



# Benefits designed with care

Use this guide to review the  
**UnitedHealthcare SignatureValue®**  
**Harmony HMO** plan, learn about  
plan benefits and more



**2023 Open Enrollment**



[uhc.com/calpers](https://uhc.com/calpers)






United  
Healthcare



CalPERS

# Review your Harmony HMO plan option

The UnitedHealthcare SignatureValue Harmony HMO plan is designed to help simplify your health care experience, connect you to quality care and deliver lower costs. You'll also get access to tools, resources and services to help you take charge of your health and get more out of your plan.

Health plan details		SignatureValue Harmony HMO
	<b>Network coverage only</b> You may save money when you receive care for covered benefits from network providers.	✓
	<b>Primary care physician (PCP) required*</b> You and each enrolled person on your plan will need to choose a PCP.	✓
	<b>Referrals required</b> You'll need referrals from your PCP before seeing a specialist or getting certain health care services.	✓
	<b>Pharmacy benefits administered by Optum Rx®</b> You'll be able to order up to a 3-month supply of medications you take regularly and have them delivered right to your home.	✓
	<b>One-stop call resolution</b> You'll have access to a dedicated call center for answers to all of your questions about care, benefits and coverage, including referrals and claims.	✓

## With a PCP, there's a doctor in your corner

Your primary care physician (PCP) is your health guide—someone who can help connect you to the care you need and help you avoid cost surprises. Your health plan option requires you to select a network PCP\*\* for you and each covered family member.

## More good reasons to have a PCP



They know your health history and health goals.



They provide routine care, such as annual checkups, which may help identify potential health issues earlier.



They advise you when to see a specialist and provide referrals if needed.\*\*\*

\* Laws in some states allow you to choose a specialist, like an OB/GYN as your PCP. Sign in to [uhc.com/CalPERS](https://uhc.com/CalPERS) to see the providers in your network.  
\*\* Some health plans may allow you to choose a facility rather than a doctor as your PCP. Some states allow you to choose a specialist, like an OB/GYN, as your PCP.  
\*\*\* Some health plans may require a referral prior to seeing another network physician or specialist.

# It's so easy to connect to your plan

With UnitedHealthcare, you get personalized digital tools that help you check in on your plan whenever you want—which makes it easier to stay on top of your benefit details.



## myuhc.com

### Your online hub for plan details

Built to help you manage your plan 24/7, **myuhc.com®** gives you access to all your plan info in one place, so you can:

- Find and price care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors



## UnitedHealthcare app

### Your app for on-the-go access

When your health plan's right at your fingertips, you can manage your benefits anytime, anywhere. Download the UnitedHealthcare® app to:

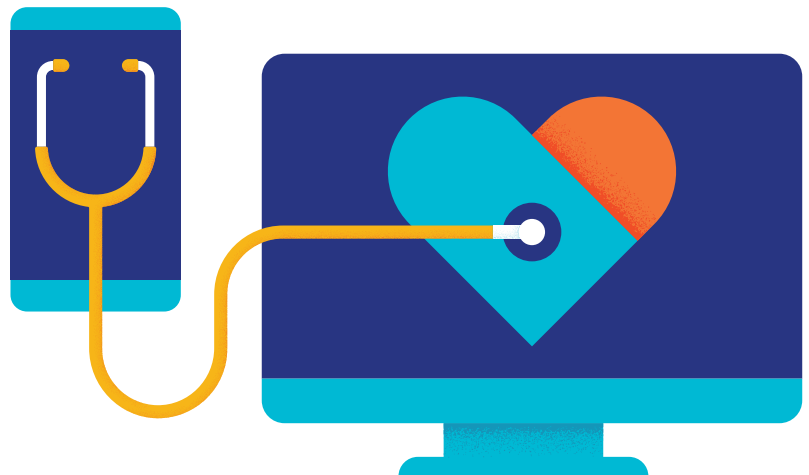
- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7



### 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 at **1-877-359-3714** for help with questions about your health plan and benefits



# Explore more benefits that are part of the plan

UnitedHealthcare's digital tools and online resources help make managing your health—and health plan—easier and more convenient. Here are just a few examples of what's included.



## Real Appeal

### Lose weight, feel great

Connect with a community of support with Real Appeal®, an online weight-loss program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 access to videos, tools to track your progress and more.



## Maternity Support

### Support throughout pregnancy

If you're thinking about having a baby, or already have one on the way, maternity support is here for you. Get access to resources and tools to help you throughout pregnancy and after delivery. To enroll, visit [myuhc.com](https://myuhc.com).



## Rally

### Rewards for well-being

Have fun and get healthier with Rally®. Get personalized support to help you achieve your health goals, join Missions and complete activities to earn Rally Coins that you can use for a chance to win rewards.



