personalized digital tools – the UnitedHealthcare® app and **myuhc.com®** – give you quick access to resources designed to help you:

- View benefit info, claim details and account balances
- Search network providers and facilities for the type of care you may need
- Quickly compare cost estimates before you get care, which may help you save money
- Learn about covered preventive care
- Access your health plan ID card and add your plan details to your smartphone's digital wallet

Once your plan begins, you can download the UnitedHealthcare app to connect with your plan while you're on the go or sign in from home with **myuhc.com**.



Simple ways to help you save

Here are a few good-to-know things you can do to help you get more out of your health plan.

Stay in the network and look for Tier 1 providers

Your health plan is designed so you may pay less when you see Tier 1 doctors and specialists.* Look for the Tier 1 icon when you search network doctors, mental health professionals, hospitals, labs and more at **myuhc.com** > **Find Care & Costs** or on the UnitedHealthcare app.

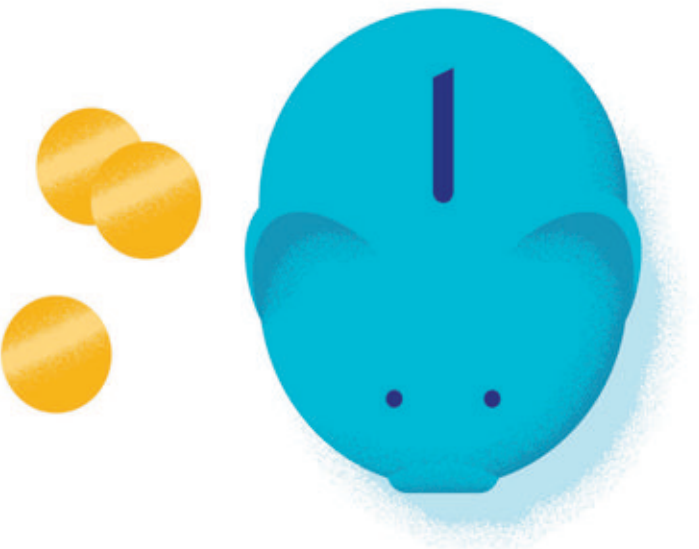
*Tier 1 providers may be subject to change, visit myuhc.com for the most current information or call the number on your health plan ID card.

Look up the cost of medication

Sign in to **myuhc.com** > **Pharmacies & Prescriptions** to find information about your medication, pricing and lower-cost options.

Shop around

With such a wide variety of services – from minor procedures to major surgeries – it's a good idea to check approximate pricing first. Visit **myuhc.com** > **Find Care & Costs** to estimate your costs.



With a PCP, there's a doctor in your corner

A PCP is a primary care provider, sometimes called a primary care physician. They are the doctor who can help connect you to the care you need – and help you avoid cost surprises. A PCP can be a family practitioner, internist, pediatrician or general medicine physician.* Your plan requires you and each covered family member to select a network PCP.

Your PCP:

Generally knows your health history and health goals

Provides routine care, which may help identify potential health issues earlier

Advises you when to see a specialist and provides electronic referrals

It's important to know that seeing a PCP other than the one listed on your ID card may cost more. You can change your PCP selection once per month** – simply call the number on your ID card. Or sign in to **myuhc.com > Find Care & Costs** to:

- See location, specialty, availability and hours of operation
- Look for patient ratings
- Compare cost estimates

*Laws in some states allow you to choose a specialist, like an OB/GYN, as your PCP.
**A PCP change can take several weeks to process before becoming effective.

Keep up on preventive care

Preventive care – such as routine wellness exams and certain recommended screenings and immunizations – is covered by most of our plans when you see network providers. A preventive care visit may be a good time to help establish your relationship and create a connection for future medical services. Learn more at **uhc.com/health-and-wellness/preventive-care**.



TIER 1

Look for the Tier 1 icon

You may pay less when you see Tier 1 providers* – that's because the doctors, specialists and facilities designated as Tier 1 meet criteria for quality and cost-efficient care. Look for the blue Tier 1 icon when searching the network.

*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.

Here's an example of how a typical health plan works

Let's take a look at an example of how a typical plan works when you receive care from a network provider. Your plan may be different than this example, so to find your specific details go to **myuhc.com > Coverage & Benefits.**



At the start of your plan year, you pay 100% of your covered health services until you meet your **deductible**, which is the amount you pay before your plan starts sharing costs.

