Discover what care can do

2023 Benefit Options | State of Arizona Employees



United Healthcare





Discover what care can do for you

UnitedHealthcare is honored to continue our collaboration with the State of Arizona to provide you with high quality health care, valuable programs and resources to help you live your healthiest life. In 2023, we will continue to offer you coverage choices, with the Triple Choice Plan and the High Deductible Health Plan. Both plans offer personalized support and benefits, including programs such as Rally and Real Appeal, and convenient care options which include 24/7 Virtual Visits, Virtual Behavioral Health, Virtual Primary Care and 24/7 NurseLine. If you need help navigating your benefits, our health care advocates are available to help answer your questions and provide valuable guidance. If you need support managing a chronic condition, UnitedHealthcare nurses are available to support you every step of the way. We've also enhanced your plans to offer support with unexpected medical bills, Naviguard, an innovative service, will help you by negotiating directly with providers on your behalf. If you have questions about which plan is right for you and your family, our new Virtual Education Center, plan selection tool and comparison charts can help with this important decision. Check out the pages that follow to discover what is available in your health care coverage with UnitedHealthcare, or if you have questions, call us at **1-800-896-1067.** Our team is ready to help you.

Heather Icane

Heather Kane Health Plan CEO

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Health care terms

Coinsurance: Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service.

Copay: A fixed amount you pay for a covered health care service, usually when you receive the service.

Deductible: The amount you owe for health care services before your health plan begins to pay.

Out-of-pocket maximum: The most money you have to pay for covered expenses in a plan year.

For more health care term definitions, visit the Just Plain Clear[®] English and Spanish Glossary at **glossary.justplainclear.com.**

Discover

- Network coverage with nationwide Tier 1 and premium providers.
- Provider access with 24/7 Virtual Visits and Virtual Primary Care.
- Emotional support with a variety of behavioral health tools.
- ✓ Support for families of children with special needs.
- \checkmark Dedicated customer service team to answer health and benefit questions.
- ✓ Innovative technology with myuhc.com[®], UnitedHealthcare[®] app and Rally.
- Personalized condition support for over 100 chronic conditions and catastrophic health events.
- ✓ Weight management support with coach-led, online Real Appeal program.

Find the right plan for you

Visit our new Virtual Education Center at **UHCvirtual.com/stateofaz**, where you can learn about the UnitedHealthcare benefits and services offered for 2023 from the comfort of your own home or on the go. Using your computer or mobile device, you can virtually walk through booths to learn about your health plans options, compare plans with our health plan selection tool, search for network providers, and learn about the physical and mental health programs available with both plans.

NEW

Discover your health plan's true potential

Explore your benefits

Unlock all the benefits in your healthcare coverage and take advantage of every opportunity



Access our robust national network with more than **1.2 million** physicians and health care providers dedicated to serve you. Here in Arizona, our network has over **35,100** physicians and health care providers ready to see you.



Talk with an experienced and understanding customer care team just for State of Arizona employees.

Use our groundbreaking tools and programs designed to help you get more out of your health plan — all offered at no additional cost. Learn more at **uhcvirtual.com/stateofaz.**



Quick Facts

Easier access to health care



24/7 Virtual Visits¹ let you visit a doctor online anywhere, anytime, from your smartphone or computer.



24-Hour NurseLine is available to help anytime you need care.



Virtual Primary Care appointments via **myuhc.com** or the UnitedHealthcare app. Telehealth visits are also available with your own doctor or specialist.



24/7 access to benefits, including a virtual ID card, vaccine passport, provider search tool and more!

Take advantage of your healthcare benefits when and where you need them

No matter which plan you choose, you'll have access to our network of doctors and hospitals. With UnitedHealthcare, you'll have:



Access to our nationwide network of more than 1.2 million physicians and health care professionals and over 6,900 hospitals, including Mayo Clinics.*

A local Arizona network that includes over **35,100** health care providers and **100+ hospitals**.

Access to visits with specialists without having to get a referral first.



Access to mental health benefits.

The ability to see a doctor from the comfort of your own home with a 24/7 Virtual Visit.

