



# Find the plan that's right for you

**SHBP 2023 HMO & HDHP  
Benefits Guide**

**United  
Healthcare**



A Division of the Georgia Department of Community Health

# Welcome

Your health and the health of your family are important, and we want to thank you for considering UnitedHealthcare to help you make the most of it. We're committed to delivering a better health care experience and appreciate the opportunity to participate in your State Health Benefit Plan (SHBP) options for more than 20 years.

We know that health care can be confusing. To help simplify your experience, we've put together this Benefits Guide to allow you to quickly and easily find the information you need to make benefit decisions during open enrollment.

## What's inside this brochure

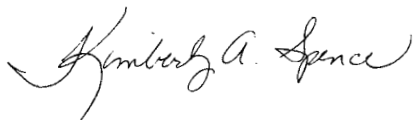
- **Plan Summary** – This summary gives you information on your Plan Options, details on programs, resources and support, and what you need to enroll in your benefits
- **Benefit Grid** – This grid provides detailed information about your plan coverage, including information about co-pays, deductions and out-of-pocket maximums. We recommend you tear this page out and keep it on hand as you make benefit decisions. For 2023, benefits are remaining the same as for 2022.

## Learn more about:

- **Reducing your health care expenses – New in 2023!** UnitedHealthcare will reward you and your covered spouse with a **\$250 Reward Card, up to \$500 per household**, for completing the activities under **Be Well SHBP®.\***
- **Earn more with wellness rewards** – With *Be Well SHBP*, you and your covered spouse can each earn up to 480 points, and roll over your existing well-being incentive credits for 2023, if you are enrolled in any SHBP Commercial (non-MA) Plan Option.
- **Virtual care** – Whether you need virtual visits for urgent care needs in the middle of the night or behavioral health appointments from the comfort of home, we have options so you can take an appointment where you want, without traveling to a provider's office.
- **High Deductible Health Plan (HDHP) Option with an HSA** – Consider if you can save money with the HDHP and HSA. The HDHP is the least expensive plan offered by SHBP, and you can use pretax money to pay for qualified expenses.

To learn more about how to get the most out of your plan and the advantages of UnitedHealthcare, please review the enclosed information and visit [whyuhc.com/shbp](https://www.whyuhc.com/shbp) or call a dedicated SHBP advocate at **888-364-6352**.

Wishing you and your family well,



Kimberly A. McCurdy-Spence  
Senior Account Vice President  
UnitedHealthcare

\* Be Well SHBP, the SHBP well-being program, is administered by Sharecare.



# Why choose UnitedHealthcare?



## Access to one of the largest Georgia statewide and national networks

UnitedHealthcare provides a quality network that is committed to providing personalized care to you and your family, with access to a large national network, including over 1.2 million providers and 6,900 hospitals,\* plus a robust local network with over 25,000 providers and 140 hospitals in Georgia.\*



## NEW! Earn more with wellness rewards

Because achieving your best health is an important personal goal, UnitedHealthcare will reward you and your covered spouse each with a **\$250 American Express® Reward Card**, in addition to the 480 wellness incentive credits, when you complete your **Be Well SHBP** activities and redeem all 480 points in the Sharecare Redemption Center.\*\*



## Dedicated customer service

We know managing your health and benefits isn't always easy. That's why we have a team of experienced advocates dedicated to you. From understanding your claims to estimating costs ahead of time, they're here to help.



## Innovative tools and clinical support programs at no additional cost to you

From managing a chronic condition to saving money and more, take advantage of these programs and resources available as part of your benefits:

- Participate in condition or disease management programs to improve your health
- Chat virtually or text with personal nurses for case and disease management programs
- Chat virtually with advocates for benefits information
- Compare costs and get an estimate for how much you'll be responsible for paying on [myuhc.com](https://myuhc.com)®



## Easier access to health care

- 24/7 Virtual Visits let you visit a doctor online anytime, anywhere, from your smartphone or computer
- 24-hour NurseLine ready to help anytime you need care
- Virtual ID cards are available on the UnitedHealthcare® app
- Telehealth visits with your own network providers including primary care doctors, specialists, behavioral health providers and physical therapists



## Confidential behavioral health support

- Speak with a psychiatrist or therapist from home via a behavioral health virtual visit, or make an in-person appointment
- Access self-service digital tools to help with behavioral health issues, like anxiety and depression, including the new Self Care app\*\*\*



## Bariatric Resource Services

If you're considering weight-loss surgery, Bariatric Resource Services may be able to help. Enrollment is required in the BRS program to be eligible for this benefit.

\* As of July 2022.

\*\* *Be Well SHBP*, the SHBP well-being program, is administered by Sharecare.

\*\*\* Available January 2023.

