



# A simpler health care experience awaits

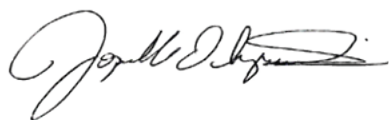
**Open enrollment**  
Oct. 11–Nov. 4, 2022

**United  
Healthcare**



# Welcome

Since 1983, we've made it our goal to give you the best health care experience possible. In 2023, we're excited to continue partnering with the State of Maryland to offer you great health plan options. We believe the best way to serve you is by listening to what's important when it comes to finding the right provider and the right care. This guide, and our online tools and resources, are here to help you choose the right UnitedHealthcare plan with confidence. Still have questions? Give us a call at **1-800-382-7513** and our local Maryland team of professionals will help you along the way. Thank you for the opportunity to serve your health care needs and those of your family.



**Joseph Ochipinti**  
Health Plan CEO

## Knowing your benefits helps you make more informed choices

The more you understand about your benefits, the easier it is to choose the coverage that meets your needs. In this guide, you'll find information about your benefit options as well as programs to help make your choice a little easier.

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# Why choose UnitedHealthcare?



## Access to a large national network

This quality network is committed to providing personalized care to you and your family, with over **1.2 million** providers and **6,900** hospitals\*—including every hospital in Maryland.



## Local 24/7 Customer Service

We know managing your benefits and your health isn't always easy. That's why we have a team in Maryland who understands Maryland culture and resources. From understanding your claims to estimating costs ahead of time, they're here to help.



## Innovative tools and 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 management or wellness programs to improve your health
- Enjoy discounts on products and services, like fitness trackers and more
- Join Real Appeal® to lose weight



## High satisfaction among State of Maryland employees

With over 96% member satisfaction,<sup>1</sup> you can trust that UnitedHealthcare will put you first.



## Easier access to health care

- **24/7 Virtual Visits** let you visit a doctor online anytime, anywhere, for common conditions from your smartphone or computer
- **A 24-hour nurse** is ready to help anytime you need care
- **Virtual primary care** through [myuhc.com](https://myuhc.com) or the **UnitedHealthcare® app**
- **Virtual ID** cards are available on the **UnitedHealthcare app**



## 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

## Dedicated to serving you nationwide and locally

- **125,000** UnitedHealthcare employees working to improve the value of health care
- Over **26 million** Americans served by UnitedHealthcare employer-offered health benefits
- A nationwide network with more than **1.2 million** medical providers and over **6,900** hospitals
- Over **29,800** medical providers and every hospital in Maryland in the UnitedHealthcare network
- A **local 24/7** Maryland customer service team dedicated to State of Maryland employees and their families

\* As of June 2022.

<sup>1</sup> 2017 Member Satisfaction Survey.

# Health plans as flexible as your lifestyle

UnitedHealthcare gives you access to quality care, both in Maryland and nationwide.

## Things to consider when choosing a plan

### Is your provider in the network?

Getting care from network doctors, clinics and hospitals may help you save money. To see if your providers are included:

- Go to [uhcmaryland.com](https://uhcmaryland.com) > Search for a Provider
- Choose the health plan you're considering to view network providers

### What are the plan details?

Make sure to review each plan's overall costs, deductibles and copays (if applicable), plus their wellness programs, tools and apps.



**justplainclear.com**

Go here to find thousands of health care terms defined simply and clearly

## Choose what's right for you

You have 2 plans to choose from: **Choice EPO** and **ChoicePlus PPO**.

### Choice EPO

- Certain services are covered at 100%; for non-preventive care provider visits, you'll have a copay
- You have coverage for network services only; if you see an out-of-network provider, you'll pay for services out of pocket

### ChoicePlus PPO

- You'll have copays for non-preventive care network provider visits
- You'll be responsible for coinsurance until you meet your out-of-pocket limit
- While you have out-of-network coverage, those providers will likely charge more

## Care when and where you need it

No matter which plan you choose, you'll have access to our network of providers and hospitals, with:

- Access to more than 1.2 million physicians and health care professionals (plus over 100,000 vision providers, including Warby Parker and GlassesUSA) and 6,900 hospitals\*
- **A local network that includes every hospital in Maryland**
- No referrals needed to see specialists
- Access to mental health and substance use benefits
- The option to see a provider from the comfort of home with 24/7 Virtual Visits or scheduled virtual primary care through [myuhc.com](https://myuhc.com) or the **UnitedHealthcare app**
- The option to use your provider's telehealth system to see and talk to your own doctor, specialist or therapy provider via smartphone, tablet or computer

\*As of June 2022.