Tips for using your health plan

General Tips

- Choose a network primary care physician
- · Schedule your preventive care with your physician. This is covered at no cost to you as long as you use network providers.
- · Avoid out-of-network providers when possible as their costs are higher and you can be balance billed.
- Register for myuhc.com to track expenses, find participating providers, and get health care estimates
- · UnitedHealthcare's Nurseline is available 24/7 at no cost and can assist in providing guidance to the most appropriate care. 24/7 Virtual Visits are also a great option that are less expensive than urgent care or emergency room and allows you to access care from the comfort of your home for treatment of minor issues.

Triple Choice Plan

- Choose a Tier 1 primary care physician
- If you are referred to a specialist, check with UnitedHealthcare to ensure the specialist is Tier 1 to have the lowest out of pocket cost
- · Open a health care flexible spending account (FSA) to help pay for your medical, dental and vision expenses
- Your FSA is funded with pre-tax dollars so you automatically save on taxes. Make sure to use all the money you've contributed to your FSA so you don't lose it.

High Deductible Plan with Health Savings Account

- · Choose a network provider
- Make sure you open your health savings account (HSA) with Optum Bank. If you don't open your account, you could be losing out on contributions made by your State agency.
- · Consider making your own contribution to the health savings account. This is done on a pre-tax basis so you are saving money on taxes and it helps you may for your health care.
- · Tip: Some individuals take the difference in premium between the Triple Choice Plan and the High Deductible Health Plan and deposit the money in their health savings account.

Discover your choices

You have 2 plans to choose from: Triple Choice Plan and the High Deductible Health Plan (HDHP).

Triple Choice Plan

- You'll first have a deductible to meet before your plan will start to pay. Then you'll be responsible for copays for most services.²
- Don't forget your preventive care is 100% covered when received in the network
- With the UnitedHealthcare Triple Choice plan, you'll have network coverage with our nationwide Tier 1 and Tier 2 network, so you're covered wherever you travel
- Our Tier 1 providers meet quality standards and deliver the greatest value in health care. And with the UnitedHealthcare Triple Choice plan, all network hospitals, urgent cares, labs, radiology facilities, medical equipment providers, mental health providers and surgical facilities are considered Tier 1.
- You have out-of-network coverage, but those providers will likely charge you more and you will be responsible for making sure your claim is filed

Tier 1 providers are listed on myuhc.com and in the UnitedHealthcare app with the blue dot next to their names.³

Go to uhcvirtual.com/stateofaz to learn more.

High Deductible Health Plan

- · You'll first have a deductible to meet before your plan will start to pay. Then you'll be responsible for coinsurance for most services.²
- Don't forget that your preventive care is 100% covered when received in the network
- With the UnitedHealthcare High Deductible Health Plan, you'll

have network coverage with our nationwide network, so you're covered wherever you travel

- Our Premium Care Physicians meet or exceed national standards for quality and local benchmarks for cost efficiency.
- You have out-of-network coverage, but those providers will likely

charge you more and you will be responsible for making sure your claim is filed

With our HDHP option, you are ٠ eligible to open a Health Savings Account (HSA). You can start saving to help with your qualified medical expenses now and in the future.



Premium Care Physicians are listed on myuhc.com and in the UnitedHealthcare app with 2 blue hearts next to their names: one heart for quality; a second heart for cost efficiency.

Go to uhcvirtual.com/stateofaz to learn more.

