

Get to know your benefits



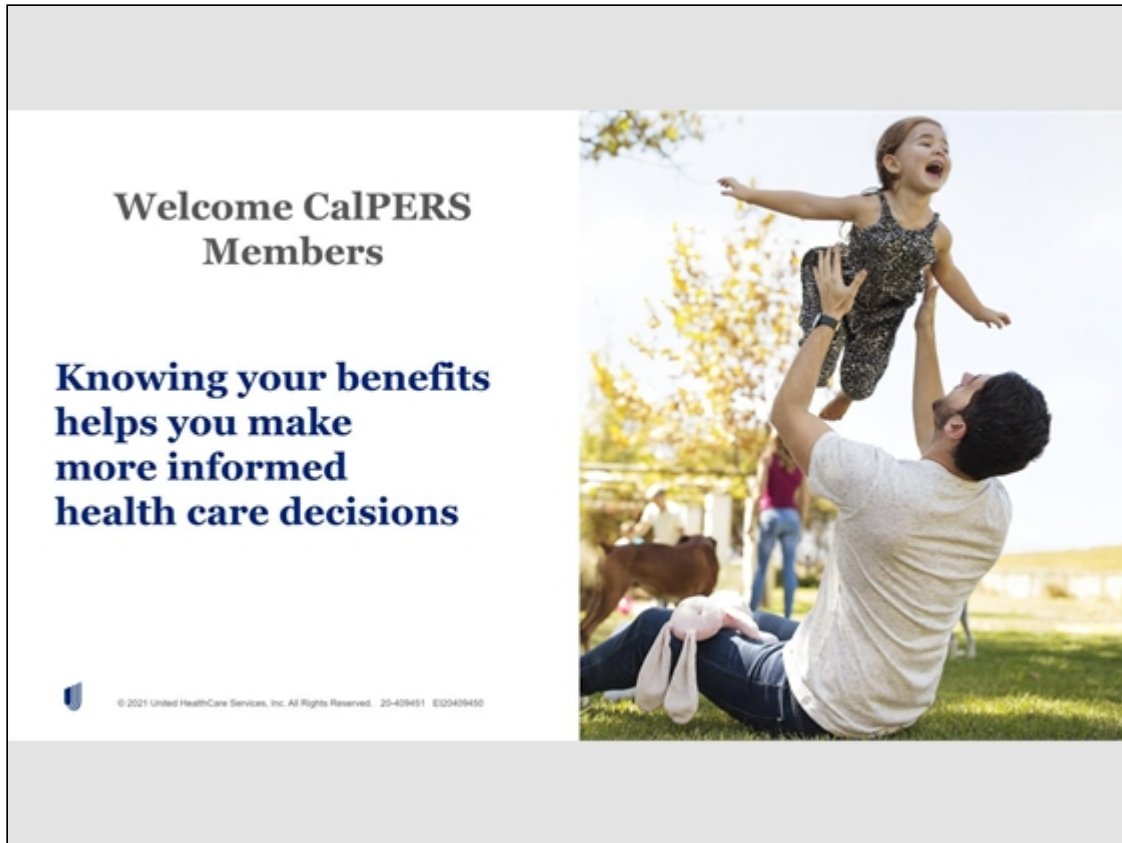
Get to know your benefits

2022 UnitedHealthcare Basic HMO Plans

Hello and Welcome to UnitedHealthcare! Thank you for taking the time to learn about your UnitedHealthcare medical benefits. I am excited to have the opportunity to share with you the UnitedHealthcare Basic HMO plan options we offer through CalPERS.

Knowing your benefits helps you make more informed health care decisions



Welcome CalPERS Members

Knowing your benefits helps you make more informed health care decisions

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Knowing your benefits helps you make more informed health care decisions. As a UnitedHealthcare member, you'll receive tools and support to help you save time and money—and find care when you need it. This year UnitedHealthcare is offering you two HMO plans to choose from. SignatureValue Alliance and SignatureValue Harmony. An overview of the plans will be provided in the following slides.



Your plan choices

Your plan choices

- SignatureValue Alliance HMO**
 - Available in 26 counties throughout California.
 - Offers a network of providers who collaborate on your care and help you manage your health.
- SignatureValue Harmony HMO**
 - Available in 5 counties in Southern California.
 - Designed to help you navigate the health care system more easily, while providing access to doctors who may help guide you to better health and lower costs.

To confirm which UnitedHealthcare HMO plans are available in your home and/or work ZIP code, use the Health Plan Search by ZIP tool at calpers.ca.gov

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Here is a list of the plans being offered to CalPERS Basic Members from UnitedHealthcare. Our SignatureValue Alliance HMO plan is available in 26 counties throughout California. And new this year, you'll also have access to our SignatureValue Harmony plan that is available in five counties in Southern California, including Los Angeles, Orange, Riverside, San Bernardino and San Diego counties. The Alliance HMO Plan is an original health plan offering a distinct sub-set of UnitedHealthcare network providers who collaborate on your care and help you manage your health. The Harmony HMO plan is designed to help you navigate the health care system more easily, while providing access to doctors who may help guide you to better health and lower costs. To confirm which UnitedHealthcare HMO plans are available in your home and/or work ZIP code, use the Health Plan Search by ZIP tool at calpers.ca.gov.