# Compare your plan options side by side

## Summary of benefits

State of Maryland benefits Jan. 1–Dec. 31, 2023	UnitedHealthcare ChoicePlus PPO		UnitedHealthcare Choice EPO
	Network	Out of network	Network only
<b>Plan overview</b>			
Referrals		No	No
National network		Yes	Yes
Deductible	None	\$250 Individual \$500 Family	None
Coinsurance out-of-pocket limit	\$1,000 Individual \$2,000 Family	\$3,000 Individual \$6,000 Family	None
Copay out-of-pocket limit	\$1,000 Individual \$2,000 Family	None	\$1,500 Individual \$3,000 Family
Total annual medical out-of-pocket costs	\$2,000 Individual \$4,000 Family	\$3,250 Individual \$6,500 Family	\$1,500 Individual \$3,000 Family
Lifetime maximum		Unlimited	Unlimited
<b>Medical overview*</b>			
Physician office visits			
Primary care provider (PCP)	\$15 copay	70% after deductible	\$15 copay
Specialist	\$30 copay	70% after deductible	\$30 copay
Inpatient care	90%	70% after deductible	100%
Outpatient care	90%	70% after deductible	100%
Inpatient hospitalization	90%	70% after deductible	100%
Outpatient facility	90%	70% after deductible	100%
Maternity	90%	70% after deductible	100%
Diagnostic lab and X-ray	90% – Lab testing services related to diabetes, high blood pressure, heart disease, asthma and COPD are paid at 100%	70% after deductible	100%
Durable medical equipment	90%	70% after deductible	100%
Emergency room (inside and outside the area)	100% after \$150 copay; copays are waived if admitted. (If criteria are not met for a medical emergency, plan coverage is 50% of allowed amount, plus the \$150 copay.)		
Behavioral health	\$15 copay	70% after deductible	\$15 copay
Intensive outpatient services	90%	70% after deductible	100%
<b>Preventive care</b>			
Mammography	100%	70%	100%
Immunizations, including annual flu shots (flu shots not covered out of network)	100%	70% after deductible	100%
Well-child care	100%	70% after deductible	100%
Annual physical exams	100%	70% after deductible	100%
Physical/occupational/speech therapy	\$30 copay	70% after deductible	\$30 copay
Acupuncture for chronic pain management	\$30 copay	70% after deductible	\$30 copay
Chiropractic services	\$30 copay	70% after deductible	\$30 copay
Hearing aids	100% for basic-model hearing aids	70% after deductible for basic-model hearing aids	100% for basic-model hearing aids
<b>Vision</b>			
For full vision benefit information, visit <a href="https://uhcmaryland.com">uhcmaryland.com</a>			

You also have the added option of discounted services on laser vision correction surgery through Laser Vision Network of America.

Mental health services are covered under both plans. Mental health providers can be found at [liveandworkwell.com](https://liveandworkwell.com).

\*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 Evidence of Coverage.



# Support and help close to home



## Get answers to your health care questions

Navigating health care is easier when you know who to call. Your UnitedHealthcare Customer Service team is here to help you:

- Improve your health, manage a chronic condition and understand complex medical issues
- Understand how your health plan works
- Get answers about 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

Call Customer Service 24/7 for help with questions about your health plan and benefits.

## Get support for a child with special needs

If you have a child with special needs, you want fast access to services without frustration or confusion. We're here to help. Connect with an advocate who will be your single point of contact for your entire family for concerns such as:

- Support for insurance and payment, social needs, family well-being and care delivery
- Planning for the future
- Coordinating community and regional resources
- Resolving questions and issues

## 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. Simply call **1-800-382-7513**.

## Get virtual care

Need to see a doctor after hours or from the comfort of home? Schedule a 24/7 Virtual Visit with an online doctor anytime, anywhere using [myuhc.com](https://myuhc.com) or the **UnitedHealthcare app**. 24/7 Virtual Visits are ideal for minor health needs, such as colds, flu, rashes, sinus infections, pink eye, sore throats and more.