# The care you need — when you need it

No matter which plan you choose, you'll have access to our broad network of doctors and hospitals, including:

Access to our nationwide network of over

# 1.2M

physicians and health care professionals and 6,900 hospitals\*

A local Georgia network that includes over

# 25K

health care providers and more than 140 hospitals\*

Specialist visits with

# no required referral,

even when traveling outside of Georgia

Behavioral health support with

# 6,421

behavioral health clinicians, 90 behavioral health facilities and 244 group practices throughout Georgia\*

Access to

# Centers of Excellence

for specialty conditions, such as cancer and transplant

Access to

# 24/7

**Virtual Visits**, which allow you to see a doctor from the comfort of your own home, at work or while traveling

## How to find a network doctor or hospital

- 1 Go to [whyuhc.com/shbp](https://www.whyuhc.com/shbp) > Search for a Provider
- 2 Click on the health plan you're considering to see a list of network providers
- 3 Members can sign in at [myuhc.com/virtualvisits](https://www.myuhc.com/virtualvisits) to talk to a doctor by video 24/7
- 4 Once you're a member, search for a provider at [myuhc.com](https://www.myuhc.com) > Find Care & Costs. You can also download the UnitedHealthcare app for quick access to health plan details

## Choose smart. Look for the blue hearts.

The UnitedHealth Premium® program helps make it easier for you to find doctors who meet national standards for quality and local market benchmarks for cost efficiency, to help you choose care with confidence. To find a Premium Designated Physician near you, look for 2 blue hearts next to their name on [myuhc.com](https://www.myuhc.com).



Studies have shown that care from Premium Designated Physicians cost

# 18% less

per episode, per patient than non-Premium doctors.<sup>1</sup> Learn more at

[unitedhealthpremium.com](https://www.unitedhealthpremium.com).

\*As of July 2022.

<sup>1</sup> 2018 UnitedHealthcare Network (Par) Commercial Claims analysis for 16 specialties and 169 markets. Rates are based on historical information and are not a guarantee of future outcomes. Average savings per patient/episode based only on claims for conditions and procedures directly used in the determination of physician designations.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://www.myuhc.com). You should always visit [myuhc.com](https://www.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](https://www.myuhc.com) for detailed program information and methodologies.



# Your Health Plan Options

You have 2 Plan Options from UnitedHealthcare. Both plans provide access to a large national network, cover network preventive care\* at 100%, do not require you to choose a primary care provider (PCP) and allow you to see a network specialist without a referral. Each plan offers personalized customer service and clinical care tailored to your needs, plus opportunities to reduce costs by earning up to 480 points and receiving a **\$250 American Express Reward Card** from UnitedHealthcare for you and your covered spouse when you each complete certain health actions and redeem all 480 points through the Sharecare Redemption Center.

Choice HMO Plan	HDHP with HSA
<p>With this plan, you have the freedom to use any doctor or hospital in the Choice network. If you use a provider outside of the network, you'll be responsible for the entire cost of the service (except in an emergency).</p> <ul style="list-style-type: none"><li>• You have predictable co-pays</li><li>• Your co-insurance responsibility is lower for services not requiring a co-pay</li><li>• If you have a co-pay, deductible or co-insurance payment, the points you earn and redeem as credits through the Sharecare Redemption Center will automatically be used to reimburse you the cost of your eligible medical and pharmacy expenses</li><li>• Medical and pharmacy expenses both count toward your out-of-pocket maximum</li></ul>	<p>With this plan, you have the lowest monthly premium of all plans offered by SHBP. You can also open a Health Savings Account (HSA) through UnitedHealthcare or at any financial institution of your choice. Deductibles and co-insurance responsibility can be offset by the wellness incentive credits you earn.</p> <ul style="list-style-type: none"><li>• For members covered under a family tier, once an individual's coverage ("you" coverage tier) deductible and out-of-pocket maximum has been satisfied for that individual family member, all eligible medical and pharmacy expenses for that member will be paid at 100% for the plan year.** This means you don't have to wait for the entire family to meet the family deductible and out-of-pocket maximum in order to receive cost sharing with the plan.</li><li>• You have the freedom to use any doctor or hospital you want. You also have coverage if you go out of the network. However, the coverage will be lower, which means you may pay more.</li><li>• The well-being incentive credits are not automatically applied with the HDHP. You will need to meet a minimum deductible threshold before the credits will be used.***</li></ul>

## Why open an HSA with the HDHP?

An HSA is a personal bank account to help you save money and pay for health care expenses, like deductibles and co-insurance, while also giving you real tax savings. An HSA can give you great value now and even more in the future.

**An HSA is yours to keep.** There is no “use it or lose it” rule, so the balance can grow from year to year. If you leave your employer or change plans, you take your HSA with you to use for future health care expenses—even during retirement.

**It's not just for doctor visits and prescriptions.** You can use it to pay for vision exams and eyeglasses, dental exams, hearing aids, long-term care and more.

For more information about your Plan Options and opening an HSA, visit [whyuhc.com/shbp](https://whyuhc.com/shbp).

\*The plan pays 100% of covered services provided by network providers that are properly coded as “preventive care” within the meaning of the Affordable Care Act (ACA).

\*\*Please note that each individual family member cannot contribute more than their own individual deductible and out-of-pocket maximum to the overall family deductible and out-of-pocket maximum.

