

STATE OF MARYLAND EMPLOYEES AND RETIREES

THERE'S MORE TO EXPLORE

Open enrollment – Oct. 15–Nov. 8, 2024



Contents

Welcome letter	3
Here for every step of the journey	4
Health plans that keep up with any adventure	5
Compare your plan options	6
Save dollars by putting wellness first	7
Qualifying for the Wellness Plan	8
Get care from anywhere.	9
Discover the source for all your health plan details	10
Where life takes you, we're there.	11
Know where to go for care.	12
Support every step of the way	13
Support for emotional well-being	14
Explore the world with fresh eyes	15
Helping you stay healthy	16
More programs to support well-being.	17
Here's the fine print	18
Legal	19





State of Maryland employees and retirees

Taking you in healthy directions

Since 1983, we've made it our goal to give you the best health care experience possible. In 2025, 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 more 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



Health care terms

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

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

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

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

Primary care provider (PCP) – A physician, nurse practitioner, clinical nurse specialist or physician assistant who provides, coordinates or helps you access health care services.

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

Here for every step of the journey



Access to a large national network

This quality network is committed to providing personalized care to you and your family, with nearly **1.8 million** providers and over **5,600** hospitals* —including every major 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.



Tools and programs available

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 at no additional cost to you
- Enjoy discounts on products and services like fitness trackers and more
- Stay active with the One Pass Select™ fitness discount program
- Shop for wellness products from the Optum® Store
- **New for 2025** – Get the Calm app's most popular features and much more with Calm Health, available at no additional cost to you



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® or the **UnitedHealthcare**® app
- **Virtual ID cards** in the **UnitedHealthcare** app and add plan details to your smartphone's digital wallet

Dedicated to serving you nationwide and locally

- **29 million** Americans served by UnitedHealthcare employer and individual health benefits
- A nationwide network with nearly **1.8 million** medical providers and over **5,600** hospitals*
- Over **11,600** 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 2024.

Health plans that keep up with any adventure

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. There are 2 ways to see if your providers are included:

- Go to [whyuhc.com/stateofmaryland](https://www.myuhc.com/stateofmaryland) > **Search for a Provider** and choose the health plan you're considering to view network providers
- Visit [myuhc.com](https://www.myuhc.com) to search for a provider without needing to sign in

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.

Choose the path that'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 maximum
- 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 nearly 1.8 million physicians and health care professionals (plus over 165,000 vision provider access points nationwide, including Warby Parker and GlassesUSA) and over 5,600 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://www.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 mental health provider via smartphone, tablet or computer

*As of June 2024.

Compare your plan options

Summary of benefits

State of Maryland benefits

Jan. 1–Dec. 31, 2025

Summary of benefits State of Maryland benefits Jan. 1–Dec. 31, 2025	UnitedHealthcare Choice EPO	UnitedHealthcare ChoicePlus PPO	
	Network only	Network	Out of network
Plan overview			
Referrals	No		No
National network	Yes		Yes
Deductible	None	None	\$250 Individual \$500 Family
Coinsurance out-of-pocket maximum	None	\$1,000 Individual \$2,000 Family	\$3,000 Individual \$6,000 Family
Copay out-of-pocket maximum	\$1,500 Individual \$3,000 Family	\$1,000 Individual \$2,000 Family	None
Total annual medical out-of-pocket costs	\$1,500 Individual \$3,000 Family	\$2,000 Individual \$4,000 Family	\$3,250 Individual \$6,500 Family
Lifetime maximum	Unlimited		Unlimited
Medical overview*			
Physician office visits			
Primary care provider (PCP)	\$15 copay	\$15 copay	70% after deductible
Specialist	\$30 copay	\$30 copay	70% after deductible
Inpatient care	100%	90%	70% after deductible
Outpatient care	100%	90%	70% after deductible
Inpatient hospitalization	100%	90%	70% after deductible
Outpatient facility	100%	90%	70% after deductible
Maternity	100%	90%	70% after deductible
Diagnostic lab and X-ray	100%	90% - Lab testing services related to diabetes, high blood pressure, heart disease, asthma and COPD are paid at 100%	70% after deductible
Durable medical equipment	100%	90%	70% after deductible
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	\$15 copay	70% after deductible
Intensive outpatient services	100%	90%	70% after deductible
Preventive care			
Mammography	100%	100%	100% of allowed amount**
Immunizations, including annual flu shots (flu shots not covered out of network)	100%	100%	70% after deductible
Well-child care	100%	100%	70% after deductible
Annual physical exams	100%	100%	70% after deductible
Physical/occupational/speech therapy	\$30 copay	\$30 copay	70% after deductible
Acupuncture for chronic pain management	\$30 copay	\$30 copay	70% after deductible
Chiropractic services	\$30 copay	\$30 copay	70% after deductible
Hearing aids	100% for basic-model hearing aids	100% for basic-model hearing aids	70% after deductible for basic-model hearing aids
Vision	For full vision benefit information, visit whyuhc.com/stateofmaryland		

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://www.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.