## Choose virtual primary care

Optum® Virtual Care offers convenient online providers for:

- Annual wellness visits
- Follow-up care for ongoing conditions, including asthma and diabetes
- Prescriptions and refills
- Referrals to specialists or in-person care, as needed

Optum Virtual Care is easy to select as a provider using [myuhc.com](https://myuhc.com) or the **UnitedHealthcare app**.



# Your health plan info — all in 1 place

With [myuhc.com](https://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 care

- Search for a provider, clinic, hospital or lab based on location, specialty, quality, cost, services and more
- View patient ratings
- Estimate treatment costs
- Schedule appointments online, including 24/7 Virtual Visits



## Manage claims

- Track your claims
- View claims history and add personalized notes
- Depending on your plan and if you owe your health care provider, you may be able to send your payment from the site (payment processing managed by InstaMed®)



## Learn about your wellness benefits

- Get tips on living healthier
- Receive reminders when it's time for checkups or treatments
- Get suggestions on when to have immunizations, well visits, routine tests or lab work
- Speak with a health coach
- Learn about your State of Maryland Wellness Plan and track your progress



## UnitedHealthcare app

Download the **UnitedHealthcare app** to:

- Find nearby network care options
- See claim details
- View and share your health plan ID card
- Video chat with a doctor 24/7



## Get personalized health recommendations from Rally

Rally® shows you how to make changes to your daily routine, set smart goals and stay on target. You'll start with the Health Survey to get your Health Score as well as an assessment of your overall health. Rally will then recommend Missions for you: These are activities designed to help you improve your diet, fitness and mood. Plus, Rally tracks your wellness program activity completion.

Rally is available at no additional cost to you, as part of your UnitedHealthcare plan benefits. Register today at [myuhc.com](https://myuhc.com).



### Get personalized recommendations

Set goals and you'll get a list of activities to help you reach them.



### Earn Rally Coins for taking healthy action

As you complete certain activities, you'll earn coins that can be used for a chance to win prizes, support charities or bid in auctions.



### Connect with a Community

Compete with others in an online Challenge using a tracking device to count your steps on virtual courses or join a Community made up of people with similar interests.



### Track your progress to stay motivated

Once you sync a tracking device, you'll be able to join a Mission or complete Challenges to easily track your progress.



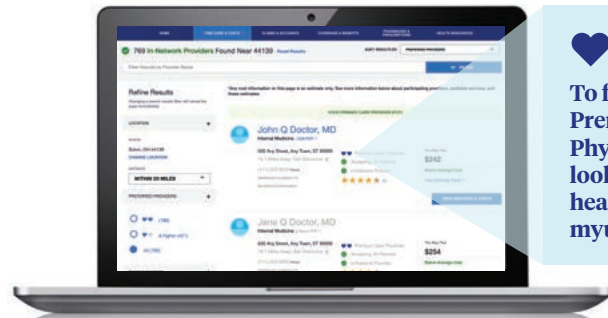
# Get the most from your health plan

## Choose smart.

### Look for the blue hearts.

Choosing a doctor is one of the most important health decisions you'll make. Studies show that people who actively engage in their health care decisions have fewer hospitalizations and emergency room visits, a higher use of preventive care and overall lower medical costs.<sup>1</sup> The UnitedHealth Premium® program can help you find doctors who are right for you and your family.

Learn more at [unitedhealthpremium.com](https://unitedhealthpremium.com).



To find a Premium Care Physician, look for 2 blue hearts on [myuhc.com](https://myuhc.com)

## Choose quality, cost-efficient care with confidence

The UnitedHealth Premium program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient providers. To check your doctor pre-enrollment, visit [uhcmaryland.com](https://uhcmaryland.com) > **Search for a Provider**. After you are a UnitedHealthcare member, you can find a UnitedHealth Premium Care Physician at [myuhc.com](https://myuhc.com) > **Find a Doctor**.



### Premium Care Physician

The physician meets the Premium program quality and cost-efficient care criteria.



### Does Not Meet Premium Quality Criteria

The physician does not meet the Premium program quality criteria, so the physician is not eligible for a Premium designation.



### Quality Care Physician

This physician meets the Premium program quality care criteria but does not meet the program's cost-efficient care criteria or is not evaluated for cost-efficient care.



### Not Evaluated for Premium Care

The physician's specialty is not evaluated in the Premium program, the physician does not have enough claims data for program evaluation or the physician's program evaluation is in process.