\*\*\*For members enrolled in the HDHP, well-being credits cannot be used until the \$1,500 (employee) or \$3,000 (employee + spouse, employee + child(ren) or employee + family) threshold has been met.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) through Optum Bank®, Member FDIC. The “HSA” refers generally to the UnitedHealthcare HSA product, which includes an HDHP, although at times “HSA” may refer only and specifically to the UnitedHealthcare Health Savings Account, provided in conjunction with Optum Bank and not to the associated HDHP. Accounts are offered by Optum Bank and are subject to eligibility. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state regulations are subject to change. Please check your health benefit plan materials to determine whether your employer will make supplemental contributions to your HSA.



# Member scenarios

To help you see how the health plans work, we have created these 2 member scenarios. These examples walk you through different health care situations and the estimated health care costs, not including premiums. If you have questions or want to talk to someone about your own coverage scenario, call **888-364-6352**.



## Meet John – Single coverage

He's 27 years old, single and in great health. He doesn't have any kids, so he's looking for a plan with low monthly premium payments that will cover him in case of unexpected health issues. Here's how he used care this year and an estimate of what it may have cost him with each plan. John looked at how he used his medical plan last year, reviewed the plan deductibles and premiums for 2023, and considered that he could use his premium savings from the lower-cost High Deductible Health Plan (HDHP) with HSA plan to fund his HSA and save money to offset future medical costs. He decided to enroll in the HDHP with HSA.

Type of cost	Choice HMO	HDHP with HSA
<b>Qualified medical expenses</b>		
Sick visit to PCP	\$35 Co-pay	\$160
Preventive care visit	\$0 Co-pay	\$0
Urgent care visit	\$35 Co-pay	\$180
Tier 1 medication	\$20 Co-pay	\$30
<b>Total cost before deductible reached</b>	<b>\$90</b>	<b>\$370</b>
<b>Deductible</b>	<b>\$1,300</b>	<b>\$3,500</b>
<b>Employee HSA contributions*</b>	<b>N/A</b>	<b>\$1,352</b>
<b>Well-being credits cost reduction**</b>	<b>(480)</b>	<b>(480) after meeting \$1,500 threshold***</b>
<b>Total out-of-pocket medical costs not including premiums</b>	<b>\$0</b>	<b>\$0 (\$370 covered by HSA contributions)</b>
<b>HSA balance to roll over</b>	<b>N/A</b>	<b>\$982</b>
<b>HIA rollover balance</b>	<b>390</b>	<b>480</b>
<b>UnitedHealthcare Reward Card</b>	<b>\$250</b>	<b>\$250</b>



## Meet Michelle – Employee plus family coverage

A 45-year-old married mother of 2, she's interested in a family plan that fits their tight budget yet offers enough coverage to keep up with their care needs — including managing her diabetes and her son's asthma, plus the inevitable colds and minor injuries that pop up for a busy family. Here's how her family used care this year and an estimate of what it may have cost her with each plan. Michelle looked at how her family used her medical plan last year, considered her out-of-pocket medical costs, and reviewed the plan deductibles and the premiums for 2023. She also considered that if she signed up for a Diabetes Disease Management Program and qualified for a Co-pay or Co-insurance Waiver Program, she could save money on her diabetes medications. She decided to enroll in the Choice HMO.

Type of cost	Choice HMO	HDHP with HSA
<b>Qualified medical expenses</b>		
4 sick visits to PCP	\$140 Co-pay	\$640
3 preventive care visits	\$0 Co-pay	\$0
3 urgent care visits	\$105 Co-pay	\$540
2 specialist visits	\$90	\$1,000
Emergency room visit	\$150	\$2,200
6 Tier 1 medications	\$120	\$180
<b>Total cost before deductible reached</b>	<b>\$605</b>	<b>\$4,560</b>
<b>Deductible</b>	<b>\$2,600</b>	<b>\$12,900</b>
<b>Well-being credits cost reduction**</b>	<b>(960)</b>	<b>(960) after meeting \$3,000 threshold***</b>
<b>Employee HSA contributions*</b>	<b>N/A</b>	<b>\$3,785</b>
<b>Total out-of-pocket medical costs not including premiums</b>	<b>\$355</b>	<b>\$3,600 covered by HSA contributions &amp; 960 covered by the well-being credits</b>
<b>HSA balance to roll over</b>	<b>N/A</b>	<b>\$185</b>
<b>HIA rollover balance</b>	<b>0</b>	<b>0</b>
<b>UnitedHealthcare Reward Card</b>	<b>\$250</b>	<b>\$250</b>

\*Voluntary pretax employee Health Savings Account (HSA) contributions can be used to pay for qualified medical, dental, vision and prescription drug expenses, including certain over-the-counter drugs and medications, as defined in IRS Publications 502 and 969. And the HSA rolls over from year to year, so it can continue to grow to be used in the future—even into retirement.

\*\*Assumes member has earned and redeemed 480 points through the UnitedHealthcare HIA.

\*\*\*For members enrolled in the HDHP, well-being credits cannot be used until the \$1,500 (employee) or \$3,000 (employee + spouse, employee + child(ren), or employee + family) thresholds have been met.