Now, your health plan starts to share a percentage of the costs with you – this is your **coinsurance.***

Here, your plan's got you covered at 100%. Your **out-of-pocket limit** is the most you could pay for covered services in a plan year – copays and coinsurance count toward this.

Along the way, you may also be required to pay a fixed amount – or **copay** – each time you see a provider.

*Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.

Here's what to do if you need:

Hospital care

Talk to your PCP first to determine which hospital in your network can meet your medical or surgical needs. You or the admitting physician may be required to notify us before you're admitted.

Prior authorization

Your plan may also require prior authorization, sometimes called preauthorization, before you receive certain services. Call the member phone number on your ID card or sign in at **myuhc.com > Coverage & Benefits** to check if prior authorization is needed.

Referrals

If your ID card says "Referrals Required," have your PCP send us an electronic referral before you make an appointment with a specialist or other network provider. Without it, your care may not be covered and you may end up paying more. To learn what services require referrals, or to confirm that a referral has been made, sign in at **myuhc.com > Coverage & Benefits.**

See a plan in action

Take a look at how copays, deductibles and more work together throughout your plan year.

Watch video: How a health plan works (1:30)



Compare options, help keep costs down

Getting care at the place that may best fit your condition or situation may save you up to $1,500 compared to an emergency room (ER) visit.*

Care options to consider	START HERE				
	Primary care provider (PCP) The provider who may know you best	**24/7 Virtual Visits** A care provider over the phone or video	**Convenience care** Nurse practitioners and physician assistants at retail pharmacy clinics	**Urgent care** Physicians and care teams at walk-in clinics	**Emergency room** Physicians and care teams at hospital emergency departments
Average cost*	**In-person: $160 Virtual: $99 or less****	**$54*****	**$80**	**$165**	**$1,700**
Allergies	✓	✓			
Bladder infection/UTI	✓	✓		✓	
Broken bone				✓	✓
Bronchitis	✓	✓		✓	
Chest pain					✓
Cough	✓	✓	✓		
COVID-19 symptoms	✓	✓		✓	
Earache	✓	✓	✓		
Fever	✓	✓			
Flu/common cold	✓	✓	✓		
Migraine/headache	✓	✓			
Muscle ache/sprain	✓			✓	
Pinkeye	✓	✓			
Shortness of breath					✓
Sinus infection	✓	✓			
Skin rash	✓	✓	✓		
Sore throat	✓	✓			
Stomach pain (nausea, vomiting, diarrhea)	✓	✓		✓	
Yeast infection	✓	✓			

✓ **Indicates the care option to consider for the common conditions listed above.**

To learn more, visit **uhc.com/quickcare**.

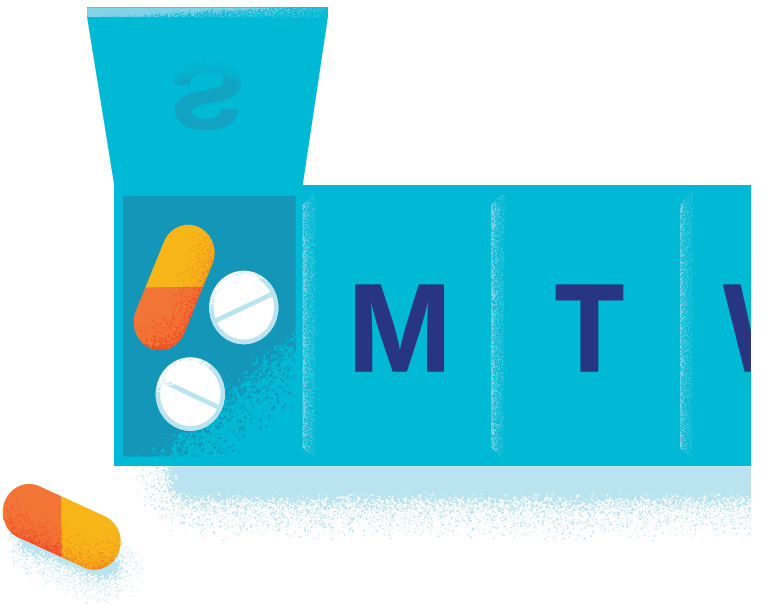
*2023: Median allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated $1,500 difference between the median emergency room visit, $1,700 and the median urgent care visit $165.) The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

**Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply.

***The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change and may apply after the deductible according to plan design. Data rates may apply. Individuals should check their benefit documents for specific coverage details.

