



# Welcome to your Invited Healthy Start MEC benefits



United  
Healthcare®

*Invited*



## Have questions about the FlexWork plan from UnitedHealthcare?

Call the FlexWork Hotline at **1-855-892-2041** Monday-Friday, 7:30 a.m.-8 p.m. CT or visit **[whyuhc.com/invited](https://www.whyuhc.com/invited)**.

# Welcome to a new Invited Healthy Start Limited Medical Plan



With the new Invited Healthy Start Limited Medical Plan,\* you've got a helping hand. This Minimum Essential Coverage (MEC) plan is designed to help you keep costs in check and enjoy a healthier life. Use this guide to review your plan and benefits – it has information on your plan options, costs per payroll period and plan overviews.



The plan is designed to be easy to understand and cost-effective to use, offering coverage for Essential Health Benefits such as office visits, diagnostic tests and urgent care.



The plan gives you first-dollar benefits – which means you don't pay upfront deductibles or back-end coinsurance costs.



The plan includes many extras, like unlimited telehealth visits with \$0 copayment, 24/7 access to the Employee Assistance Program (EAP) Support Line with \$0 copayment, Optum Perks™ Pharmacy Discount Card and more.

**No deductibles,  
no coinsurance**

**UnitedHealthcare Choice  
Network**

**Additional programs at no  
extra charge**

\* This plan has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your company or UnitedHealthcare. Please review your plan details in your Summary of Benefit (SBC) document carefully to be sure the plan is right for your needs.

# Get to know the Invited Healthy Start Limited Medical Plan

If you see the doctor occasionally – for things like an annual checkup or minor illness – the Healthy Start Limited Medical Plan\* may work well for you. Made for hourly workers and those looking for more basic coverage, the plan is designed to be cost-effective and offers coverage for routine health care needs, including office visits, diagnostic tests and urgent care.

## About the plan



### First-dollar benefits

You won't have to pay upfront deductibles or back-end coinsurance costs.



### Nationwide provider network

Includes the UnitedHealthcare premier nationwide Choice provider network.



### Added savings

Premiums are automatically deducted from your paycheck on a pretax basis.

## More details

- The plan is administered by UnitedHealthcare
- Coverage is guaranteed issue, with no medical questions to answer
- You pay a preset copayment for each covered service at the time of your visit (the copayment covers the full cost of covered services)
- For covered services, you have a preset number of visits or tests per year
- You must use a network provider for your plan to cover your plan benefits
- The plan will pay 100% of covered expenses that exceed the annual out-of-pocket limit
- You can continue coverage if you have a COBRA-qualifying event for an additional cost

## Quick facts

- Meets health reform requirements – no pre-existing condition exclusions or restrictions, no dollar limits and \$0 copayments for health care reform-mandated preventive medical services and drugs
- Includes \$0 copayments for unlimited telehealth visits, 24/7 access to the Employee Assistance Program Support Line, Optum Perks Pharmacy Discount Card, price transparency tools, Rally® health and wellness digital wellness tools and the UnitedHealthcare Discount Marketplace\*
- Your premium – the amount you pay to keep your plan active – is based on a group rate, which often costs less than an individual rate
- Covers certain Essential Health Benefits, subject to certain limits (Note: The plan does not provide comprehensive major medical coverage)
- Once your plan becomes active, you will be able to reach UnitedHealthcare Member Services by calling the number on your health plan ID card and you will be able to access the member portal ([flexwork.uhc.com](https://flexwork.uhc.com))

\* This plan has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your company or UnitedHealthcare. Please review your plan details in your Summary of Benefit (SBC) document carefully to be sure the plan is right for your needs.

# Get to know the Invited Healthy Start Limited Medical Plan (cont.)

Your cost per payroll period and an overview of plan benefits are shown in the tables below.