A side-by-side comparison of plans

		Triple Choice Plan	High Deductible Health Plan				
	Tier 1 Network	Tier 2 Network	Tier 3 Out of Network	Network	Out of Network		
Plan Year Deductible		Jan. 1 - Dec. 31	Jan. 1 - Dec. 31				
	Deductible cross-app	lies to Tier 1 and Tier 2	*				
Individual	\$200*	\$1,000*	\$5,000*	\$1,500^	\$5,000^		
Family	\$400*	\$2,000*	\$10,000*	\$3,000^	\$10,000^		
Out-of-Pocket Limit							
Individual	\$7,3	50**	\$8,700**	\$3,500^^	\$8,700^^		
Family	\$14,7	700**	\$17,400**	\$7,000^^	\$17,400^^		
Health Savings Account Employ	ver Contribution ^^^						
Individual		Not Applicable		\$720^^^			
Family		Not Applicable		\$1,	,440^^^		
Preventive Care Services including preventive office visits, lab, radiology and other tests	No Charge	No Charge	You pay 50% after deductible	No Charge	You pay 50% after deductible		
Primary Care Office Visit PCP: General Practice, Family Practice, OB/GYN, Internal Medicine and Pediatrician	You pay \$20 copay after deductible	You pay \$20 copay after deductible	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible		
Specialist Office Visit	You pay \$40 copay after deductible	You pay \$40 copay after deductible	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible		
Maternity Services Includes initial office visit, prenatal and postnatal care.	You pay \$20 copay after deductible	You pay \$20 copay after deductible	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible		
Urgent Care	You pay \$75 copay after deductible	Same as Tier 1	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible		
Emergency Room (ER copay waived if admitted)	You pay \$200 copay after deductible	Same as Tier 1	Same as Tier 1	You pay 10% after deductible	You pay 10% after deductible		
Inpatient Hospital	You pay \$250 copay after deductible	Same as Tier 1	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible		
Behavioral Health, Mental Healt	h & Substance Abuse \$	Services					
Inpatient	You pay \$250 copay after deductible	Same as Tier 1	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible		
Outpatient	You pay \$20 copay after deductible	Same as Tier 1	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible		

* Tier 1 deductible also applies to Tier 2, and Tier 2 deductible also applies to Tier 1. Out of network deductible is separate and does not apply to Tier 1 or Tier 2 services. Deductible is per individual, not to exceed the stated amount per family. Copay or coinsurance applies after deductible has been met. Deductible does not apply to preventive care or pharmacy.

** Deductible and copayments for covered medical and pharmacy services apply to the out of pocket maximum. Once the out of pocket maximum has been reached for the year, the Plan will pay 100% for all covered services the remainder of the year.

1 more than one person is covered under the Plan, the family deductible must be met before the Plan will start to pay. The deductible applies to all covered medical and pharmacy services.

^^If more than one person is covered under the Plan, the family out of pocket must be met. Deductible, coinsurance, and copays for covered medical and pharmacy services apply to the out of pocket maximum. Once the out of pocket has been met, the Plan will pay 100% for all covered services the remainder of the year.

^^^ Applies to HDHP election only. Contribution made after account has successfully been opened with Optum Bank. Annual contribution calculation based on 26 pay period cycles of \$27.69 individual / \$55.38 family.)



Not sure which plan to choose?

Visit the Virtual Education Center at **uhcvirtual.com/stateofaz** and use our health plan selection tool to compare your options and choose the best plan to fit your lifestyle and health care needs. The tool can help you choose a plan by estimating costs, comparing plans or displaying plan details. Just enter some information, such as whether you want married or single coverage, number of children you want to cover and anticipated plan usage for the next year, and the tool will provide results to help you decide.

Using the Virtual Education Center, you can also learn about your health plans options, including the physical and mental health services available with both plans, and search for providers to check if your doctor is in our network.

How to find a network doctor or hospital:

Visit **uhcvirtual.com/stateofaz > providers** to access our Provider Search tool.



Select a health plan.

Ask yourself the following questions first: a. What are your health needs?

- b. Is your provider in the network?
- c. What are the plan details?

Search for a provider.

You can search by doctor and facility name, type of service or condition. It's easy to personalize your search by location, specialty, patient ratings and more.

Once you have narrowed your search, you will be able to see if the provider is accepting new patients, read patient reviews, get directions and even log in to view costs.

Choosing a network doctor

From primary care physicians to specialists, UnitedHealthcare makes it easy to find network providers based on factors that are most important to you. Explore provider indicators at **uhcvirtual.com/stateofaz > Providers**.