Say hello to Optum Rx

Optum Rx® pharmacy services help make it easier to save on medications and keep track of them, too – whether you're online or on the go.



Manage your meds

When you go to **myuhc.com** > **Pharmacies & Prescriptions** you can:

- Find and compare medication costs
- Locate a network pharmacy
- See if your medications have any requirements before filling them

Fills and refills – how to get them

You'll save time and money on a wide variety of medications with your UnitedHealthcare plan.

Order in

With home delivery, you can order up to a 3-month supply of medications that you take regularly. Signing up is easy at **myuhc.com**.

Note: Not all prescriptions are eligible for home delivery. You are not required to use home delivery for your prescriptions. There are other pharmacies in your network.

Head out

Pick up your medications at any pharmacy in our UnitedHealthcare network.

Keep costs in check

Your Prescription Drug List (PDL) – available on **myuhc.com** – lists the most commonly prescribed medications covered by your plan. Choosing medications in the lower tiers may help you save money. And consider generic medications instead of brand names, which may keep costs down.



Explore pharmacy benefits

Learn how Optum Rx is designed to help make it easier for you to manage and save on medications.

Watch video: Understanding your pharmacy benefits (1:44)

Level Funded Wellness

Get started with Level Funded Wellness, programs included in your health plan and designed to help you with a healthier lifestyle – all at no extra cost to you.



UnitedHealthcare Rewards

Earn rewards for completing a variety of actions, including things you may already be doing.



HealthiestYou™ Virtual Care

Virtual care from your mobile device or computer

Talk with medical doctors who can diagnose, treat and prescribe medication.



Virtual Care

Connect with a provider 24/7. Speak to a doctor by video or phone* for help with non-emergency care – anytime, anywhere. You can also connect with a primary care provider or specialist for certain conditions.

* Data rates may apply.

Get in on UHC Rewards

Good news – your health plan comes with a program where you can earn up to $1,000. UnitedHealthcare Rewards is included in your health plan at no additional cost.

Earn up to
$1,000

There's so much good to get

With UHC Rewards, a variety of actions—including many things you may already be doing—lead to rewards. The activities you go for are up to you. Here are some ways you may earn:

- Connect a tracker
- Track steps or sleep to complete daily and weekly goals
- Take a health survey
- Get an annual checkup
- Get a flu shot
- Get a biometric screening

Visit UHC Rewards for the full list of rewardable activities that are available to you.

Get started

On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

Your lifestyle

Get in on an experience that's designed to help inspire healthier habits

Your goals

Personalize how you may earn by choosing the activities that may be right for you

Your rewards

You may earn up to $1,000

Key features:

- With UHC Rewards subscribers and spouses can each earn up to $1,000
- Depending on your health plan[1], the rewards you earn can be deposited into a health savings account (HSA) or health incentive account (HIA)
  - For more information on each of these accounts please refer to the applicable fliers attached to the end of this brochure

[1] Rewards will be deposited into a Visa Gift Card for Level Funded Cannabis groups.

Get care with virtual care

You can make a virtual care appointment for your urgent care, primary care, mental health and specialty care needs. You may get seen faster by a provider and, often, it may even cost less. All from the comfort of anywhere you choose. On average, you can connect with a provider by phone* or video in:

- 15 minutes or less for 24/7 virtual urgent care
- 1 week or less for virtual primary care or virtual therapy
- 3 days or less for virtual specialty care

Let quality care come to you

Here are some of the things virtual care may help you with.

24/7 Virtual Visits (virtual urgent care)

- Bronchitis
- Coughs, colds and flu
- Fevers
- Headaches
- Pinkeye
- Rashes
- Sinus problems
- Stomach pain and urinary tract infections (UTIs)

Virtual primary care

- Annual wellness visits, covered 100% just like in-person
- Lab orders
- Non-urgent needs
- Prescription refills**
- Specialist referrals

Virtual therapy

- ADD/ADHD
- Addiction
- Anxiety
- Depression
- Grief
- Mental health disorders
- Stress

Virtual specialty care

- Dermatology
- Gastroenterology needs
- Migraines
- Sleep apnea
- Speech therapy
- Women's health issues, like menopause, birth control and breast health

Make an appointment

Visit **myuhc.com/virtualcare** or the **UnitedHealthcare app** to get started.

