




# **UnitedHealthcare Sourcebook**

**Grab-and-Go Content for  
Enrollment and Member Engagement**

August 15, 2025




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# Welcome

Welcome to the UnitedHealthcare Sourcebook. This is where you'll find need-to-know details about health plan offerings by UnitedHealthcare for fully insured (FI) and level funded (LF) plans including Oxford. The Sourcebook features grab-and-go content to use as a base to build your plan details for enrollment. You'll find descriptions of our most common medical plans, specialty benefit plans and wellness programs, links to provider directories, educational flyers and videos and so much more. **The Sourcebook is updated regularly so check back before each build for the latest copy.**

## How to use this Sourcebook

- This Sourcebook was created so that customers, brokers, and others can copy and paste content into their benefit administration experience (i.e., Websites) with updated and relevant UnitedHealthcare and Oxford product details.
- **This content does not represent all client/custom configurations but is meant to be a base to build from**
- Please review the content, choose all the products and programs that match the benefit offering for a given group or plan and add those details to your open enrollment tools
- The goal is to make content curation easier for administrators, while helping employees get more engaged in their health and all that their health benefits plan offers
- When uploading content, be sure to look for product and state-specific asterisked copy that includes notes such as:
  - “\*Only use the Benefit Assist bullet if Benefit Assist is included in the plan” and “\*Video not for use in NY or AZ.”; this will indicate whether you'll need to include certain information for your employees
- Don't forget to include all disclaimer copy that appears in small type when displaying information for employees
- For UMR, please consult with your account manager to create a description of the plan



To make sure you have the latest version, please revisit the **Sourcebook landing page link**. See the **Version History** section for a log of updates.

Please **DO NOT** download the Sourcebook to your desktop.





# Best practices

- We're always innovating to bring employees more engaging benefits – that's why it's a good idea to check back frequently for the most up-to-date content and support resources
- When linking to assets, be sure to use the URLs provided – instead of uploading actual files – it will help reduce the risk of accessing outdated information
- Please note that videos do not have an embed code capability
- To access more information about our products, click on the links below each option
- To copy text and links from a PDF file online:
  - Open the PDF in the online reader or your Internet browser
  - Select the text you want to copy by holding down the left mouse button and dragging across the text
  - Press and hold Ctrl and C on your keyboard to copy the text
  - Paste the text into another document or location by pressing and holding Ctrl and V on your keyboard

## Sourcebook asset key

**{Text}** Indicates areas where member data is needed to personalize the content



By clicking on the **Home** icon in the footer of the document will direct you back to the Table of Contents “**What’s inside**” page.



By clicking on the **Survey** icon in the footer of the document will direct you to our website to take a quick **survey** about the Sourcebook.

## UnitedHealthcare Quickstart Guide

The UnitedHealthcare Quickstart Guide gives you the basic resources you need to create experiences that look and feel like UnitedHealthcare. From our colors to our logos and icons, our visual assets are an important part of our brand—helping to build familiarity, trust and consistency with other member materials.

Click here to view the [UnitedHealthcare Quickstart Guide](#).





## Contact us

If you need any help with the Sourcebook, feel free to reach out to your group's Field Account Manager or Client Manager for support.

## We want to hear from you

If you've used our Sourcebook, we'd like to know what you think – please take a quick [survey](#) and submit your feedback.





# How UnitedHealthcare is there for you when it matters





# The value of UnitedHealthcare

We know choosing a health plan is a big decision. At UnitedHealthcare, we're there for your health, your budget, your experience and your community.

## For your health:

- Your health is at the forefront of what we do. With our national network of over 1.8 million providers and 5,600 hospitals, you can find quality care that's next door and nationwide, helping to make it easier to access care when and where you need it<sup>1</sup>.

## For your budget:

- You can quickly compare cost estimates and get upfront pricing before you get care, using our digital tools, which may help you save money.
- Preventive care is covered by most plans at \$0 when you stay in the network. Routine care and certain recommended preventive services, like mammograms and colonoscopies, are 100% covered by most plans when you see network providers.

## For your experience:

- As a member, you will have support with a personal touch. Connect with a specially trained Advocate over the phone or by chat via **myuhc.com**<sup>®</sup> or the UnitedHealthcare<sup>®</sup> app to get the info you need, when you need it.
- We offer digital tools that provide always-there plan access. The app and **myuhc.com** make it easier to manage your plan and see your benefit info.