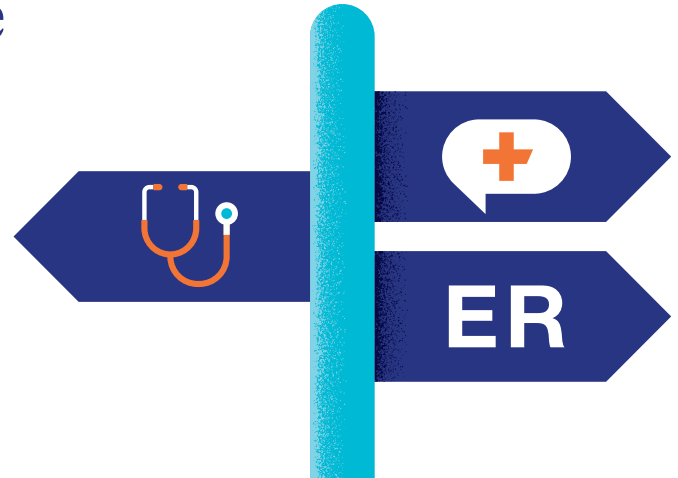
<sup>1</sup> 2018 UnitedHealthcare Network (Par) Commercial Claims analysis for 169 markets. Rates are based on historical information and are not a guarantee of future outcomes.



# Know where to go for care

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

Your physician has easy access to your records, knows the bigger picture of your health and may even offer same-day appointments to meet your needs. When seeing your physician is not possible, however, it's important to know your quick care options to find the place that's right for you and help 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 your local 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>Virtual care provider</b> Online PCP appointments via <a href="https://myuhc.com">myuhc.com</a> or UnitedHealthcare app	<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>24/7 Virtual Visits</b> Online doctor visits anytime, anywhere	<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>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>Urgent care center</b> Quicker after-hours care	<ul style="list-style-type: none"> <li>Low back pain</li> <li>Respiratory issues (coughs, pneumonia, asthma)</li> <li>Stomach issues (pain, vomiting, diarrhea)</li> </ul>	<ul style="list-style-type: none"> <li>Infections (skin, eye, ear/nose/throat, genital-urinary)</li> <li>Minor injuries (burns, stitches, sprains, small fractures)</li> </ul>	\$\$\$
	<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>	\$\$\$\$

# See a doctor whenever, wherever



## 24/7 Virtual Visits

When you need care quick, a 24/7 Virtual Visit is a convenient way to start feeling better faster. Video chat with a doctor using a computer or mobile device\* from the comfort of home. Doctors can diagnose a wide range of medical conditions and even prescribe medications, if needed.\*\* And with a UnitedHealthcare plan, your cost is \$30 or less. To get started, go to [uhc.com/virtualvisits](https://uhc.com/virtualvisits).

### Prepare for your 24/7 Virtual Visit

Have these 3 items handy:

- Health plan ID card
- Credit card
- Pharmacy location

\*Data rates may apply.

\*\*Prescription services may not be available in all states.

\*\*\*As per state telehealth rules and regulations. Certain prescriptions may not be available, and other restrictions may apply.



## Behavioral health virtual visits

Talk with a psychiatrist or therapist right from home to get help with general mental health conditions, such as anxiety or depression. Your provider can even prescribe medications, if appropriate.\*\*\*

To find a behavioral health provider or schedule a virtual visit:

1. Sign in to or register on [myuhc.com](https://myuhc.com) and go to **Find Care & Costs > Behavioral Health Directory > People > Virtual Care**
2. Call your chosen provider to set up an appointment



# 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 preventive services include:

- An annual exam
- Pap tests and mammography for women
- Prostate screenings for men
- 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.

## Be informed

Depending on your benefit plan, you may have to pay for any diagnostic services done during your preventive care visit.

### Preventive vs. diagnostic care

Preventive care includes routine screenings performed during your annual preventive care visit, when you don't have specific symptoms to be checked or an illness to be treated.

Diagnostic services include treatment for specific conditions, ongoing care, lab work or other tests needed to manage or treat a health condition.

**Work with your doctor to manage chronic conditions.** Following your doctor's recommendations and taking your prescribed medications can make a big difference in your health.



Don't have a network doctor? Find one at [myuhc.com](https://myuhc.com) or call **1-800-382-7513, TTY 711**.