# See a doctor whenever, wherever

## Use 24/7 Virtual Visits when

- ✓ Your doctor is not available
- ✓ You become ill while traveling
- ✓ You are considering visiting a hospital emergency room for a non-emergency health condition

## Do not use Virtual Visits for

- ✗ Anything requiring a physical exam or test
- ✗ Complex or chronic conditions
- ✗ Injuries requiring bandaging, or sprains and broken bones



## 24/7 Virtual Visits

When you need care quickly, a 24/7 Virtual Visit is a convenient way to help you start feeling better faster. Video chat with a doctor on [myuhc.com](https://myuhc.com) or the UnitedHealthcare app\* from the comfort of home. Doctors can diagnose a wide range of medical conditions and even prescribe medications, if needed.\*\*

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Allergies
- Bladder infection/urinary tract infection
- Fever
- Bronchitis
- Pink eye
- Cold/flu
- Sinus problems
- Sore throat

To get started, go to [uhc.com/virtualvisits](https://uhc.com/virtualvisits).



## Network provider telehealth

Your primary care provider (PCP) is the doctor who knows you best, yet office visits aren't always the most convenient. These are virtual visits that save you the trouble of visiting your doctor in person. Telehealth visits let you see any network provider who offers a telehealth option.

- Video chat with a network provider of your choice — including PCPs, specialists, behavioral health providers and physical therapists
- The technology used to access the virtual visit is determined by the provider, not UnitedHealthcare

\*Data rates may apply.

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

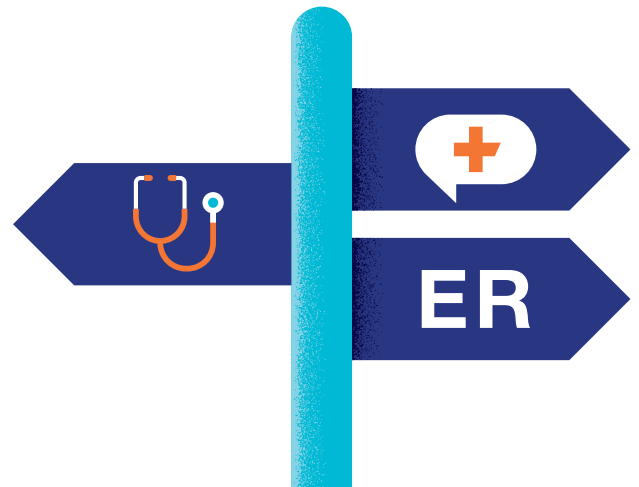
24/7 Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.



# Know where to go for care

## When you need care, call your PCP or family doctor first

They have easy access to your records, know the bigger picture of your health and may even offer same-day appointments. If you can't see them, it's helpful to know your quick-care options so you can find the right care and avoid financial surprises.



	Quick-care options	Needs or symptoms		Cost
	<b>24/7 NurseLine</b> Call the number on your health plan ID card for expert advice	<ul style="list-style-type: none"> <li>Deciding where to get medical care</li> <li>Finding a provider or hospital</li> </ul>	<ul style="list-style-type: none"> <li>Health and wellness help</li> <li>Getting answers to questions about medicines</li> </ul>	<b>No additional cost</b>
	<b>Primary care provider</b> Office or telemedicine visit via provider's platform	<ul style="list-style-type: none"> <li>Preventive care</li> <li>Follow-up visits</li> </ul>	<ul style="list-style-type: none"> <li>Checkups for ongoing conditions like asthma, diabetes and more</li> </ul>	<b>\$</b>
	<b>24/7 Virtual Visits</b> Online doctor visits anytime, anywhere via <a href="https://myuhc.com">myuhc.com</a> or UnitedHealthcare app	<ul style="list-style-type: none"> <li>Bladder infections</li> <li>Bronchitis</li> <li>Colds/flu</li> </ul>	<ul style="list-style-type: none"> <li>Fevers</li> <li>Pink eye</li> <li>Sinus problems</li> </ul>	<b>\$</b>
	<b>Convenience care clinic</b> Nearby treatment	<ul style="list-style-type: none"> <li>Skin rashes</li> <li>Flu shots</li> </ul>	<ul style="list-style-type: none"> <li>Minor injuries</li> <li>Earaches</li> </ul>	<b>\$\$</b>
	<b>Urgent care center</b> Quicker after-hours care	<ul style="list-style-type: none"> <li>Low back pain</li> <li>Respiratory issues (e.g., coughs, pneumonia, asthma)</li> <li>Stomach issues (e.g., pain, vomiting, diarrhea)</li> </ul>	<ul style="list-style-type: none"> <li>Infections (e.g., skin, eye, ear/nose/throat, genital-urinary)</li> <li>Minor injuries (e.g., burns, stitches, sprains, fractures)</li> </ul>	<b>\$\$\$</b>
	<b>Emergency room (ER)</b> For serious, immediate needs	<ul style="list-style-type: none"> <li>Chest pain</li> <li>Shortness of breath</li> <li>Severe asthma attacks</li> </ul>	<ul style="list-style-type: none"> <li>Major burns</li> <li>Severe injuries</li> <li>Kidney stones</li> </ul>	<b>\$\$\$\$</b>



# Take time to care for yourself

Your body needs regular maintenance. Preventive care can help you catch health problems early when they're easier and less costly to treat.