## For your community:

- UnitedHealthcare cares about our communities, we help grant hope to families through the UnitedHealthcare Children's Foundation<sup>®</sup>. The Foundation gives grants to help kids get the care they need by helping with medical expenses not covered by their family's health plan.
- And we're helping communities by reaching more diverse populations. Our initiatives support populations including the LGBTQ+ community, families with children having special health care needs and members facing health barriers, such as food insecurity and financial stress.

<sup>1</sup>UnitedHealthcare internal analysis, April 1, 2025. Network access may vary depending on plan offering.

UnitedHealthcare Children's Foundation: The UnitedHealthcare Children's Foundation (UHCCF) is a 501(c)(3) charitable organization that provides medical grants to help children gain access to health-related services not covered, or not fully covered, by their parents' commercial health insurance plan. UHCCF's funding is provided by contributions from individuals, corporations and UnitedHealth Group (NYSE: UNH) employees.

The UnitedHealthcare<sup>®</sup> app is available for download for iPhone<sup>®</sup> or Android<sup>®</sup>. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.



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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Learn More	Link
<b>Watch video</b> Value of UnitedHealthcare – see what sets UnitedHealthcare apart (3:06)	<a href="https://uhc.care/tpa_video_whyuhc">https://uhc.care/tpa_video_whyuhc</a>
<b>Watch Oxford video</b> Why Oxford? – see what sets Oxford apart (1:05)	<a href="https://uhc.care/oxf_video_whyoxford">https://uhc.care/oxf_video_whyoxford</a>
<b>Watch video</b> Tips for choosing a health plan (UnitedHealthcare, no pharmacy) – follow these 4 tips to help find the health plan that best supports you and your family (3:31)	<a href="https://uhc.care/tpa_video_choosingah ealthplan">https://uhc.care/tpa_video_choosingah ealthplan</a>
<b>Watch Oxford video</b> Tips for choosing a health plan (Oxford, with pharmacy) – follow these tips to help find the health plan that best supports you and your family (4:09)	<a href="https://uhc.care/oxf_video_tips">https://uhc.care/oxf_video_tips</a>
<b>Watch video</b> Digital tools to manage your plan (UnitedHealthcare) – find and estimate costs, search providers, view plan balances and claim details with UnitedHealthcare’s digital tools: UnitedHealthcare app and <b>myuhc.com</b> . (3:12)	<a href="https://uhc.care/tpa_video_digitaltools">https://uhc.care/tpa_video_digitaltools</a>
<b>Watch Oxford video</b> Digital tools to manage your plan (Oxford) – find and estimate costs, search providers, view plan balances and claim details with Oxford digital tools: UnitedHealthcare app and <b>myuhc.com</b> . (3:02)	<a href="https://uhc.care/oxf_video_plantools">https://uhc.care/oxf_video_plantools</a>





# Primary care

One of the most important decisions you'll make for your health is choosing your primary care provider (PCP). A PCP is the doctor who knows you best. Your PCP:

- Is usually your first point of contact when you have medical questions or issues
- Can help you navigate decisions and get you the care you need
- May help you save time and avoid cost surprises

Need a few more good reasons to have a PCP?

- They know your complete health history and health goals
- They provide routine care – such as annual checkups — which may help identify potential health issues earlier
- They can refer you to a specialist, if needed

Even when your health plan may not require you to choose a PCP, it's still a good idea to have one.

3 easy ways to find a network PCP:

1. Go to **myuhc.com** and click on “Find a Provider”
2. Search using the **UnitedHealthcare®** app by selecting “Find Care”
3. Call the number on your health plan ID card

Learn more	Link
<b>Watch video</b> Value of a PCP (UnitedHealthcare) – See the benefits of having a network PCP and how to find one that's right for you. (1:49)	<a href="https://uhc.care/tpa_ae_video_pcpvalue">https://uhc.care/tpa_ae_video_pcpvalue</a>
<b>Watch Oxford video</b> Value of a PCP (Oxford) – See the benefits of having a network PCP and how to find one that's right for you. (1:49)	<a href="https://uhc.care/oxf_video_pcpvalue">https://uhc.care/oxf_video_pcpvalue</a>





# Digital resources

Your personalized digital tools — the **UnitedHealthcare® app** and **myuhc.com®** — give you quick access to resources designed to help you:

- View benefit info, claim details and account balances
- Search network providers and facilities for the type of care you may need
- Access your health plan ID card and add your plan details to your smartphone's digital wallet
- Learn about covered preventive care
- Quickly compare cost estimates before you get care, which may help you save money

Download the **UnitedHealthcare® app** to connect with your plan while you're on the go or sign in from home with **myuhc.com**.