** Provider may charge member additional amount through balance billing.



Save dollars by putting wellness first

2025 Wellness Plan

The State of Maryland is continuing their Wellness Plan in 2025. All employees, spouses and non-Medicare retirees are asked to complete all 4 wellness activities for 2025. Please note that 2025 is a Wellness Plan reset year, so activities completed in 2024 do not carry over. **Participating in this plan can help you save money on your health care with \$0 copays on primary care provider (PCP) and behavioral health office visits and 24/7 Virtual Visits, plus a reduction in specialist visit copays.**

Get \$0 PCP copays

Earn copay-free primary care provider (PCP) visits, 24/7 Virtual Visits and behavioral health visits for 2025. That's a savings of \$15 per visit, for just 15 minutes online.

To get this savings, complete the Health Survey and confirm you have a PCP on Rally®.

Follow these steps:

- 1 Sign in or register at myuhc.com
- 2 Go to **My Account > Rewards**
- 3 Register for Rally and complete your Health Survey
- 4 Go to the "Rewards" section to confirm your PCP

Note: You can also find your status in the "Rewards" section.

Save on specialist copays

Visit your PCP to get any recommended preventive screenings. If you complete at least one of the following preventive care activities, you'll save \$5 on specialist copays.

- 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
- Tetanus and diphtheria immunization
- Type 2 diabetes

Complete an annual vision exam in addition to another screening to save up to \$10.

Qualifying for the Wellness Plan

To get the full value of the Wellness Plan, complete the following actions.

1 Complete an online health assessment

You have 2 options:

- a. Complete the Rally Health Survey on myuhc.com located under My Account (click “Rewards”)
- b. Complete the State of Maryland’s Health Assessment located on the State of Maryland’s Department of Budget and Management website

2 Select a primary care provider

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

Complete steps 1 and 2 to earn \$0 copays on PCP and behavioral health office visits and 24/7 Virtual Visits.

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 savings can be combined with the vision exam \$5 reduction.

4 Complete a vision exam

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



Pay \$0 for copays on PCP and behavioral health office visits and 24/7 Virtual Visits.

Save up to \$10 on specialist visit copays.





Get care from anywhere



Find answers to your health care questions

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 health plan ID card and much more

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



Have a child with complex medical needs?

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
- Advocacy and coordination with care teams and providers to help ensure appropriate care
- Coordinating community and regional resources
- Resolving questions and issues



Connect with a nurse 24/7

NurseLine provides information from registered nurses who are here to help guide your health care decisions. Get answers to your questions anytime, anywhere—at no additional cost. Call **1-800-382-7513**.



Need a flexible care option?

Schedule a 24/7 Virtual Visit with an online doctor anytime, anywhere, using myuhc.com or the **UnitedHealthcare app**. 24/7 Virtual Visits are good for minor health needs such as colds, flu, rashes, sinus infections, pink eye, sore throats and more.



Try virtual primary care

Whether at home or on the go, access care in the way that works best for you. Connect with a provider for:

- Annual wellness visits
- Follow-up care for ongoing conditions, including asthma and diabetes
- Prescriptions and refills

Get started on myuhc.com or the **UnitedHealthcare app**.

Discover the source for all your health plan details

Through myuhc.com, get answers to your questions about benefits, claims and health information. It's simple to use, and through it, you can:



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
- Sign up for the Real Appeal® weight-management program
- Get started with the Quit For Life® tobacco cessation program



Get personalized health recommendations from Rally

Rally shows you how to make changes to your daily routine, set 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. Learn more on page 17. Get ready for an all-new Rally app in 2025, to help make achieving your goals more fun and personalized. Plus it will streamline the login process with HealthSafe ID® for easy access to program benefits with a single username and password.



Access info on the go

Download the **UnitedHealthcare app** from the App Store® or Google Play® to:

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

Where life takes you, we're there

Check if your doctor is in network

- 1 Go to [whyuhc.com/stateofmaryland](https://www.whyuhc.com/stateofmaryland) > Search for a Provider
- 2 Click on the health plan you're considering to see a list of network providers
- 3 Once you're a member, search for a provider at [myuhc.com](https://www.myuhc.com) > Find Care & Costs or search on the UnitedHealthcare app.

♥♥ Choose smart. Look for the blue hearts.