## Helping you be proactive about your health

### Support for managing chronic conditions

Our **Disease Management Programs** offer personalized support from a nurse for the following conditions:

- Asthma
- Chronic back pain
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Diabetes
- Heart failure
- Hyperlipidemia
- Hypertension

### Condition management

If you or a loved one has a chronic health condition or have experienced a catastrophic health event, you probably have questions. A personal nurse can help you explore care options and provide additional support and resources for more than 100 chronic conditions.

Call **1-800-382-7513, TTY 711**



# 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. 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><b>Virtual behavioral health visits:</b></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 <b>Get Started</b>. You can schedule an appointment online or by phone.</li> </ul> <p><b>In person:</b> Search for a provider near you on <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 Jan. 1, 2023.*</p>	Get to know Self Care 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>1-800-382-7513</b> , TTY <b>711</b>
<b>Substance use disorders</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>	<p>To speak with a recovery advocate who will listen, provide support and develop a personalized recovery plan, call <b>1-855-780-5955</b>. Or visit <a href="https://liveandworkwell.com/recovery">liveandworkwell.com/recovery</a> to find care options and resources.</p>

## National Suicide Prevention Hotline

Free and confidential emotional support 24 hours a day, 7 days a week for anyone in suicidal crisis or emotional distress. Call **1-800-273-TALK (8255)** or visit [suicidepreventionlifeline.org](https://suicidepreventionlifeline.org).

\*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. 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.



# Take steps to protect your eyes

Your vision benefits are designed to meet your lifestyle, eye care and eyewear needs, giving you access to an extensive nationwide network of quality eye care providers, with more than 120,000 access points for care nationwide,\* for eye exams, frame and lens discounts and more. Choose from the latest frame styles and lens options from providers like Warby Parker, Walmart®, Target and LensCrafters®, including discounts on contact lenses, extra pairs of eyewear, laser vision correction and hearing aids.

## New for 2023!

Save \$5 on specialist visit copays when you complete a vision exam as part of the 2023 Wellness Plan.

## Eye exams

It's important to get a complete eye exam once a year — even if you are not having problems. Regular visits to an eye doctor can help keep your eyes healthy and improve your overall health. Your vision benefits include a routine annual eye exam. See your benefit handbook for details on coverage amounts.

Your vision benefit is powered by UnitedHealthcare Vision Network (formerly Spectera® Vision Network), a national network of eye doctors, which includes optometrists and ophthalmologists. Network eye doctors can help save you money. To find a network vision provider near you, visit [myuhcvision.com](https://myuhcvision.com)®.

## Frame allowance\*\*

When you use a network provider, you can spend a frame allowance to help buy any frame your eye doctor offers. You get a discount on any cost over the allowance amount.

## Contact lens allowance\*\*

You may have coverage for a fitting and follow-up visits depending on your plan design and lens choice. Log in to [myuhcvision.com](https://myuhcvision.com) to learn more about your specific benefit.

## Lens options\*\*

Popular lens options, like UV protection or anti-reflective coating, are available to you at price-protected amounts. Plus, standard scratch coating and polycarbonate lenses for dependent children are available at no additional cost.

## Additional pairs of glasses\*\*

Receive a 20% discount on additional pairs of eyeglasses, including prescription sunglasses.

## Discover more ways to save at [myuhcvision.com](https://myuhcvision.com)

## Laser vision correction

Save up to 35% of the national average price of laser vision correction at more than 900 QualSight® LASIK locations nationwide.\*\*

## Contact lenses

Order extra contact lenses at [uhccontacts.com](https://uhccontacts.com) for 10% off.

## Hearing aids

Get preferred pricing on custom-programmed hearing aids, starting at \$699 each, through UnitedHealthcare Hearing.



### Need help?

Log in to [myuhcvision.com](https://myuhcvision.com) for 24/7 access to details about your vision plan

Call 1-800-382-7513, TTY 711

With your UnitedHealthcare health plan, you can access both your vision and health plan benefits online anytime at [myuhc.com](https://myuhc.com). You can also search providers and access your ID card on your mobile device with the **UnitedHealthcare app**.

\*Network count as of August 2021.

\*\*Not all providers participate in all plans. Check with your provider before using your benefits.