Get to know the UnitedHealth Premium® Program 🎔 🎙

When choosing a doctor for the High Deductible Health Plan, look for providers who meet or exceed national standards for quality and local benchmarks for cost efficiency. Premium Care providers are listed with 2 blue hearts next to their names so that you can choose with confidence, knowing these doctors:

- Have proven better outcomes
- Have fewer redo procedures

- Have lower complication rates
- Make the most of your health care dollars

Get to know the UnitedHealthcare Triple Choice Plan

Spot the blue dot to identify Tier 1 providers and find doctors who are right for you and your family. Your UnitedHealthcare Tiered Benefit plan is designed so you pay less when you see Tier 1 doctors and specialists. With Tier 1 providers you get:

- · Doctors who are recognized for providing the greatest value from your health benefits
- Network coverage with our nationwide network; you're covered wherever you travel
- Preventive care that's 100% covered when it's received within the network



All your health plan information in 1 place

With **myuhc.com** you'll have fewer questions and more confidence about your benefits, claims and health information. It's personalized for you and simple to use.

Choose where to go for services

- Search for a **provider**, **clinic**, **hospital or lab** based on location, specialty, quality, cost, services and more
- View patient ratings
- Estimate treatment costs
- Review your choices and **choose** where to go for service

Manage your claims

- See the **current status** of your claims, as well as **claims history**
- Access features to help you track and manage your claims, such as the ability to add personalized notes
- Depending on your plan and if you do owe your health care provider, you may be able to **send payment** from the site. Payment processing is managed by InstaMed[®].

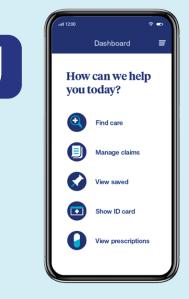
Learn about your wellness benefits

- Get tips on living healthier and using health plan benefits to your advantage
- Get **reminders** when it's time for checkups or treatments
- Get **suggestions** on when to get immunizations, well visits, routine tests or lab work
- Chat with a nurse

The UnitedHealthcare app puts your plan at your fingertips

When you're out and about, you can do everything from managing your plan to getting convenient care. Just download the app to:

- Find nearby care options in your network.
- Estimate costs.
- Video chat with a doctor 24/7.*
- View and share your health plan ID card.
- See your claim details and view progress toward your deductible.



*Data rates may apply



Discover help with unexpected medical bills

Naviguard[™] is available at no additional cost to you through your UnitedHealthcare health plan benefits. Naviguard can help resolve unexpected out-of-network medical bills over \$300 by negotiating directly with providers.*

What you need to know about the No Surprises Act

The No Surprises Act will protect you from balance billing for certain emergency situations, air ambulance and when an out-of-network provider provides services at an in-network facility. Naviguard may be able to help you resolve unexpected medical bills for services not covered by the No Surprises Act.

Call us before you pay anything

When you receive an unexpected out-of-network bill, call **1-800-896-1067.** UnitedHealthcare member services will initiate your case with Naviguard, and they'll help you navigate the resolution process.



We'll be with you every step of the way

1 Call

If you or a family member has an out-of-network (OON) service not covered by the No Surprises Act, you will receive an Explanation of Benefits (EOB) and then a balance bill. Call UnitedHealthcare to get started with Naviguard.

2 Connect

You will be connected with a dedicated Naviguard advisor. You'll meet with their advisor to share your story, upload the OON bill and sign some forms so we can begin negotiating on your behalf.

3 Negotiate

Your dedicated Naviguard advisor begins negotiations with the OON provider while keeping you up to date on progress.

4 Outcome

Your Naviguard Advisor sends you a record of the process and the final outcome of negotiations. A new EOB may also be sent.

* For situations where the billed amount is above a certain amount.

Use this card to call us before you pay anything

Explore your health care



Helping you stay healthier – more proactively

We're here to help.

If you need help with **managing a chronic condition**, a Disease Management Nurse can help. Our Disease Management programs⁴ offer personalized support.

If you need **long-term support** after a hospitalization or a catastrophic health event, a case management nurse can help you explore care options and provide resources for more than 100 chronic conditions.

Our **Condition Management Programs** are now more convenient with digital applications and messaging for a more integrated relationship with your nurse.

Pick up the phone.