Questions?

Call customer service at **1-866-230-2505**

*Data rates may apply.
**Certain prescriptions may not be available, and other restrictions may apply.

Get well.
HealthiestYou virtual care.

Virtual care from your mobile devices

HealthiestYou – Your one-stop shop for all things virtual health care. HealthiestYou may help you save time and money – and avoid unnecessary in person doctor visits for non-life threatening illnesses. Doctors may prescribe medication when necessary as well.

Your virtual care services include:

General medical
Consult with a doctor 24/7 in all 50 states for minor illnesses (cold, flu, sinus infection, pink eye, UTI, allergies, etc.)

Dermatology
Communicate with a dermatologist through the HealthiestYou app via message center for skin conditions (acne, eczema, shingles, psoriasis, etc.)

Mental Health
Connect with a psychiatrist/therapist for support for anxiety, stress, depression, family difficulties, etc. (for 18+ only)

myStrength® Complete
myStrength Complete is a mental wellness program that provides you with a flexible and comprehensive digital program with proven tools and dedicated support for stress, depression, sleep and more.

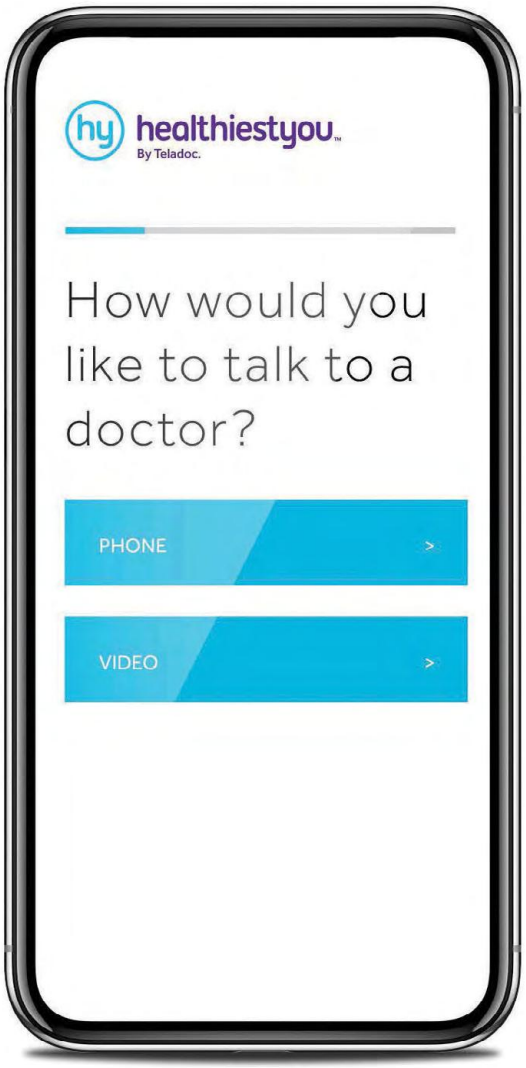
HealthiestYou Expert Medical Services

If you're dealing with a difficult diagnosis or questioning a treatment plan, you need to be sure. Have your medical case reviewed at no additional cost to you by a leading expert, and get a second opinion on conditions like cancer, orthopedic problems, digestive system issues, chronic illnesses and more.

1. **Contact HealthiestYou** via app or phone
2. **Provide details** about your medical history
3. **Get results and recommendations** in a personalized report at no additional cost



1-866-703-1259



Download the app to connect to doctors by phone or video 24/7, shop the lowest cost prescriptions and much more

1. **Download the app**
   Search "HealthiestYou" in the App Store or on Google Play
2. **Set up your account**
   Once you've downloaded the app, select "Register," then choose "Employee" as your membership type
3. **Enter basic contact information**
   Type in your last name, date of birth and ZIP code
4. **Type in your security information**
   Enter a valid email address, password, the best number for our doctors to reach you and your preferred language, then accept terms and conditions

Questions about HealthiestYou virtual care?