As your health ally, we're committed to helping you make informed decisions when seeking out and choosing a provider. The UnitedHealth Premium® program helps make it easier for you to find doctors who meet our quality care criteria, which includes safe, timely, effective and efficient care, to help you choose care with confidence. To find a Premium Care Physician near you, look for 2 blue hearts next to their name on [myuhc.com](https://www.myuhc.com).

24/7 Virtual Visits

When you have an urgent need, a 24/7 Virtual Visit is a convenient way to get the care you need. 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://www.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.

****Available for participating network providers.

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://www.myuhc.com) and go to Find Care & Costs > Virtual Care > Virtual Behavioral Health Care
- 2 Call your chosen provider to schedule an appointment or choose "Schedule Now" to schedule an appointment online****

Virtual primary care

You can also get regular health visits and checkups with a PCP virtually, without an office visit. You can choose to see a network PCP regularly so the same provider will take care of you over time.

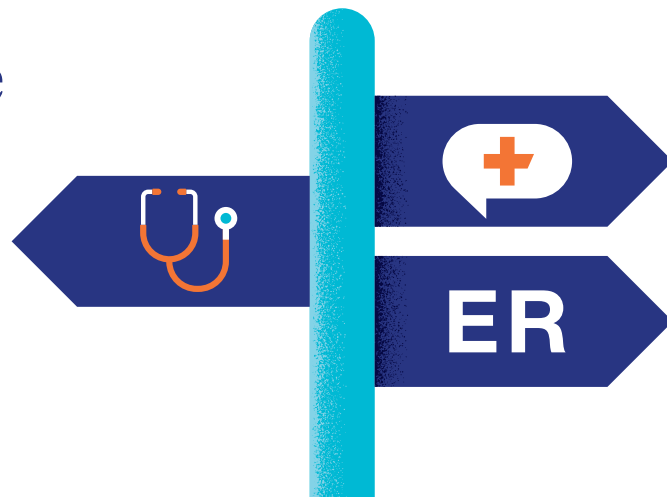
Learn more at [uhc.com/virtualvisits](https://www.uhc.com/virtualvisits).



Know where to go for care

Start with your PCP

Your PCP has easy access to your records, knows the bigger picture of your health and may even offer same-day appointments to meet your needs. For the times when you can't see your PCP, you have other quick-care options that can help you avoid financial surprises. Review your options below.



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

Support every step of the way

Preventive care may help you catch health problems early, when they're easier and less costly to treat.

Prioritize preventive care

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

Covered preventive services include:

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

To see which preventive care screenings you need and what's covered, visit uhc.com/preventivecare.

Ways to 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.



Looking for a network doctor?

Find a doctor who fits your needs by visiting myuhc.com or calling **1-800-382-7513, TTY 711**

Support for 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**.



Preventive vs. diagnostic care—know the difference

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

*Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Support for emotional well-being

From everyday stress to ongoing concerns like anxiety, depression and substance use, you have access to a wide range of resources and ways to get support.



Start by visiting myuhc.com to see all that's available.



Use the **provider search tool** to find therapists, psychiatrists or other behavioral health clinicians and facilities near you



Check out **articles, podcasts, videos** and other tools on topics you care about



Link to a **variety of resources**

Behavioral health support

Get confidential help in person or virtually from a psychiatrist or therapist for:

- Depression, stress and anxiety
- Parenting and family problems
- Eating disorders
- Substance use and recovery

Calm Health app

You may have heard about or even used the Calm app. Now you have access to its most popular features and much more with Calm Health. Available through your benefits at no additional cost to you, it includes content written by licensed psychologists. Work toward well-being goals like:

- Better sleep
- Building skills to manage stress
- Developing resiliency
- Starting and building a mindfulness habit

It's all self-guided, so you can go at your own pace.

ABA therapy

Applied behavior analysis (ABA) therapy — included as part of your benefits* — uses behavioral principles to teach children skills and behaviors they may not otherwise learn on their own.



Substance use treatment

If you or someone you love is struggling with substance use, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential — you can even remain anonymous.

To speak with a recovery advocate, call **1-855-780-5955** or visit liveandworkwell.com/recovery to find care options and resources.



988 Suicide & Crisis Lifeline

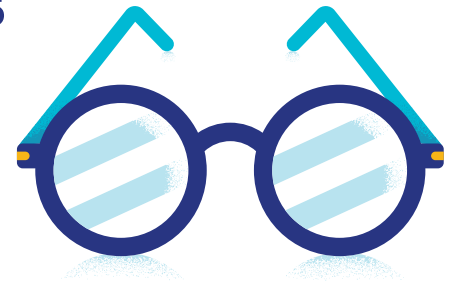
Free and confidential emotional support 24 hours a day, 7 days a week for anyone in suicidal crisis or emotional distress.