## UnitedHealthcare Hearing

### Hear life to the fullest

Access 2,000+ name-brand models and styles of hearing aids at significant savings through UnitedHealthcare Hearing. Choose virtual care with hearing aid home delivery or in-person care at more than 5,500 hearing providers nationwide.



## Quit For Life

### Quit tobacco for good

If you're ready to quit tobacco, Quit For Life® can help. You'll get 1-on-1 support, a quit guide, access to a members-only website, help deciding if medication is right for you and, if you qualify, nicotine-replacement therapy.



## Nurse Line

### Chat with a nurse anytime

Call **1-800-370-3526**, TTY **711**, to reach a nurse 24 hours a day, 7 days a week. For international callers: **1-866-592-2365**.



## 24/7 Virtual Visits

### Get care, virtually anywhere

With 24/7 Virtual Visits, you can chat with a health care provider by computer or mobile device.\* Doctors can diagnose and treat common, nonemergency conditions—from seasonal flu to pinkeye.



## Behavioral Health

### Support for emotional well-being

Receive confidential support for everyday challenges or more serious issues. Find the care that works for you using self-service apps or scheduling virtual or in-person therapy.

\* Data rates may apply.

# Review your plan coverage details

Health plan details	SignatureValue Harmony HMO
<b>Medical copays and coinsurance</b>	<b>You pay</b>
<b>Deductible</b>	
Employee	N/A
Family	N/A
<b>Out-of-pocket limit</b>	
Employee	\$1,500
Family	\$3,000
<b>Lifetime maximum</b>	Unlimited
<b>Doctors and specialists</b>	
Doctor visit	\$15 copay
Specialist visit	\$15 copay
Chiropractic/acupuncture	\$15 copay
Virtual Visits	\$15 copay
<b>Preventive care</b>	
Well-child visits	No charge
Mammogram	No charge
Immunizations	No charge
Annual physical	No charge
<b>Urgent and emergency care</b>	
Urgent care visit	\$15 copay
Emergency room	\$50 copay
Ambulance	No charge
<b>Hospital care</b>	
Outpatient surgery	No charge
Lab and X-ray	No charge
Hospital stay	No charge
Maternity stay	No charge
<b>Mental health and substance use</b>	
Outpatient visits	\$ 15 copay
Inpatient visits	No charge
<b>Prescription drugs (offered through Optum Rx)</b>	<b>You pay</b>
<b>Retail pharmacy</b>	
Generic	\$5
Brand formulary	\$20
Non-formulary	\$50
<b>Mail-order pharmacy</b>	
Generic	\$10
Brand formulary	\$40
Non-formulary	\$100

# Search the Harmony HMO network to find doctors and hospitals

The Harmony HMO plan requires you to select a PCP for you and each family member covered under your plan. Your PCP is your health guide—someone who can help connect you to the care you need and help you avoid cost surprises. Go to [uhc.com/CalPERS](https://uhc.com/CalPERS) to browse network PCPs.

## Enjoy freedom of choice

With the SignatureValue Harmony network, you'll have more choices in more neighborhoods. Choose from 17,000 providers and 175 primary hospitals<sup>1</sup> in Los Angeles, Orange, San Bernardino, San Diego and Riverside counties. The SignatureValue Harmony network includes these physician groups:

 APPLECARE MEDICAL GROUP <small>Part of OptumCare®</small>	AppleCare	 PrimeCare <small>Part of OptumCare®</small>	PrimeCare
 EMPIRE PHYSICIANS MEDICAL GROUP <small>Part of OptumCare®</small>	Empire Physicians Medical Group	 VALLEY Physicians Network <small>Part of OptumCare®</small>	Valley Physicians Network
	Optum		Sharp
 Monarch HealthCare® <small>Part of OptumCare®</small>	Monarch HealthCare	UC San Diego Health	UC San Diego Health
 Primary Care Associates <small>Part of OptumCare®</small>	Primary Care Associates		