SignatureValue® Alliance & Harmony HMO plans

SignatureValue® Alliance & Harmony HMO plans

- ✓ Select a primary care provider (PCP) from the plan network
- ✓ Referrals are required from your PCP for you to see a specialist
- ✓ Preventive care is covered 100% in our network
- ✗ No out-of-network coverage

Network care costs

PCP	\$15
Specialist	\$15
Inpatient Hospital	No Charge
Emergency Services	\$50
Urgent Care	\$15
Virtual Visits	\$15
Lab & X-ray	No Charge
Chiropractic / Acupuncture	\$15 20 visits per year

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

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.

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The Alliance & Harmony HMO plans require you to select a primary care provider – a PCP – from the plan network to help you manage your health care. Each enrolled person must select a PCP. You can easily search for a physician on our website at uhc.com/CalPERS. If you need to see a specialist, your PCP will need to submit a referral. Referrals are not needed for OB/GYNs, Chiropractors and Acupuncturists as long as they are in the network. Preventive care is covered 100 percent in our network. Coverage is available only when you use a provider in the plan network. There is no out-of-network coverage. If you use an out-of-network provider, you'll be responsible for the entire cost of the service. The exception is emergency and urgent care, which are covered wherever you are. When it comes to paying for network care, here are some examples of basic costs: The copayment for a PCP and Specialist visit is \$15. There are no deductibles or coinsurance. Emergency services have a \$50 copayment, which is waived if you are admitted to the hospital. Chiropractic and Acupuncture is also included, you will receive 20 combined visits per calendar year at a \$15 office visit copay. For full coverage details, see your official health plan documents which can be viewed and downloaded at uhc.com/calpers.

SignatureValue Alliance HMO – Network

SignatureValue Alliance HMO – Network

Alliance includes a distinct network of local providers selected for their technology and consistent level of quality care. Choose from 35,000 physicians and 250 hospitals throughout California.




















Visit uhc.com/CalPERS for a full list of doctors and hospitals

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Our Alliance HMO plan is available in 26 counties throughout California. The medical groups in the Alliance HMO network have been selected for their technology and consistent level of quality care. Alliance includes a network of providers who collaborate on your care and help you manage your health. Choose from over 35,000 physicians and 250 hospitals.

SignatureValue Harmony HMO – Network

SignatureValue Harmony HMO – Network

Harmony offers a performance network with a personalized, convenient, simplified care experience. Choose from over 13,000 providers and 144 hospitals in **Los Angeles, Orange, Riverside, San Bernardino and San Diego counties.**













Visit uhc.com/CalPERS for a full list of doctors and hospitals

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Our Harmony HMO plan is available in 5 counties throughout Southern California. With the Harmony network, you'll have more choices in more neighborhoods. Choose from over 13,000 providers and 144 primary hospitals in Los Angeles, Orange, Riverside, San Bernardino and San Diego counties. The Harmony network includes these physician groups shown here. Harmony is a personalized, convenient, simplified care experience. It is focused on the physician-patient relationship and is designed to be affordable. With Harmony, members have a streamlined service experience made easier by technology, simpler tools, and the integration of care and coverage. Coverage outside of our California HMO service areas includes Emergency and Urgent Care only. Please go to uhc.com/CalPERS for a full list of doctors and hospitals.

Your covered medications

Your covered medications

OptumRx is your UnitedHealthcare plan's pharmacy care services manager

	Retail Pharmacy (30-day supply)	Mail Order (90-day supply)
Generic	\$5	\$10
Preferred Brand	\$20	\$40
Non-Preferred Brand	\$50	\$100

For complete pharmacy coverage details, visit
[OptumRx.com/CalPERS](https://www.optumrx.com/CalPERS) or call
(855) 505-8110, TTY: 711




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OptumRx® is your UnitedHealthcare plan's pharmacy care services manager. With OptumRx, it's easy to save on medication. If you choose to receive your prescriptions by mail you could get up to a 3-month supply for 2 copays and you will save a trip to the pharmacy. If you have questions about your pharmacy benefits, contact OptumRx at (855) 505-8110 or [optumrx.com/calpers](https://www.optumrx.com/calpers)

Easy ways to find a network provider

Easy ways to find a network provider

- 1 Look for the "Search for a Provider" button on uhc.com/CalPERS
- 2 Search for physicians by name, specialty, or ZIP code
- 3 View our "Find a Doctor" guide for step-by-step instructions
- 4 Contact us at (877) 359-3714, TTY 771



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Searching our network is easy. If you have a primary care provider, make sure they're in our Alliance or Harmony network before you visit. There are a few ways you can search our networks. Look for the "Search for a Provider" button on uhc.com/CalPERS. Download a copy of our "Find a Doctor" guide for step-by-step instructions. or Contact our customer care advocates at (877) 359-3714.