Call or text **988**. You can also visit 988lifeline.org.

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

Explore the world with fresh eyes

Access an extensive nationwide network of quality eye care providers, with more than 165,000 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 more.



ExpressExam

As a UnitedHealthcare Vision member, you can renew your eyewear prescription virtually with ExpressExam, available at no additional cost.

Visit 1800contacts.com/uhc to start your exam.

How it works:

- **Take the exam** – Use your phone or computer to take an online vision exam; it only takes about 10 minutes
- **Doctor review** – A certified ophthalmologist in your state reviews your exam results
- **Get your prescription** – If approved, your renewed prescription will be ready to use within a few hours

Eye exams

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 with a network provider. See your benefit handbook for details on coverage amounts. Your vision benefit is powered by UnitedHealthcare Vision Network. To find a network vision provider near you, visit 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. Sign in to 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.

See more benefits

- **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 for 10% off

Get started

- Sign in to 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. You can also search providers and access your health plan ID card on your mobile device with the **UnitedHealthcare app**

Have you heard?

You can get preferred pricing on custom-programmed hearing aids, starting at \$699 each, through UnitedHealthcare Hearing. Get started by calling **1-866-926-6632, TTY 711**, or visiting UHChearing.com.

*Network count as of June 2024.

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



Helping you stay healthy



Real Appeal

Real Appeal on Rally Coach™ is an online program designed to help you and eligible members of your family stay healthy and manage weight. Through it, you can:

- ✓ **Take small steps toward healthy habits**
Set achievable nutrition, exercise and weight-management goals, and track your progress from your daily dashboard.
- ✓ **Find a supportive community**
Get support from personalized messages, online group sessions led by coaches and a community of members.
- ✓ **Get a Success Kit delivered to your door**
Make the most of tools and resources like weight and food scales, a portion plate and more.



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.

Research shows **5%**
that losing just

of body weight can help reduce the risk of type 2 diabetes and heart disease.¹

- Covered at no additional cost as part of your medical plan
- Become a member for free at stateMD.realappeal.com

¹Wing 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.

More programs to support well-being



Rally

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. Get ready for an all-new Rally app in 2025, to help make achieving your goals more fun and personalized.

Follow these steps to get started:

- 1 Sign in at myuhc.com
- 2 Go to **My Account > Rewards**
- 3 Register for Rally and take the Health Survey
- 4 Download the Rally app



Quit For Life

If you're ready to quit tobacco, Quit For Life can help. Get 1-on-1 support from a Quit Coach® who can help you create a plan. 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.



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, covering topics from preconception through breastfeeding.

Visit myuhc.com/maternity to complete the assessment, watch videos and learn more about maternity support.



One Pass Select

One Pass Select is a subscription-based fitness and well-being program that supports a healthier lifestyle while encouraging participants to find a routine that fits their lifestyle with:

- No long-term contracts or annual fees*
- Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym)
- The ability to add up to 4 family members or friends (ages 18+)
- The option to change tiers monthly
- A grocery delivery subscription with Classic tier or above

Get started at onepassselect.com. Have your Health Plan ID card handy.



Optum Store

Shop for health and wellness products and easily search those that are FSA eligible. The Optum Store offers a large selection of over-the-counter wellness items, including medications for allergies, cold and flu, personal care products and more. See what's available at store.optum.com.



*There is a 1-time fee at time of registration.

Here's the fine print

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

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

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

Online: UHC_Civil_Rights@uhc.com

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

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

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

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

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

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

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

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

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

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

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

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

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

توضیح: 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.

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

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

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

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

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

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

DÍI BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníl'ti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shóqodí ninaaltsoos nit'izi bee nééhozinígíí bine'déq' t'áá jíik'ehgo béesh bee hane'i biká'ígíí bee hodiilnih.

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®. You should always consult 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 for detailed program information and methodologies.

All trademarks are the property of their respective owners.

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.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product, and is not intended to make any mental health recommendations or give clinical advice. Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.

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.

The Quit For Life program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

One Pass Select is a voluntary program featuring a subscription-based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery delivery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

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

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.

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. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. 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.

State of Maryland Member Open Enrollment Guide

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

Start your journey



Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plan that fits you best. Go to stateofmaryland.onelogin.com to enroll.



Get ready for coverage to start

In the meantime, search for network providers at whyuhc.com/stateofmaryland > **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 and download the **UnitedHealthcare app** to stay connected.

Have questions?

Visit us online or call us 24/7.

1-800-382-7513

whyuhc.com/stateofmaryland



Health Benefits
Together, we are working toward a healthier community.