We want to help you improve your health and understand your benefits. So we might call you if:

- You or a family member has a serious or chronic medical condition
- You or a family member was recently hospitalized
- You are pregnant

If you see that UnitedHealthcare is calling, please answer. We're here to help and aren't trying to sell you anything.



Get more ways to save

If you choose our high deductible health plan, you are eligible to open an Optum Bank® Health Savings Account (HSA). You can use your pretax HSA contributions to help cover qualified health care expenses — like visits to the doctor, filling prescriptions at the pharmacy, dental work, vision exams and more. But you don't have to spend it. You can also save money in your account to help cover future medical expenses because there's no "use-it-or-lose-it" rule. The balance rolls over from year to year, so it's there when you may need it.



Call us with your questions

Navigating health care is easier when you know who to call. Your UnitedHealthcare advocate team is here to help with just about anything:

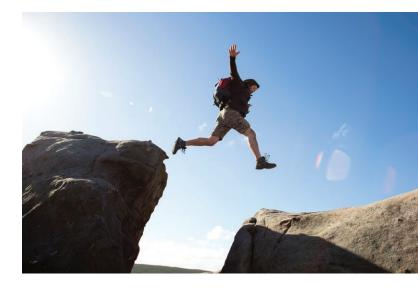
- Improve your health, manage a chronic condition and understand complex medical issues.
- Understand how your health plan works.
- Get answers about your health accounts, a recent claim or how much you can expect to pay.
- Find a network provider, get a new ID card or save on health care costs and much more.

We can help with Special Needs.

A single point of contact provides more streamlined and compassionate support for your entire family and can help remove barriers that stand in the way of the medical, behavioral and pharmacy help your child needs. Your adviser can help:

- Provide support for insurance and payment, social needs, family well-being and care delivery
- Identify potential issues and provide alternatives
- Provide planning for the future
- Coordinate community and regional resources
- Provide faster access to services without frustration and confusion

To find out more visit **myuhc.com**.



O Discover mental health support

Sometimes the challenges you face can feel like too much to handle. If you or someone in your family is struggling with a situation that is having a negative impact on your mental health, don't go it alone. With UnitedHealthcare you have access to more resources that can help.

Live and Work Well	Creating a healthy work-life balance can be challenging. Live and Work Well offers support for stressful situations such as: • Anxiety and stress • Alcohol and drug use • Grief and loss • Marital problems • Compulsive spending • Medication management	Visit liveandworkwell.com.
Talkspace	Communicate with a licensed therapist via text or live video using your phone or desktop computer. No office visit is required, and you can start therapy within hours of choosing a therapist. It's confidential and convenient. Your behavioral health benefit applies as an office visit for each week of unlimited texting via Talkspace.	Register at talkspace.com/connect.
Behavioral health support	 From everyday challenges to more serious issues, you can receive confidential help from a psychiatrist or therapist for: Depression, stress and anxiety Substance use and recovery Eating disorders Parenting and family problems You can schedule a visit in person or virtually. 	 To schedule a behavioral health in-person or virtual visit: Sign in to myuhc.com Select Find Care and Costs > Virtual Care Choose "Get Started" for Virtual Behavioral Care To schedule an in-person on myuhc.com, select Find Care and Costs > Behavioral Health Directory
AbleTo	Get access to self-care techniques, coping tools, meditations, and more – anytime, anywhere using the Self Care by AbleTo app as of Jan. 1, 2023. We try to get to know you. We find out how you're feeling and suggest tools, designed by our clinicians, that may work best for you. Each week you'll find new, personalized content designed to help boost your mood, shift your perspectives with the goal of helping you feel better – and it's at no additional cost.* You may also have access to 1:1 professional care from a compassionate AbleTo therapist, coach, or both over an 8-week program tailored to your needs and goals. You'll meet 1:1 with your care team and discover tools designed to help you relax and feel your best. Costs for therapy and coaching will vary based on your plan benefits and deductible.***	Get to know AbleTo at ableto.com/begin.
ABA therapy	Applied behavior analysis (ABA) therapy—included as part of your benefits**—uses behavioral principles to teach children skills and behaviors they may not otherwise learn on their own.	Call 1-800-896-1067, TTY 711.
Substance use treatment	If you or someone you love is struggling with substance use, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential—you can even remain anonymous. Or you can get confidential alcohol and drug addiction help via text, with the Crisis Text Line. Crisis counselors are available 24/7.	To speak with a recovery advocate, call 1-855-780-5955. Or visit liveandworkwell.com/recovery to find care options and resources. To get started with the Crisis Text Line, text "Home" to 741741.