## Get the care you need

Regular preventive care is covered 100% by your health plan when you see a network doctor.

### Covered services include:

- An annual exam
- Pap tests and mammography for women
- Prostate screenings for men
- Child and adult immunizations—including flu shots
- Cancer screenings
- Cholesterol and blood pressure screenings

To see which preventive care screenings you need and what's covered, visit [uhc.com/preventivecare](https://uhc.com/preventivecare).

## Make the most of your visit

- **Plan ahead.** Write down any symptoms, concerns or questions so you don't forget.
- **Listen carefully.** Be sure you understand what your doctor is telling you. Ask for written instructions, if needed.
- **Take someone with you.** They can take notes and help you remember what was said.
- **Ask questions.** Tell your doctor if you have any concerns about your treatment and recommended screenings or about any costs.



Don't have a network doctor? Find one at [myuhc.com](https://myuhc.com) or call the dedicated advocate team at **888-364-6352, TTY 711**.

## Recommended preventive screenings

	Years of age											
	18	25	30	35	40	45	50	55	60	65	70	75+
Annual physical	Every year											
Blood pressure screening	At each annual physical											
Cholesterol screening	Every year											
Colorectal screening	Ask your doctor about screening methods and intervals											
Diabetes screening	Every year											
Lung cancer screening	Every year for those 50 to 80, as recommended by your doctor											
Breast cancer screening (mammogram)	Every 1 to 2 years starting at age 40, as recommended by your doctor											
Cervical cancer screening, including Pap smear	Every 3 years for ages 21–65											

● Men and women      ● Women only

These guidelines are provided for informational purposes only and do not constitute medical advice. Individuals with symptoms or at high risk for disease may need additional services or more frequent interventions. Discuss with your doctor how these guidelines may be right for you, and always consult your doctor before making any decisions about medical care. These guidelines do not necessarily reflect the vaccines, screenings or tests that will be covered by your benefit plan. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on the back of your medical plan ID card. For a full list of recommended screenings by age and gender, plus tips on how to prepare for your visit and more, go to [uhc.com/preventivecare](https://uhc.com/preventivecare).

# Ways to help you stay healthier



## Support for managing chronic medical conditions

Our disease management programs offer personalized support from a dedicated personal nurse for the following conditions:

- Asthma
- Cancer
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Diabetes
- Heart failure
- Kidney disease



## Condition management

If you or a loved one has a chronic health condition or has experienced a catastrophic health event, you probably have questions. A dedicated, personal nurse can help you and your family explore care options and provide additional support and resources for more than 100 chronic conditions. Call **888-364-6352, TTY 711**.

## Co-pay/Co-insurance Waiver Program

If you are participating in and meet the requirements of a disease management program for diabetes, asthma, CAD or medication addiction treatment, you may not have to pay any co-pay or co-insurance for certain medications used to treat that condition. See your health plan documents for details or give us a call at **888-364-6352**.



## Personalized guidance throughout your pregnancy

If you're thinking about having a baby, or already have one on the way, maternity support is here to provide information and resources.

Start by taking a maternity support assessment, which only takes minutes to complete. You'll get 24/7 access to 7 online maternity courses covering topics from preconception through postpartum.

Based on your responses, a maternity nurse may reach out to you and connect you with the care you need, answer your questions and support you every step of the way.



## Access to the nation's leading health care facilities

Our Centers of Excellence (COE) network provides access to leading health care facilities, physicians and services to support safe, specialized and cost-effective care for services such as transplant and cancer care.



## Bariatric Resource Services

If you are considering surgical treatment for obesity, you need to make some difficult and important decisions. Among the most important decisions are which treatment to get and where to receive it. When you enroll in the BRS program, an experienced bariatric nurse will work with you to help you make informed decisions and find a Bariatric Center of Excellence for weight-loss surgery with better outcomes and fewer complications.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

The information provided under Maternity Support 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. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.



