



## A health benefits package built for what matters

Choose from a suite of quality group health plans  
designed for better health and lower costs

UnitedHealthcare Multi-Choice®  
Effective Jan. 1, 2024

**United  
Healthcare**

# Enjoy the flexibility of Multi-Choice

Customize your benefits package with as many health plans as you'd like, and choose from a range of deductibles, coinsurance, copayments and out-of-pocket limits—all to help best fit your budget and employees' needs.

## 1 Non-differential PPO

- Network and out-of-network coverage options
- No referrals or primary care provider (PCP) selection required
- Offers the broadest provider access and flexibility for out-of-area employees in underserved locations

## 2 UnitedHealthcare Select Plus

- National network with out-of-network flexibility
- No referrals or PCP selection required
- Incentives to use preferred providers and sites of service

## 3 UnitedHealthcare Core

- Customized network of providers and hospitals with out-of-network coverage options
- No referrals or PCP selection required
- Incentives encourage employees to use preferred providers and places of service

## 4 UnitedHealthcare SignatureValue<sup>®</sup> HMO plan

- Broad network and flexible benefits
- Referrals and PCP selection required
- No out-of-network coverage

## 5 UnitedHealthcare Navigate<sup>®</sup>

- National network with managed care
- Referrals and PCP selection required
- No out-of-network coverage

## 6 UnitedHealthcare SignatureValue Alliance HMO plan

- Cost-effective plans with access to a focused network of quality medical groups
- Referrals and PCP selection required
- No out-of-network coverage

## 7 UnitedHealthcare SignatureValue Harmony HMO plan

- Personalized and simplified access to care at the lowest cost from Canopy Health and Optum Care providers
- Referrals and PCP selection required
- No out-of-network coverage



### How to read the chart

Starting in the upper right, Non-differential PPO offers the broadest coverage and network, giving employees the most access and freedom to choose where to get care. Moving down and to the left, plans get more affordable with value-based network options.



# Deliver more for employees with these value-added plans and programs



## Dental

### Options

- Large national preferred provider organization (PPO) network with 117K+ locations
- Network-only plans in select markets for greater savings
- Dual offerings available at no additional charge
- Voluntary and employer-paid (only 2 employees required to elect the voluntary offering)

### Features<sup>1</sup>

- Average PPO network discounts of 33.8%
- Oral cancer screenings for adults
- Online Treatment Cost Calculator to get price estimates in advance
- Consumer MaxMultiplier<sup>®</sup> option allowing rollover of unused annual limits<sup>2</sup>
- Optional enhanced coverage for dental implants<sup>3</sup>



## Vision

### Options<sup>4</sup>

- Coverage for comprehensive annual eye exams, frames/lenses and contacts, plus discounts on overages
- Robust network includes 120K+ access points and includes a mix of private practice and retail providers
- Voluntary and employer-paid (only 1 employee required to elect the voluntary offering)

### Features<sup>1</sup>

- Discounts on laser vision correction, popular lens options and extra pairs of eyewear
- Warby Parker option available online and at retail locations with option to purchase single vision, progressive or scratch-resistant coating
- Expanded diabetes eye care program with retinal screening at a \$0 copay and a second eye exam (exam copay applies)
- Enhanced contact lens benefit
- Children's Eye Care Program for members up to age 13



## Disability

### Options

- Long-term and short-term programs
- Voluntary and employer-paid

### Features<sup>1</sup>

- Services and support include vocational and physical rehabilitation, career planning and transitional return to work
- Employee Assistance Program (EAP) benefit available



## Life

### Options

- Basic Life/Accidental Death and Dismemberment (AD&D)
- Supplemental Life
- Dependent Life
- Supplemental/Voluntary Life

### Features<sup>1</sup>

- Flat coverage amounts or multiples of salary
- Will and trust preparation services
- Travel assistance
- Beneficiary companion services

### Cover more, save more

Bundle your UnitedHealthcare medical plan(s) with our dental, vision, disability and/or life plans and you may reduce your medical plan costs while simplifying plan administration and providing a richer employee benefits package.







## Vital Medication Program

**\$0 cost for certain critical medications**

With the UnitedHealthcare Vital Medication Program, there may be no out-of-pocket costs<sup>5</sup> for certain medications such as insulin (rapid, short- and long-acting), epinephrine (allergic reactions), glucagon (hypoglycemia/low blood sugar), naloxone (opioid overdose) and albuterol (asthma).



## UnitedHealthcare Rewards

**Helps engage employees in healthier actions**

Employees and their spouses can earn dollars for completing healthy actions like walking, running, tracking sleep, completing biometric screenings and more. Participants may earn up to \$300 in the Core program, and up to \$1,000 in the Premium program primarily for HSA plans, per person per year. Limited to select health plans at no additional cost. Speak to your plan representative to confirm available programs specific to your health plan option.



## \$0 24/7 Virtual Visits

**May be a faster more convenient way to get care, at no additional cost\***

Employees and their covered family members can see a network provider anytime, anywhere, right from their mobile device\*\* or computer. Available as soon as coverage starts, \$0 24/7 Virtual Visits are built to help make nonemergency care more accessible and affordable.



## Care Cash

**Helps pay covered expenses right from the start**

The Care Cash® preloaded debit card provides \$200/year for individuals (\$500/year for families) to help pay toward cost-sharing for certain eligible network health care expenses. New funds are reloaded each year, and employees may roll over remaining card balances each plan year up to \$2,000. Care Cash is only available with select plans. Program availability excludes health account deposits (HRA, HSA). Please speak to your plan representative to confirm the available programs specific to your health plan option.

## Learn more

Contact your UnitedHealthcare representative

# United Healthcare

\*The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

\*\*Data rates may apply.

<sup>1</sup> As of Sept. 2023.

<sup>2</sup> Rollover plans available for groups with 2 or more with waiting periods and 10 or more without waiting periods. Ask your UnitedHealthcare representative for details.

<sup>3</sup> These optional dental benefit enhancements require 5 or more members.

<sup>4</sup> Vision benefits only require 2 eligible and 1 enrollee to qualify.

<sup>5</sup> Available to eligible members. Check coverage details at myuhc.com/rx.

Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.

UnitedHealthcare Rewards is a voluntary program. 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. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. 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.

All trademarks are the property of their respective owners.

The UnitedHealthcare Core product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. Network status may be determined by calling the number indicated on the health plan ID card or visiting myuhc.com®.

Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash 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 to determine what may be right for them.

Employee Assistance Program (EAP) is offered through Optum. Optum is an affiliate of UnitedHealthcare.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates.

This policy DOES NOT include coverage of pediatric dental services as required under federal law. Coverage of pediatric dental services is available for purchase in the State of Colorado, and can be purchased as a stand-alone plan, or as a covered benefit in another health plan. Please contact your insurance carrier, agent, or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage, or an Exchange-qualified stand-alone dental plan that includes pediatric dental coverage.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.

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., Optum Rx® or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).