# Save money on your health care

## 2023 Wellness Plan

The State of Maryland is continuing their Wellness Plan in 2023. All employees, spouses and non-Medicare retirees are asked to complete all 4 wellness activities for 2023. Please note that 2023 is a reset year, so activities completed in 2022 will not carry over. **Participating in this plan can help you save money on your health care with \$0 copays on PCP and behavioral health office visits and 24/7 Virtual Visits, plus a reduction in specialist visit copays.**



### How to register:

1. Sign in or register at [myuhc.com](https://myuhc.com)
2. Click on the “Health Resources” tab, then click “View Your Program”
3. Register for Rally
4. Go to the “Rewards” section to confirm your PCP

**Note:** You can find your status in the “I Get” section.

## Save on specialist copays

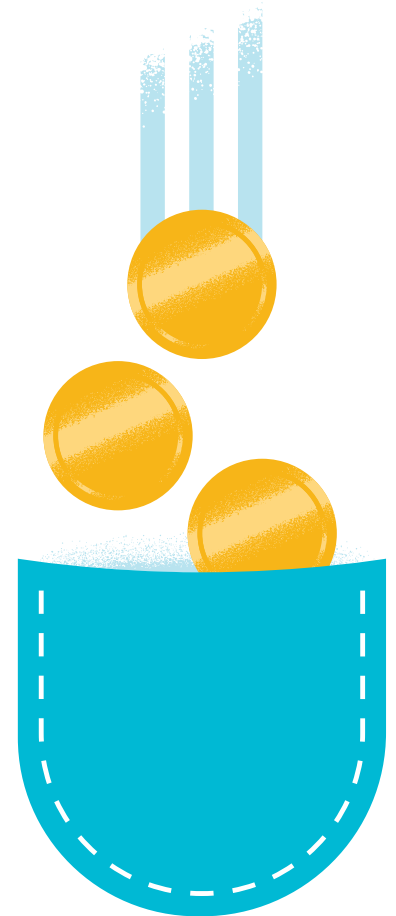
Visit your PCP to get any recommended preventive screenings. If you complete at least 1 of the following screenings, you’ll save \$5 on specialist copays. Screenings include:

- A routine checkup, including personal history, blood pressure, body mass index, physical exam and comprehensive metabolic blood panel including LDL/HDL, hemoglobin A1C and CBC
- Breast cancer
- Cervical cancer
- Colorectal cancer
- Type 2 diabetes
- Tetanus and diphtheria immunization

## New for 2023!

Save an additional \$5 on specialist visit copays when you complete a vision exam.

For more information, visit the Employee Health Benefits website at [dbm.maryland.gov/benefits](https://dbm.maryland.gov/benefits) and click the “Wellness” tab. Here, you’ll find the Wellness Activities in the 2023 information sheet, along with the list of screenings and the Wellness Program Frequently Asked Questions (FAQs).



**Pay \$0 for PCP copays as well as reduced specialist copays**



## To qualify for the Wellness Plan:



### 1. Select a Preferred Provider

Confirm your selection under the “Rewards” tab in Rally.



### 2. Complete an online health assessment

You have 2 options:

- a. Complete the Rally Health Survey on [myuhc.com](https://myuhc.com) located on the “Health Resources” tab and click “View Your Program”
- b. Complete the State of Maryland’s Health Assessment located on the State of Maryland’s Department of Budget and Management website

Completing steps 1 and 2 earns you the \$0 PCP copay.