Do you have a question on how to set up the member website? Need help downloading or using the app? We're happy to help. Contact us using the information below.

Call: 1-866-703-1259 | Send us an email at: help@healthiestyou.com

HealthiestYou.com
Download the app.

Search "HealthiestYou" in the App Store® or Google Play® to download.

Download on the App Store

GET IT ON Google Play

Pay for health care expenses using your HSA with UHC Rewards



With UnitedHealthcare Rewards, you can earn rewards for a variety of actions. What's more, the dollars you earn can be deposited right into a health savings account (HSA), which you can use to help pay for eligible health care expenses.

How an HSA works with UHC Rewards

- Earn dollars for completing activities with UHC Rewards
- Add your HSA to UHC Rewards to redeem your earnings
- You can use an HSA to help pay for eligible expenses



continued

United Healthcare®

Answers to frequently asked questions

What is Plaid?

Plaid is a secure verification service that helps make connecting your HSA simple.

How do I redeem my earnings and deposit into my HSA?

After you've earned at least $5 and you're ready to redeem your earnings for the first time, you can add your HSA to UHC Rewards. To do that:

1. Open the UnitedHealthcare® app and select **UHC Rewards > Redeem rewards > Transfer to your HSA**
2. Select **Add an HSA** and then **Continue with Plaid**
3. Follow the prompts within the Plaid experience to finish adding your HSA to UHC Rewards
4. After your account is added, enter the dollar amount you'd like to redeem and select **Transfer**

Please allow 14 business days for deposits to appear in your account balance.

Can I manually add a bank if I don't see mine listed in Plaid?

Yes. If you aren't able to find your bank within the list when going through the process to add an HSA, you'll be able to manually add your HSA using your account information. You will need to authorize Plaid to initiate a deposit to verify your account. It may take up to 1–2 days for Plaid to make the deposit. You will then be asked to validate your account to complete the process. Once your account is validated, the deposit will be reimbursed.

If I used an Optum Bank HSA previously do I need to add an HSA?

Yes. To redeem your earnings, you will need to add an HSA to UHC Rewards. You can choose to add the Optum Bank® HSA you previously used or choose a different HSA.

Will I have to pay any fees to add my HSA?

No, there are no fees to add your HSA to UHC Rewards.

Can my spouse contribute earnings to an HSA?

If you and your spouse are eligible for UHC Rewards, you can both activate UHC Rewards and deposit earnings into individual HSAs. You can only contribute earnings to an account that is listed under your name.

Can I deposit my earnings into multiple HSAs?

Yes. However, only one account can be connected to UHC Rewards at a time. To change your HSA, you must remove the current account and then connect a different account using the same steps you originally followed.

You will need to monitor your total annual HSA contributions to not exceed the IRS annual max contribution. This includes all contributions from UHC Rewards, your employer, yourself and other third parties.

Get in on UHC Rewards and start earning

Download the **UnitedHealthcare app** and select **UHC Rewards** to get started

United Healthcare®

UnitedHealthcare Rewards 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, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations 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 1-866-230-2505 or at the number on your health plan ID card, and 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. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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

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.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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Here's the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: **ocrportal.hhs.gov/ocr/portal/lobby.jsf**

Complaint forms are available at **www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html**

Phone: Toll-free **1-800-368-1019, 1-800-537-7697** (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

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

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (**Arabic**)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة العضوية الخاصة بك.

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.
ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते है, आपको भाषा सहायता सेबाएं, निःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dęę' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

Visit www.uhc.com/legal/required-state-notices to view important state required notices.

Member phone number 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 the member phone number services are 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. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Evaluation of New Technologies: UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

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.

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

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If you are not currently enrolled with UnitedHealthcare pharmacy benefit coverage, you may access your health plan's member website for additional information during your open enrollment period or you may contact your employer or health plan for additional information.

Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you.

Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern.

This document applies to commercial group members of UnitedHealthcare plans.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 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.

Please note that services may be available in person or via telehealth from your primary care provider, treating specialist, or from another contracting health professional, clinic, or health facility. In addition, if your health plan includes out-of-network benefits, these services may be available either via telehealth or on an in-person basis at the out-of-network cost-share, which is generally higher than the in-network cost share, however, the balance billing protections that generally apply if you seek coverage from an in-network provider will typically not apply. Please check your health plan for specific coverage details.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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