See a doctor 24/7

See a doctor 24/7

Get 24/7 care by video or phone* with Virtual Visits

May be used for common medical conditions and you can even get a prescription**

- Allergies
- Pinkeye
- Sore throats
- Bronchitis
- Rashes
- And more

Learn more or start a Virtual Visit at

- uhc.com/virtualvisits or
- uhc.com/CalPERS


amwell

dr. on demand

TELADOC.

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

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A Virtual Visit lets you talk to a doctor by video or phone 24/7 for common conditions like the flu, coughs, infections and more — without an appointment. The doctor can provide a diagnosis and, if appropriate, send a prescription to your local pharmacy. Doctors can diagnose and treat a wide range of non-emergency medical conditions. The UnitedHealthcare Virtual Visits providers are Teladoc, Amwell and Doctor on Demand. These services have a \$15 copay. Members can learn more or start a Virtual Visit by going to uhc.com/virtualvisits or uhc.com/calpers

Supporting you and your emotional well-being

Supporting you and your emotional well-being

With Behavioral Health Solutions get connected to self-help digital tools, behavioral health providers (in-person or virtual) and other resources that can help with a variety of concerns such as:



- Depression, stress and anxiety
- Relationship difficulties
- Coping with grief and loss



- Alcohol and drug recovery
- Medication management



- Compulsive habits and eating disorders

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Behavioral Health Solutions - Supporting you and your emotional well-being

Get connected to self-help digital tools, behavioral health providers (in-person or virtual) and other resources that can help with a variety of concerns such as:

- Mindfulness and stress relief
- Depression and anxiety
- Relationship difficulties
- Coping with grief and loss
- Addressing legal and/or financial concerns
- Compulsive habits and eating disorders
- Alcohol and drug use recovery

Call our customer care advocates or visit uhc.com/calpers for more information.

Your path to better health with Rally®

Your path to better health with Rally®



Take the Rally Health Survey
Know your overall health before setting simple goals



Get personalized recommendations
Build healthy habits for well-being, activities and more



Earn sweet rewards
Take healthy actions and achieve goals—earn Rally coins

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Rally® is a digital experience on myuhc.com that's designed to help you make healthy changes to your daily routine, set smart goals and track your progress. Take the Rally Health Survey to know your overall health before setting simple goals. Get personalized recommendations to help you build healthy habits and earn Rally coins that can be used for sweepstakes, discounts, donations and more.


Rewards for healthier actions


Rewards for healthier actions

SimplyEngaged® is a fun and simple digital experience that connects you to personalized health recommendations, content and resources; and offers rewards for certain health and wellness actions.

Some available tools and programs include:

- Health Survey & Video
- Biometric Screening
- Coaching
- Rally Missions
- Gym Check-In

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SimplyEngaged® is a fun and simple digital experience that connects you to personalized health recommendations, content and resources. When you complete certain health and wellness actions, you'll earn rewards up to the maximum for that reward. Covered employees and covered spouses or domestic partners can earn up to \$200 in gift cards and Rally Coins. □□ Available tools and programs include: Health Survey + Video Biometric Screening Coaching programs Rally Missions and Gym Check-In Visit uhc.com/calpers to learn more about SimplyEngaged


Get help losing weight and keeping it off

Get help losing weight and keeping it off


Real Appeal® is a weight loss program tailored to your lifestyle and schedule




Online coaching
Encouragement from an online coach to help create healthy, lasting change



Success Kit
Weight and food scales, recipes, fitness equipment and more delivered to your door




Motivational resources
Set goals and track progress, stream workouts and more with your online dashboard

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Ok, Let's get Real! Everything you need to help you lose weight and keep it off. Whether you want to lose a lot of weight or just a few extra pounds, try Real Appeal®, an online weight loss program focused on making small changes to help you live a healthier life. It includes encouragement from an Online coach to help create healthy, lasting change; a Success Kit with weight and food scales, recipes and fitness equipment; and Motivational resources to set goals and track progress, stream workouts and more. . Learn more about Real Appeal at uhc.realappeal.com.




Help is just a call away



Help is just a call away

Health questions?
We've got answers.

Connect with our dedicated customer care team by phone or online:

-  Advocates can help you find information and resources
-  (877) 359-3714, TTY 711
-  www.uhc.com/CalPERS

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 (UBHP). For more information, check your plan documents.

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Help is always just a call away. Our dedicated customer care team is available by phone to answer any questions you may have. You have Advocates available to help you find information and resources, as well as 24/7 access to registered nurses. You do not need to be a UnitedHealthcare member to call our advocates and ask questions about our benefits. Visit our website at uhc.com/calpers where you'll find all of our benefit information and more. Thank you for visiting UnitedHealthcare, we hope this information was helpful. Again, if you have more specific questions, please call our dedicated customer care team at (877) 359-3714. They will be happy to help.