# Participating medical groups\*

Group name	DEC #	Group name	DEC #
<b>Los Angeles County</b>		<b>Orange County</b>	
AppleCare Medical Group Downey	015967	Edinger Medical Group	26621
AppleCare Medical Group St Francis	014692	Greater Newport Physicians/Long Beach	26678
AppleCare Medical Group Whittier	021736	Greater Newport Physicians/Orange Coast	26695
AppleCare Medical Group Select	025327	Greater Newport Physicians/Saddleback	26693
HealthCare Partners IPA Bixby Knolls	028435	HealthCare Partners IPA South Coast	028461
HealthCare Partners IPA Arcadia	028404	HealthCare Partners Arta	029878
HealthCare Partners IPA East Los Angeles	028399	HealthCare Partners Medical Group Talbert Orange County	028427
HealthCare Partners IPA East West	028411	Memorial Care Medical Group	25679
HealthCare Partners IPA Glendale	028401	Monarch HealthCare	021963
HealthCare Partners IPA Little Company of Mary	028436	<b>Riverside County</b>	
HealthCare Partners IPA Long Beach	028454	Beaver Medical Group	27825
HealthCare Partners IPA Los Angeles County	028393	Empire Physicians Medical Group Inc.	018657
HealthCare Partners IPA Montebello	028388	PrimeCare of Citrus Valley	021243
HealthCare Partners IPA Northridge	028416	PrimeCare of Corona	005232
HealthCare Partners IPA Pasadena	028410	PrimeCare of Hemet Valley	009023
HealthCare Partners IPA San Fernando Valley	028423	PrimeCare of Moreno Valley	003111
HealthCare Partners IPA San Fernando Valley West	028460	PrimeCare of Riverside	008331
HealthCare Partners IPA South Bay	028417	PrimeCare of Sun City	004140
HealthCare Partners Medical Group	028459	PrimeCare of Temecula	006657
HealthCare Partners Medical Group – Talbert Medical Group	028463	Valley Physicians Network	026405
HealthCare Partners Medical Group Long Beach	028455	<b>San Bernardino County</b>	
HealthCare Partners Medical Group Pasadena Main	028391	Beaver Medical Group	27825
HealthCare Partners Medical Group San Fernando Holy Cross	028440	PrimeCare of Chino	004661
HealthCare Partners Medical Group San Fernando Valley	028442	PrimeCare of San Bernardino	019383
HealthCare Partners Medical Group Santa Anita	028764	PrimeCare of Inland Valley	006045
HealthCare Partners Medical Group South Bay	028403	PrimeCare of Redlands	001026
HealthCare Partners Medical Group Valencia	028414	<b>San Diego County</b>	
Magan Medical Clinic / HealthCare Partners Affiliated Provider Network	028445	Cassidy Medical Group	014748
Physicians Associates IPA/ HealthCare Partners Citrus	028428	Primary Care Associated Medical Group	006039
Physicians Associates IPA/ HealthCare Partners Glendale	028437	Primary Care Associated Medical Group/Encinitas	016223
Physicians Associates IPA/ HealthCare Partners Huntington	028434	Sharp Rees-Stealy Medical Group	001035
Physicians Associates IPA/ HealthCare Partners Methodist	028451	Sharp Community Medical Group	004395
Physicians Associates IPA/ HealthCare Partners San Dimas	028419	Sharp Community/Chula Vista	006129
Physicians Associates IPA/ HealthCare Partners Gabriel	028422	Sharp Community Medical Group – Grossmont	006130
		Sharp Community/Coronado	014128
		Sharp Community/Inland North	014174
		Sharp Community/Graybill	015882
		SCMG Arch Healthpartners	028360
		SCMG Graybill North Coastal	025448
		UCSD Medical Group Harmony	031402
		UCSD Medical Group, Affiliates – Harmony	031407

\*For the most up-to-date listing of participating medical groups near you, visit [uhc.com/CalPERS](http://uhc.com/CalPERS) or call our customer service team at 1-877-359-3714.

# Now you're ready to roll

## Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plans that fit you best.

## Get ready for coverage to begin

While waiting for your plan's start date, you can search the network for providers near you at [uhc.com/CalPERS](https://uhc.com/CalPERS).

## Say hello to your benefits

Watch the mail for your welcome kit and health plan ID card—then go to [myuhc.com](https://myuhc.com) and download the UnitedHealthcare app to stay connected.



## An easier way to get the most out of your benefits

Throughout the plan year, you can sign in to [myuhc.com](https://myuhc.com) and use the UnitedHealthcare app to see what's covered, view average costs, find network providers and more.

# We're here to help

Get even more info about your option(s)

[uhc.com/CalPERS](https://uhc.com/CalPERS)

1-877-359-3714, TTY 711

A large, stylized graphic consisting of several thick, dark blue wavy lines that flow from the left side of the page towards the right, creating a sense of movement and connection.

**United  
Healthcare**

<sup>1</sup> Network counts accurate as of April 2022.

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

The UnitedHealthcare® app is available for download for iPhone® or Android®.

iPhone is a registered trademark of Apple, Inc.

Android is a registered trademark of Google LLC.

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.

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. 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.

Laws in some states allow you to choose a specialist, like an OB/GYN, as your PCP. Sign in to [uhc.com/CalPERS](https://uhc.com/CalPERS) to see the providers in your network.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United Healthcare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).

B2C EI221612530.0 8/22 © 2022 United HealthCare Services, Inc. All Rights Reserved. 22-1558282-B ES22-1623411