^{*}The AbleTo Mobile Application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The Self Care information contained in the AbleTo Mobile Application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to all members ages 13+ at no additional cost. Participation in the program is voluntary and subject to the terms of use contained in the Application.

** Pre-certification is required. If your child has already been diagnosed with autism and is receiving treatment, your provider may already be approved.

*** Deductibles and coinsurance may apply. Check your specific plan details or call the number on your health plan ID card to confirm plan coverage.

Get maternity and parental support

If you're thinking about having a baby, or you have one already on the way, we are ready to help in every way we can. Enroll in the program and you'll have access to your own personal maternity nurse who can:

- Answer your questions on everything from preconception health to newborn care
- Offer support throughout the pregnancy and after delivery
- Provide specialized guidance if your pregnancy is considered high risk to help you stay healthier and prevent premature birth
- Help you feel at your physical and emotional best after your baby is born

With the **Neonatal Resource Services program,** you can have consultations with neonatal nurses, as well as access to some of the top neonatal intensive care unit (NICU) treatments in the nation.

Call today to learn more: **1-800-896-1067, TTY 711**

Get help when you need it most, with Transplant Resource Services

If you need help with a transplant, our Centers of Excellence are designed to help you take care of all transplant-related services including travel and lodging assistance and hospital and physician charges. To learn more or get started, call **1-800-896-1067, TTY 711.**

Navigate your orthopedic care

Through a single point of contact, you get more help navigating the complex health care system, including access to specialized nurses and quality providers to help meet your needs, from early pain through treatment and beyond. We help patients get more of the kind of treatment they need. To learn more or to get started, call **1-800-896-1067, TTY 711.**





Discover Real Appeal Weight loss at no additional cost to you

Real Appeal is an online program that can help you lose weight and improve your health.

Receive up to a year of support

A Transformation Coach will lead online group sessions with simple steps on nutrition, exercise and how to break through barriers to reach your goals.

Proven weight loss

Real Appeal members who attend 4 or more sessions during the program lose 10 pounds on average. Talk to your doctor before starting any weight loss program.

Tools made for real life

You'll receive a Success Kit with scales, recipes and more delivered to your door. Monitor your progress with online food and activity trackers — available anywhere, anytime.

Real benefits

Real Appeal will help you learn how to live a healthy, balanced life. Research shows that losing just 5% of your body weight can help reduce the risk of type 2 diabetes and heart disease.

Program Highlights

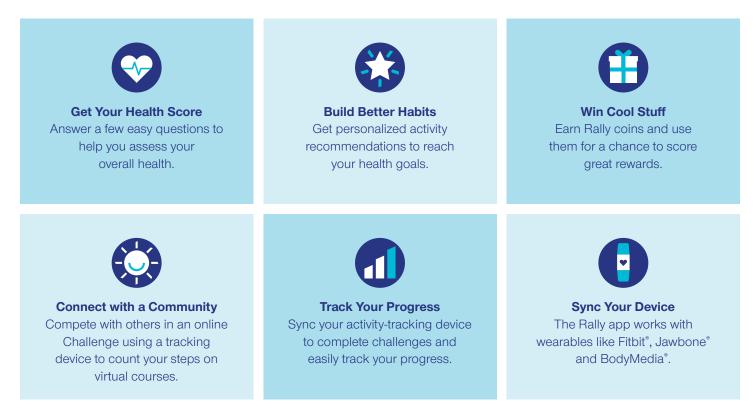
- This is an online program, so you can conveniently access it from your desktop, tablet or mobile device
- Backed by decades of proven clinical research⁵
- Covered at no additional cost as part of your medical plan
- Become a member for free at stateofarizona.realappeal.com

Get to know Rally

Personalized health recommendations, just for you

Rally is available at no additional cost to you as part of UnitedHealthcare plan benefits. Available online via your computer, smartphone or tablet, the Rally app is an interactive way to start getting healthier. You'll get personalized recommendations to help you move more, eat better and improve your health — and have fun doing it.