# Support for emotional well-being

<b>Live and Work Well</b>	<p>Creating a healthy work-life balance can be challenging. Live and Work Well offers support for stressful situations such as:</p> <ul style="list-style-type: none"> <li>• Anxiety and stress</li> <li>• Alcohol and drug use</li> <li>• Grief and loss</li> <li>• Marital problems</li> <li>• Eating disorders</li> <li>• Compulsive spending or gambling</li> <li>• Medication management</li> </ul>	Visit <a href="https://liveandworkwell.com">liveandworkwell.com</a> .
<b>Talkspace</b>	<p>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.</p>	Register at <a href="https://talkspace.com/connect">talkspace.com/connect</a> .
<b>Behavioral health support</b>	<p>From everyday challenges to more serious issues, you can receive confidential help from a psychiatrist or therapist for:</p> <ul style="list-style-type: none"> <li>• Depression, stress and anxiety</li> <li>• Substance use and recovery</li> <li>• Eating disorders</li> <li>• Parenting and family problems</li> </ul> <p>You can schedule a visit in person or virtually.</p>	<p>To schedule a behavioral health virtual visit:</p> <ul style="list-style-type: none"> <li>• Sign in to <a href="https://liveandworkwell.com">liveandworkwell.com</a></li> <li>• Select <b>Find a Resource &gt; virtual visits</b></li> <li>• Choose “Get Started”</li> </ul> <p>To schedule an in-person visit, search for a provider near you at <a href="https://liveandworkwell.com">liveandworkwell.com</a>.</p>
<b>Self Care by AbleTo</b>	<p>Get access to self-care techniques, coping tools, meditations and more – anytime, anywhere. With Self Care, you'll get new, personalized content each week that's designed to help you boost your mood and shift your perspectives. Tap into clinician-created tools – all here to help support your self-guided journey to better mental health. Available January 1, 2023.*</p>	Get to know AbleTo at <a href="https://AbleTo.com/begin">AbleTo.com/begin</a> .
<b>ABA therapy</b>	<p>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.</p>	Call <b>888-364-6352, TTY 711</b> .
<b>Substance use treatment</b>	<p>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.</p>	To speak with a recovery advocate, call <b>855-780-5955</b> . Or visit <a href="https://liveandworkwell.com/recovery">liveandworkwell.com/recovery</a> to find care options and resources.
<b>National Suicide Prevention Hotline</b>	<p>Free and confidential emotional support 24 hours a day, 7 days a week for anyone in suicidal crisis or emotional distress.</p>	<p>Call or text <b>988</b> or call <b>800-273-TALK (8255)</b>. You can also visit <a href="https://suicidepreventionlifeline.org">suicidepreventionlifeline.org</a>.</p>

\* 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.

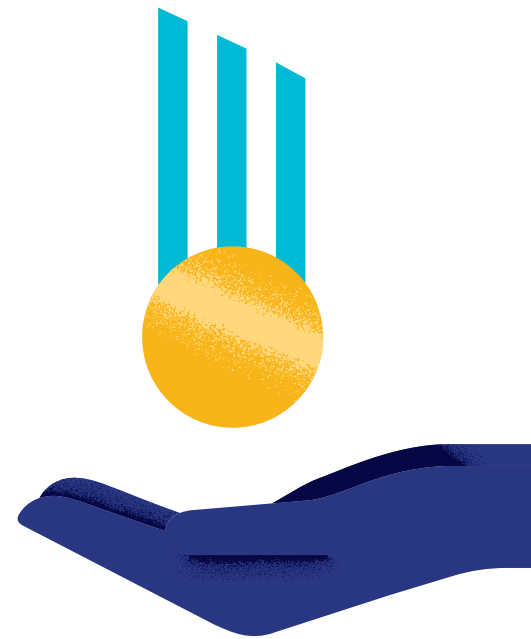


# Do more. Earn more.

## New for 2023! Earn a \$250 American Express Reward Card\* up to \$500 per household from UnitedHealthcare.

You and your covered spouse can each earn up to 480 credits in your health incentive account (HIA), plus each earn a \$250 American Express Reward Card through UnitedHealthcare. Here's how:

- When you choose a UnitedHealthcare HMO or HDHP, you and your covered spouse are each eligible to earn up to 480 points to use toward eligible medical and pharmacy expenses by completing the activities under *Be Well SHBP*\*
- Because achieving your best health is an important personal goal, UnitedHealthcare will also reward you with a \$250 American Express Reward Card when you complete your *Be Well SHBP*\*\* activities and redeem all 480 points in the Sharecare Redemption Center
- To qualify for points with the *Be Well SHBP* well-being program\*\* and the UnitedHealthcare Reward Card, you must complete the activities listed below between **January 1, 2023**, and **November 30, 2023**



What you need to do	What you can earn	
<b>Assess your health—complete the RealAge Test</b> Discover your RealAge by completing a 10-minute confidential online questionnaire. Complete this step early to allow time to complete the actions below.		<b>120</b> points
<b>Know your numbers with a biometric screening</b> There are 3 ways to complete a biometric screening: <ul style="list-style-type: none"> <li>• Through your doctor</li> <li>• At an SHBP-sponsored screening event</li> <li>• Through a Quest Diagnostics® Patient Service Center (PSC)</li> </ul>	+	<b>120</b> points
<b>Take action</b> Take action with the Coaching Pathway, Online Pathway, Preventive Screening Exams or a combination of all 3. <b>Well-being coaching</b> – Earn 40 points for each completed coaching call per calendar month. You can earn 40 points up to 6 times, for a maximum of 240 well-being incentive points. <b>Online Challenges</b> – Earn 40 points up to 6 times, for a maximum of 240 points. <b>Preventive Screening Exams</b> – Earn 60 points for each completed screening exam, up to 2 times.	+	<b>240</b> points
<b>Total</b>	=	<b>480</b> points
<b>Earn your UnitedHealthcare Reward</b> When you and your covered spouse complete <i>Be Well SHBP</i> ** wellness activities and redeem your points, UnitedHealthcare will reward you by giving you each a \$250 American Express Reward Card.	+	<b>\$250</b> American Express Reward Card

\* No Fee/Expiry. One Reward Card each per each member and covered spouse.