## High-level summary of network benefits

Description	Copayment per visit	Plan limits
Health reform-mandated preventive care*	\$0	None
Health reform-mandated prescription drugs*	\$0	None
Telehealth visits with HealthiestYou	\$0	None
Physician visits, in-office and virtual	Primary care physician (PCP): \$25 Specialist: \$50	4 combined visits per year
Chiropractor and acupuncture visits, in-office and virtual	\$15	15 combined visits per year
Diagnostic labs and imaging: minor (lab, X-ray, etc.)	Freestanding facility/physician office: \$50 Outpatient hospital-based facility: \$150	1 testing day per year Unlimited tests per day
Diagnostic labs and imaging: major (MRI, CT, etc.)	Freestanding facility/physician office: \$50 Outpatient hospital-based facility: \$150	1 testing day per year Unlimited tests per day
Urgent care	\$150	2 visits per year

\* Covered preventive care may include annual checkups, OB-GYN checkups (Pap smear), screening tests for breast cancer, flu and COVID-19 vaccinations, colonoscopies (colorectal cancer screening tests, including bowel prep medication with prescription once every 5 years), shots for measles or other childhood diseases (immunizations), birth control (women's preventive contraceptives), breast feeding support, supplies and counseling, screenings based on age and risk status (e.g., diabetes, depression, lung cancer), tobacco cessation program and medications. This is not a complete list. 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.

## Bi-weekly rates with spousal surcharge

Employee only	Employee + spouse	Employee + children	Employee + family
\$46.54	\$172.74	\$80.05	\$215.55



# Additional health and wellness programs and resources

Once enrolled in your FlexWork plan, you'll have access to these valuable wellness programs and health support services — all at no additional cost to you.



**24/7 Virtual Visits** – Video chat with a doctor from virtually anywhere\* with \$0 copayment and unlimited visits. Doctors can diagnose a wide range of nonemergency medical conditions, provide care plans and even provide prescriptions, if needed.\*\* Register at [healthiestyou.com](https://healthiestyou.com) or call **1-866-703-1259**.



**Benefit Assist** – A claims specialist will reach out proactively to notify you of any medical claims that may be eligible for a benefit payout. This process helps you identify and initiate claims faster via phone, email or regular mail.



**Hearing Discounts** – UnitedHealthcare Hearing offers access to hundreds of name-brand and private-label hearing aids at significant savings. You'll also get convenient ordering options and personalized care.



**UnitedHealthcare Discount Marketplace** – Members-only savings on health products and services



**Optum Perks Pharmacy Discount Card** – Save on medications not covered by your pharmacy plan and enjoy discounts on most FDA-approved medications



**24/7 confidential employee support** – When life gets stressful, the Employee Assistance Program (EAP) Support Line is just a phone call away. Our coordinators are available 24/7 for confidential conversations and referrals to expert care and services.



**MedCents Consumer Advocacy** – If you're enrolled in any UnitedHealthcare medical plan and receive a bill beyond what your plan covers, MedCents can help. A MedCents advocate will guide you through the necessary steps, negotiate a reduction in your bill, or help arrange easier payment terms.

\*Data rates may apply.

\*\* 24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. 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. **New Mexico only:** 24/7 Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Network 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.

UnitedHealthcare Hearing is provided through UnitedHealthcare and offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy.

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.

#### MedCents Advocacy Program

The MedCents Advocacy Program is separate from your health plan, amounts paid for non-covered services will not apply to your health plan's annual out-of-pocket limit.

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.

# 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](mailto: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 health plan 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](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf)

Complaint forms are available at:  
[hhs.gov/ocr/complaints/index.html](https://hhs.gov/ocr/complaints/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.

**ATTENTION:** If you do not speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification 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.

**توضيح:** إذا لم تكن تتحدث بلغة أخرى، فستتاح لك خدمة الترجمة مجاناً. يرجى الاتصال بالرقم المجاني المذكور على بطاقة هويتك. نرجو أن تكونوا قد فهمتم.

**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. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

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

**DÍÍ BAA'ÁKONÍNÍZIN:** Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anida'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shòodí ninaaltsoos nítł'izí bee nééhozinígíí bine'déé' t'áá jíik'ehgo béesh bee hane'í biká'ígíí bee hodiilnih.

