



(Video Length – 2:41)

Video Transcript

## Choosing a Health Plan

Choosing a health plan is a pretty important decision — after all, it's your way toward a healthier tomorrow.

*ON-SCREEN TEXT: [Tip 1: Provider network]*

As you explore your plan options, here are four tips to keep in mind. The first tip? Check to see which providers are in the network. A network is a group of providers and facilities who've been contracted to deliver health care services, often at a discount. Getting care from within the network may help you save money. So, if there's a provider you see regularly and want to keep seeing, it's a good idea to first make sure they're in the plan's network.

*ON-SCREEN TEXT: [uhc.com/providersearch]*

You can do that by going to uhc dot com slash provider search.

*ON-SCREEN TEXT: [Provider type*

*Primary Care*

*Specialty Care*

*Medical Groups]*

Once you're there, select the type of provider you're looking for. Now you're able to search for and view doctors, clinics and other providers in the network.

*ON-SCREEN TEXT: [Tip 1: Provider network*

*Tip 2: Care needs*

*Plan year]*

Tip number two: think about the care you or your family may need in the plan year ahead. It can help you decide the level of coverage you may need.

*ON-SCREEN TEXT: [Plan year]*

For example, the more family members you have on your health plan, the more covered services you may want. Other reasons you may want a plan that offers more coverage? If you have major health care needs or see the doctor often, if you visit specialists throughout the year, if you take several medications or if you're anticipating a change ahead, like a growing family or an upcoming surgery.

But, if you see the doctor occasionally, say for things like an annual checkup or minor illnesses, a health plan that offers less coverage may work well for you.

*ON-SCREEN TEXT: [Tip 1: Provider network*

*Tip 2: Care needs*

*Tip 3: Cost management]*

Now onto tip 3: think about the way you prefer to manage your costs.

*ON-SCREEN TEXT: [Monthly premium*

*Copays and deductibles*

*Premium: Your monthly plan payment*



*Copay: What you may pay each time for certain covered services*

*Deductible: What you pay before your plan starts sharing costs]*

Some people manage costs by keeping their monthly premium payments low. Others prefer paying higher monthly premiums because it tends to lower other costs, like copays or deductibles.

*ON-SCREEN TEXT: [Deductible*

*Coinsurance*

*Out-of-pocket limit*

*Coinsurance: The percentage of costs you and your plan share*

*Out-of-pocket limit: The most you may pay for covered services in a plan year]*

Another good idea is to compare health plan deductible, coinsurance and out-of-pocket limit amounts. Knowing the differences can help you keep your costs in check — and know what to expect, too.

*ON-SCREEN TEXT: [Tip 1: Provider network*

*Tip 2: Care needs*

*Tip 3: Cost management*

*Tip 4: Plan benefits*

*myuhc.com]*

One last tip that may help? Take into consideration all the different health and wellness benefits and digital tools and resources, that come with your health plan at no additional cost to you. They're included to help support your health journey and help you get the most out of your benefits.

*ON-SCREEN TEXT: [to put healthier on your horizon]*

With all these tips in your back pocket, you've got a better view of how to choose a health plan that best fits your needs. Now that's a great way to put healthier on your horizon.

*ON-SCREEN TEXT: [Already a member?*

*Sign in at myuhc.com]*

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