\*\* *Be Well SHBP*, the SHBP well-being program, is administered by Sharecare.





# Redeem your rewards



## Choose from 2 options to redeem points

You can redeem points earned in 2023 through the Sharecare Redemption Center. Under the *Be Well SHBP* program administered by Sharecare, in 2023 you can choose to redeem them for 1 of these 2 options:

- 480 well-being credits applied toward eligible medical and pharmacy expenses in your UnitedHealthcare HIA. Please note that points can be redeemed in increments of 120.
- A \$150 Prepaid Visa® Card (all 480 points earned in 2023 needed for redemption)

Regardless of how you redeem your 480 points through the Sharecare Redemption Center, UnitedHealthcare will reward you and your covered spouse with a \$250 American Express Reward Card.

## Rollover credits

Regardless of which Plan Option you select, all unused well-being incentive credits earned in 2022 will automatically roll over to your 2023 Plan Option. SHBP will deposit your unused credits in the incentive account associated with your 2023 plan selection in April 2023. If you remain with the same medical claims administrator and in the same Plan Option in which you were enrolled in 2022, rollover credits will be available January 1, 2023. However, rollover credits from 2022 cannot be redeemed for a \$150 Prepaid Visa Card or the UnitedHealthcare \$250 American Express Reward Card in 2023.



For details or questions,  
go to **BeWellSHBP.com**  
or call **888-616-6411**



# Support and help close to home



## Get the answers you need

We're here to make managing your health plan benefits simpler. As a member, you can call or email to connect with a dedicated SHBP service advocate who can help you understand your benefits and claims, help you find a doctor, connect you to resources to help you manage your health and more—you can even “**Call or Chat**” with a service advocate in real time.



To reach an SHBP service advocate, call **888-364-6352** or email through your **myuhc.com** account

## Prepare to Enroll

**Open enrollment is October 17- November 4, 2022**

We know choosing a health plan can be confusing. We're here to help you make informed decisions during open enrollment, including helping you understand your benefits so you and your family can make the most out of them.

Learn more about the HMO and HDHP options, plus the tools and programs included with UnitedHealthcare coverage at no additional cost. Visit **[whyuhc.com/shbp](https://www.whyuhc.com/shbp)**.



## Reach a nurse 24/7

NurseLine provides information from registered nurses who are here to help guide your health care decisions. Get immediate answers to your questions anytime, anywhere—at no extra cost. Call **888-364-6352**.

## Download the app

Through **myuhc.com** and the UnitedHealthcare app, you have easy access to tools to help you:

- Find a network doctor
- Video chat with a doctor 24/7
- See your claim details and view progress toward your deductible
- View and share your health plan ID card
- Estimate costs and see what's covered
- View your HSA balance
- And more



## Questions?

Call us at **888-364-6352**, TTY 711.

## Ready to enroll?

Getting started is easy. Just visit **[mySHBPga.adp.com](https://mySHBPga.adp.com)**.

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.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.



# 2023 SHBP benefits at a glance

For more coverage details for each of these plans, please visit [whyuhc.com/shbp](https://whyuhc.com/shbp) or call **888-364-6352**.

	Choice HMO		HDHP with HSA			
Medical	Network	Earned well-being credits reduce cost to: **	Network	Earned well-being credits reduce cost to: ***	Out-of-network	Earned well-being credits reduce cost to: ***
Deductible						
You	\$1,300	\$820	\$3,500	\$3,020	\$7,000	\$6,520
You + child(ren)	\$1,950	\$1,470	\$7,000	\$6,520	\$14,000	\$13,520
You + spouse	\$1,950	\$990	\$7,000	\$6,040	\$14,000	\$13,040
You + family	\$2,600	\$1,640	\$7,000	\$6,040	\$14,000	\$13,040
Out-of-pocket maximum						
You	\$4,000	\$3,520	\$6,450	\$5,970	\$12,900	\$12,420
You + child(ren)	\$6,500	\$6,020	\$12,900	\$12,420	\$25,800	\$25,320
You + spouse	\$6,500	\$5,540	\$12,900	\$11,940	\$25,800	\$24,840
You + family	\$9,000	\$8,040	\$12,900	\$11,940	\$25,800	\$24,840
Earned well-being incentive credit maximums	Your earned well-being incentive credits reduce your out-of-pocket costs by: You – 480   You + Child(ren) – 480   You + Spouse – 960   Family – 960					
Co-insurance (plan pays)	80%		70%		50%	
Covered services						
Preventive care services When provided by network providers and properly coded as “preventive care” within the meaning of the Affordable Care Act (ACA)	100%		100%		Not covered	
Eye exam – routine (limited to 1 exam every 24 months; no out-of-network coverage)	100%		100%		Not covered	
Routine maternity care physician services (prenatal, delivery and postpartum)	100%		70% *		50% *	
Non-routine maternity care physician services (prenatal, delivery and postpartum)	100% after \$35 PCP co-pay \$45 specialist co-pay		70% *		50% *	
Primary care physician (PCP), specialist or clinic office visits (treatment of illness or injury)	100% after \$35 PCP co-pay \$45 specialist co-pay		70% *		50% *	
Urgent care visit	100% after \$35 co-pay		70% *		50% *	
Emergency room (treatment of an emergency medical condition or injury)	100% after \$150 co-pay (waived if admitted)		70% *		70% *	
24/7 Virtual Visits	100% after \$35 PCP co-pay		70% *		Not covered	
Telemedicine	100% after \$35 PCP co-pay \$45 specialist co-pay		70% *		50% *	