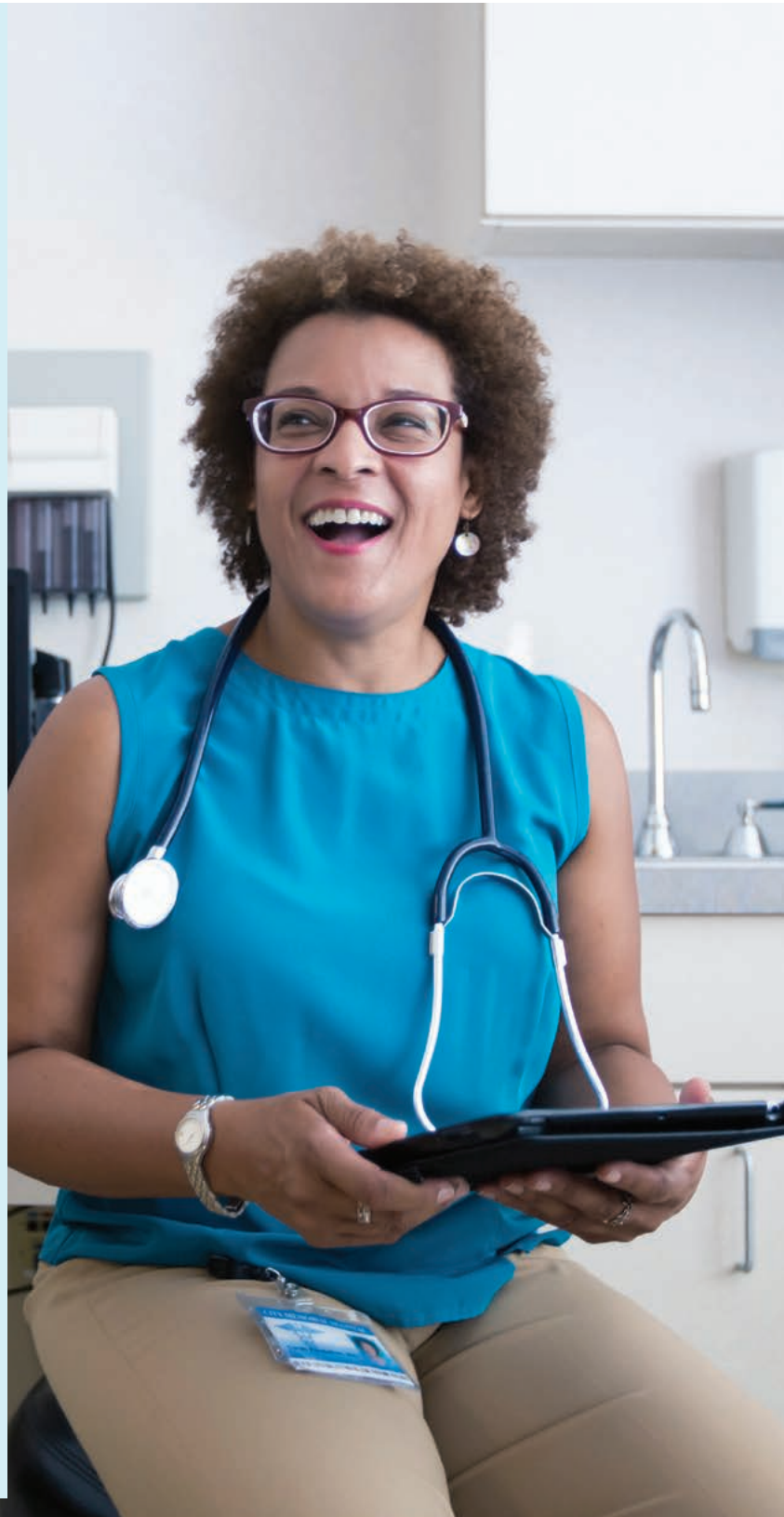
### 3. Complete preventive care screenings

Take the list of screenings with you to your annual physical exam. Complete any screenings your doctor recommends to receive the \$5 specialist copay reduction. This reduction can be combined with the new vision exam \$5 reduction for a total \$10 reduction in specialist copays.



### 4. Complete a vision exam

Complete a vision exam to receive a \$5 specialist copay reduction. This reduction can be combined with the preventive care screenings \$5 reduction for a total \$10 reduction in specialist copays.



# Real Appeal



An online program designed to help you lose weight and improve your health

## Receive up to a full 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 containing food and weight scales, recipes and more. 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 body weight can help reduce the risk of type 2 diabetes and heart disease.<sup>1</sup>

## Program highlights

- Backed by decades of proven clinical research<sup>2</sup>
- Personal support from a coach with group sessions
- Tools to help manage your progress
- Covered at no additional cost as part of your medical plan
- Become a member for free at [stateMD.realappeal.com](https://stateMD.realappeal.com)

<sup>1</sup> Wing RR, Lang W, Wadden TA, et al. Benefits of modest weight loss in improving cardiovascular risk factors in obese and overweight individuals with type 2 diabetes. *Diabetes Care*. 2011;34(7):1481–1486.

<sup>2</sup> In the past 20 years, researchers have demonstrated that structured weight-loss and lifestyle-change programs can accomplish 3 critical employee and population health goals: 1. Improving overall health outcomes for individuals who are overweight and obese but do not yet have prediabetes or diabetes (Jensen MD, Ryan DH, Donato KA, et al., 2014). 2. Reducing the progression to diabetes in those who have prediabetes (Williamson DA, Bray GA, Ryan DH, 2015). 3. Improving clinical markers for individuals who already have type 2 diabetes (Espeland MA, Glick HA, Bertoni A, et al., for the Look AHEAD Research Group, 2014).