Getting started is easy. Start with the quick Health Survey and get your Health Score, a measure to help you assess your overall health. Rally will then recommend missions for you: activities designed to help improve your diet, fitness and mood. Start easy, and level up when you're ready.



Rally Marketplace[™]

Rally Marketplace lets you swap your Rally Coins for discount offers on a wide selection of name-brand items. Just browse the Marketplace, exchange your coins for the discount offers you like, then purchase desired items at the new, discounted price.



Get discounts

Get discounts on popular name-brand items.



See recommendations

See personalized recommendations for items you might like, or browse the entire catalogue.



Redeem Coins

Exchange your coins for savings on purchases from consumer brands in fitness, entertainment and well-being categories.





What's on your mind?

If you have any questions – from finding a network provider to learning more about what's covered in a health plan – please visit us online or give us a call.



Learn more at uhcvirtual.com/stateofaz



Ask a registered nurse your health questions anytime, anywhere with NurseLine—at no extra cost. Call **1-800-896-1067, TTY 711**



Call us toll free: 1-800-896-1067, TTY 711

If you need help with substance use, call **1-855-780-5955** or visit **liveandworkwell.com/ recovery** to find care options and resources. Or text "Home" to 741741 to get help via the Crisis Text Line.

Take the next step

Ready to enroll? Getting started is easy. Just visit **benefitoptions.az.gov**.



Discover what care can do for you

Personalized service

Our dedicated Customer Care team can help you navigate the health system.

Tier 1 providers

Tier 1 providers are available nationwide, and all network hospitals, urgent cares, labs, radiology facilities, medical equipment providers, mental health providers and surgical facilities are considered Tier 1.

Coverage nationwide

Access more than **1.2 million** network physicians and health care professionals at over **6,900** hospitals nationwide covered.

✓ Access with 24/7 Virtual Visits

Visit a doctor online anywhere, anytime, from your smartphone or computer.

Greater support managing a condition

Our Condition Management programs support over 100 chronic conditions and catastrophic health events.

Behavioral health support

Access mental and emotional support in person, online, via an app or on the phone.

Greater support for Special Needs

Our advisors are assigned to children identified with a special need such as cystic fibrosis, spina bifida, as well as more than **6,000** other conditions. They can help remove barriers to accessing care, resolving issues, and can connect you with other UnitedHealthcare programs or community resources.

Greater maternity support

Get answers to questions about pregnancy to newborn care and specialized guidance for high-risk pregnancies.

Innovative technology tools

Manage your health plan on myuhc.com or UnitedHealthcare app, and get healthier with Rally.

Greater access to discounts

Earn coins by completing healthy activities on Rally and redeem them for discounts on a wide range of name-brand items.

Weight management support

Our coach-led online program with Real Appeal provides success tools to get you started and keep you going.



Notice

We do not treat members differently because of sex, age, race, color, disability or national origin. If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator. **Online:** <u>UHC Civil Rights@uhc.com</u>

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

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 phone number listed on your ID card,

TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

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

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD) Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building

Washington, D.C. 20201

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 TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATTENTION: If you 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 LữU 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 **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте. تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرّف العضوية.

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.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

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.

注意事項:日本語(Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

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।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយ**ភាសាខ្មែរ(Khmer)**សេវាជំនួយភាសាដោយឥតគិតថ្លៃ

គឹមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

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

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga. This document includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described on this website are subject to change at any time.

¹ 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.

² Consult your plan materials for detailed benefit information.

³ 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.

⁴ Disease Management programs and services may vary by location and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

⁵ https://www.hopkinsmedicine.org/endoscopic-weight-loss-program/conditions/diabetes.html accessed 9.14.20.

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.

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

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.

Advocate 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 Advocate (Advocate4Me) services is 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. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

NurseLine is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

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