

Video Transcript: Tips to Choosing a Plan

Screen visuals:

The UnitedHealthcare logo stretches into a ribbon that swipes across the screen and flies away.

Narrator:

Hello. Looking for helpful health plan tips? It's right here — let's dive in.

Screen text:

Hello

Let's dive in

Narrator:

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

Screen text:

How to choose a health plan

Screen visuals:

A hot-air balloon drifts upward.

Narrator:

As you explore your options, check out this checklist of questions designed to help you choose the plan that best fits your needs. Let's get started.

Screen visuals:

On a sheet of paper that's attached to a clipboard, 3 check marks appear one at a time.

Narrator:

Think about the providers you see regularly, like your primary care provider, also called a PCP. If you'd like to keep seeing them, it's a good idea to make sure they're in the plan's network.

Screen text:

Are the providers you often see in the network?

Screen visuals:

A cluster of circles appears. In each circle is a health care-related item, such as a heart, prescription bottle and health care provider. A check mark appears next to the health care provider.

Narrator:

By the way, a network is a group of providers and facilities who've been contracted to deliver health care services to you, often at a discount. Staying in the network makes sense — because getting care from within the network may help you save money.

Screen text:

A network is:

A group of providers and facilities contracted to deliver health care services, often at a discount

Screen visuals:

A cluster of circles appears. In each circle is a health care-related item, such as a heart, prescription bottle and health care provider. One by one, the circles turn into coins. A piggy bank appears, and the coins drop into it.

Narrator:

To check if your PCP or other provider is in the network

Screen text:

How do you check if a provider is in the network?

Narrator:

We first have to ask: Are you in the process of considering a new health plan? Or are you already a health plan member who's registered with a myuhc.com account? Depending on your answer, the way to find a PCP will be different.

Screen visuals:

As a hand holds a smartphone, a question mark appears on its screen. A second hand holding a smartphone appears. On its screen, a check mark appears.

Check mark

Check mark

Check mark

Narrator:

If you're considering a plan, and want to see if a PCP is in the network, you'll go to the myuhc.com home page. Select Find a Provider and then choose Medical Directory. From there, you'll see additional steps where you may need to select your health plan and set your location to find PCPs near you. Then, you'll choose "People", "Primary Care", and "All Primary Care Providers." Network providers will be marked with a green check.

Screen visuals:

A step-by-step demonstration illustrates how to search for a network primary care provider on myuhc.com.

Narrator:

If you're already a member with a registered account—to find a PCP you'll need to go to my U-H-C.com and sign in to your account. Select find care & costs. Then, primary care providers. Network providers will be marked with a green check.

Screen visuals:

A step-by-step demonstration illustrates how to search for a network primary care provider on myuhc.com.

Narrator:

Consider the health care you or your family may need in the plan year ahead.

Screen text:

What are your health needs?

Narrator:

For example, do you have major health care needs or see doctors or specialists often? Or, are you anticipating a change, like a growing family, or upcoming surgery?

Screen text:

Consider your coverage needs

- Major health needs
- Frequent specialist visits
- Plans for future changes

Screen visuals:

Twelve calendar squares form a grid, representing a plan year. Three stethoscopes appear on sporadic squares. A pacifier and an IV bag appear on other squares.

Check mark

Check mark

Check mark

Narrator:

Or, maybe you only see the doctor occasionally for things like an annual checkup or minor illnesses.

Screen text:

Consider your coverage needs

- Occasional doctor visits
- Annual checkups
- Minor illnesses

Screen visuals:

Twelve calendar squares form a grid, representing a plan year. An apple, heart, prescription pill bottle and stethoscope appear on sporadic squares.

Check mark

Check mark

Check mark

Narrator:

Think about the way you prefer to manage your costs.

Screen text:

How do you like to manage your costs?

Narrator:

Some people manage costs by choosing to keep their monthly premium payments low. Others choose to pay higher monthly premiums because it tends to lower other costs, like copays or deductibles.

Screen visuals:

A calendar appears under the words “Monthly premium,” and a wallet is under the words “Copays and deductibles.” Between them is a horizontal line. As the calendar sinks down, the wallet rises. Then, the calendar rises as the wallet sinks.

Narrator:

In both cases, it's helpful to compare things like health plan deductibles, copays, co-insurance and out-of-pocket limit amounts. Understanding the differences can help you keep your costs in check — and know what to expect.

Screen visuals:

Two pieces of paper appear. One is labeled “Plan 1” and the other is labeled “Plan 2.” A check mark is made under the “Plan 2” document.

Check mark

Check mark

Check mark

Check mark

Narrator:

Lastly, take into consideration all the different health and wellness benefits plus digital tools and resources that come with your health plan at no additional cost to you.

Screen text:

What kind of benefits and tools are included?

- Health support services
- Wellness programs
- Digital tools and resources

Screen visuals:

A laptop computer opens. On its screen, a water bottle, dumbbell and jump rope appear, followed by “myuhc.com.”

Check mark

Check mark

Check mark

Narrator:

They're included to help support your health journey and help you get the most out of your benefits.

Screen text:

Get the most out of your benefits

Screen visuals:

On a laptop computer screen, 2 hands high-five.

Narrator:

Speaking of helpful resources, it's a good time to tell you about Just Plain Clear Glossary — a site where you can look up thousands of health care terms. Go to justplainclear.com any time you need health care terms defined simply and clearly.

Screen text:

justplainclear.com

Screen visuals:

A step-by-step demonstration illustrates how to look up words on justplainclear.com.

Narrator:

Now that you know many of the questions to ask when choosing a health plan, you may be that much closer to finding one that best fits your needs. Thanks for watching.

Screen visuals:

A hot-air balloon drifts upward.

Narrator:

Once your plan is active, visit myuhc.com to browse around and learn more — or sign up for the programs and services that catch your interest.

Screen text:

Already a member?

Visit myuhc.com

Screen visuals:

A ribbon swipes across the screen and becomes the UnitedHealthcare logo.

Narrator:

Disclaimers are included on screen here, as well as in the video transcript.

Screen text:

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