\* After the deductible.

\*\* Amount assumes member has earned and redeemed 480 points through the UnitedHealthcare HIA

\*\*\* For members enrolled in the HDHP, credits cannot be used until the \$1,500 (employee) or \$3,000 (employee + spouse, employee + child(ren), or employee + family) thresholds have been met. Amount also assumes member has earned and redeemed 480 points through the UnitedHealthcare HIA.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. This outline is intended as a summary only. For a detailed description of the benefits available, please refer to the official plan documents.



	Choice HMO	HDHP with HSA	
Medical	Network	Network	Out-of-network
Ambulance (emergency only)	100%	70% *	70% *
Outpatient surgery	80% *	70% *	50% *
Hospital services (inpatient/outpatient facility/outpatient professional)	80% *	70% *	50% *
Hospital services (inpatient professional)	100% *	70% *	50% *
Outpatient rehabilitation – physical, speech, occupational, cardiac, pulmonary therapy (40 visits per therapy per plan year)	100% after \$25 co-pay	70% *	50% *
Chiropractic visit – spinal manipulation only (20 visits per plan year)	100% after \$45 co-pay	70% *	50% *
Hearing – exam and fitting (office visit)	Hearing aid exam: \$35 primary physician \$45 specialist co-pay per visit, then 100% of eligible expenses	70% *	50% *
Hearing aid allowance • Children (up to age 19) – (\$3,000 per hearing-impaired ear every 4 years) • Adult – (\$1,500 max/5 years)	Hearing aid: 100% Up to 4-year benefit maximum for children and 5-year benefit maximum for adults	Hearing aid: 100% * Up to 4-year benefit maximum for children and 5-year benefit maximum for adults	Hearing aid: 100% * Up to 4-year benefit maximum for children and 5-year benefit maximum for adults
<b>Behavioral health</b>			
Mental health and substance use disorder inpatient and outpatient facility, and residential treatment centers <b>NOTE:</b> Prior approval required.	80% *	70% *	50% *
Mental health/substance use (inpatient professional)	100% *	70% *	50% *
Mental health/substance use disorder outpatient visits – professional and methadone clinics	100% after \$35 PCP co-pay \$10 co-pay for group/ family therapy	70% *	50% *
<b>Pharmacy – administered by CVS Caremark™</b>			
Retail pharmacy (Up to a 31-day supply)	Tier 1 – \$20 Tier 2 – \$50 Tier 3 – \$90	70% *	70% *
90-day mail order	Tier 1 – \$50 Tier 2 – \$125 Tier 3 – \$225	70% *	70% *

\* After the deductible.

Select generics, listed on the Federal Preventive Drug List, can be obtained for a co-insurance fee without having to meet the deductible first.

This information 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 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.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. This outline is intended as a summary only. For a detailed description of the benefits available, please refer to the official plan documents.

The UnitedHealthcare plan with health savings account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open an HSA with a bank of their choice or through Optum Bank, Member of 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.



# 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 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/office/file/index.html](https://hhs.gov/ocr/office/file/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.

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:** [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

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

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة التعريف 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.

**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. 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, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।




# We're here to help


If you have any questions—from help finding a network doctor to learning more about what’s covered in a health plan—please visit us online or give us a call. With a team of dedicated SHBP service advocates ready to answer questions, coordinate and make referrals to important resources, and help you make the most of your plan, the personalized support you are looking for may be just a phone call away.



Call **888-364-6352**



Visit **[whyuhc.com/shbp](https://whyuhc.com/shbp)**



### Additional key contact information:

Optum Bank (for HDHP with HSA) .....	<b>800-791-9361</b>
Member Website .....	<b><a href="https://myuhc.com">myuhc.com</a></b>
United Behavioral Health .....	<b><a href="https://liveandworkwell.com">liveandworkwell.com</a></b>
Sharecare .....	<b>888-616-6411</b> <b><a href="https://BeWellSHBP.com">BeWellSHBP.com</a></b>

**Ready to enroll?**      Getting started is easy. Just visit **[mySHBPga.adp.com](https://mySHBPga.adp.com)**.