## Rally

Personalized health recommendations,  
just for you

Get a quick assessment of your overall health by taking the Health Survey to get your Health Score. Then, get recommended Missions designed to help you improve your mood, fitness and diet. Start easy and level up when you're ready.

Rally is available at no additional cost to you as part of your UnitedHealthcare plan benefits.

### To access Rally, follow these simple steps:

1. Sign in at [myuhc.com](https://myuhc.com)
2. In Quick Links, select the "Visit Rally Health and Wellness" icon
3. Register for Rally and take the Health Survey
4. Download the Rally app



## Wellness coaching

Work toward and achieve your health goals at your own pace with the State's **Make the Call, Take the Call** program.

- Get 1-on-1 support that fits your schedule online or via chat, secure email or phone
- Design a personal action plan with your coach
- Access additional resources and programs for nutrition, stress management and more
- Use self-guided tools and resources online, and connect with your coach when you need more support

Get started today at [myuhc.wellnesscoachingnow.com](https://myuhc.wellnesscoachingnow.com).



## Quit For Life

If you're ready to quit tobacco, Quit For Life® can help. You'll get 1-on-1 support from a Quit Coach® who can help you create a plan and provide tips and encouragement along the way. You'll also receive a quit guide, access to a members-only website, help deciding if prescription or over-the-counter medication is right for you and, if you qualify, nicotine-replacement therapy like patches or gum.

To enroll, visit [myuhc.com](https://myuhc.com).

# Support from pre-conception to post-birth



## Maternity support

If you're thinking about having a baby, or already have one on the way, maternity support is ready to help. Maternity support is designed for all mothers, no matter what the pregnancy journey looks like.

Start by taking a maternity support assessment, which only takes minutes to complete. 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.

You'll also get 24/7 access to 7 online maternity courses:

- Preconception: Preparing for a healthy pregnancy
- Pregnancy in the first trimester
- Pregnancy in the second trimester
- Pregnancy in the third trimester
- The fourth trimester after pregnancy: Postpartum
- Pregnancy nutrition and exercise
- Exploring breastfeeding



Visit [myuhc.com/maternity](https://myuhc.com/maternity) to complete the assessment, watch videos and learn more about maternity support





# 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:** 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, 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 are available to you free of charge. Please call the toll-free phone number listed on your identification card.

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

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

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

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

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

**ВНИМАНИЕ:** Бесплатные услуги перевода доступны для людей, чей родной язык является **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 معرف 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. 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 सेबार्ण, 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:** បើសិនអ្នកនិយាយភាសាខ្មែរ(**Khmer**)សូមទាក់ទងមន្ត្រីសមាជិក

នៃមន្ទីរសុខាភិបាលសមាជិក។ សូមទូរស័ព្ទទៅលេខតតិតតិវិទ្យា 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 yánílti'go, saad bee áka'anída'awo'ígíí, t'áá jíí'eh, bee ná'ahóót'í. T'áá shóodí ninaaltsoos nít'í'í bee nééhozinígíí bine'deęé t'áá jíí'ehgo béésh bee hane'í biká'ígíí bee hodiilnih.

**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.





## Now you're ready to roll

### Review your option(s)

After reviewing all of the plan details, you're ready to enroll.



## Get ready for coverage to start

In the meantime, search for network providers at [uhcmaryland.com](https://uhcmaryland.com) > **Search for a Provider.**



## Say hello to your benefits

Watch your mail for your health plan ID card. Once you receive it, go to [myuhc.com](https://myuhc.com) and download the **UnitedHealthcare app** to stay connected.

## Get the answers you need

Questions? Visit us online or call us 24/7.  
**1-800-382-7513 | [uhcmaryland.com](https://uhcmaryland.com)**

United  
Healthcare



This brochure 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 are subject to change at any time.

These services and programs are for informational purposes only and should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This content is for informational and/or educational purposes only. It is not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans.

The UnitedHealth Premium® program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com)®. You should always consult [myuhc.com](https://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. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please see [myuhc.com](https://myuhc.com) for detailed program information and methodologies.

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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.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.

Real Appeal is a voluntary weight-loss program that is offered to eligible participants 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. 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.

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.

State of Maryland Member Open Enrollment Guide

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