Learn more	Link
<b>Watch video</b> Digital tools to manage your plan (UnitedHealthcare) – This video offers the features and benefits of the UnitedHealthcare app and myuhc.com, including tutorials for how to register for each (3:12)	<a href="https://uhc.care/tpa_video_digitaltools">https://uhc.care/tpa_video_digitaltools</a>
<b>Download flyer</b> Digital tools to keep you connected (UnitedHealthcare)	<a href="https://uhc.care/tpa_flyer_digitalengagement">https://uhc.care/tpa_flyer_digitalengagement</a>
<b>Watch Oxford video</b> Digital tools to manage your plan (Oxford) – This video offers the features and benefits of the UnitedHealthcare app and myuhc.com, including tutorials for how to register for each (3:02)	<a href="https://uhc.care/oxf_video_plantools">https://uhc.care/oxf_video_plantools</a>
<b>Download Oxford flyer</b> Digital tools to keep you connected (Oxford)	<a href="https://uhc.care/oxf_flier_digitaltools">https://uhc.care/oxf_flier_digitaltools</a>





# **Our most common UnitedHealthcare medical plans**





# UnitedHealthcare Charter plan

Highlights of the UnitedHealthcare Charter® plan include:

- This plan requires you to choose network primary care physicians (PCPs) for you and each covered family member. A PCP is your health guide — they're the person who can help connect you to the care you need
- Out-of-network providers, facilities and services are not covered
- Referrals are required to see a network specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_charter">https://uhc.care/tpa_web_charter</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_charter">https://uhc.care/tpa_network_charter</a>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Charter Plus plan

Highlights of the UnitedHealthcare Charter® Plus plan include:

- This plan requires you to choose network primary care physicians (PCPs) for you and each covered family member. A PCP is your health guide — they're the person who can help connect you to the care you need
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- Referrals to see a specialist are not needed, but help ensure the highest coverage
- Preventive care in the network is covered at 100%<sup>1</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_charterplus">https://uhc.care/tpa_web_charterplus</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_charterplus">https://uhc.care/tpa_network_charterplus</a>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Choice plan

Highlights of the UnitedHealthcare Choice plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Out-of-network providers, facilities and services are not covered
- No referrals needed to see a specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_choice">https://uhc.care/tpa_web_choice</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_choice">https://uhc.care/tpa_network_choice</a>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Choice Advanced plan

Highlights of the UnitedHealthcare Choice Advanced plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Choose Tier 1 doctors and specialists for care at a lower cost<sup>1</sup>
- Out-of-network providers, facilities and services are not covered
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>2</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_choiceadvanced">https://uhc.care/tpa_web_choiceadvanced</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_choiceadvanced">https://uhc.care/tpa_network_choiceadvanced</a>

<sup>1</sup>Tier 1 providers may be subject to change. Visit [myuhc.com](https://myuhc.com)<sup>®</sup> for the most current information or call the number on your health plan ID card.

<sup>2</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Choice Direct plan

Highlights of the UnitedHealthcare Choice Direct plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Choose Tier 1 doctors and specialists for care at a lower cost<sup>1</sup>
- Out-of-network providers, facilities and services are not covered
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>2</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_choicedirect">https://uhc.care/tpa_web_choicedirect</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_choicedirect">https://uhc.care/tpa_network_choicedirect</a>

<sup>1</sup>Tier 1 providers may be subject to change. Visit [myuhc.com](https://myuhc.com)<sup>®</sup> for the most current information or call the number on your health plan ID card.

<sup>2</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Choice Plus plan

Highlights of the UnitedHealthcare Choice Plus plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_choiceplus">https://uhc.care/tpa_web_choiceplus</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_choiceplus">https://uhc.care/tpa_network_choiceplus</a>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Choice Plus Advanced plan

Highlights of the UnitedHealthcare Choice Plus Advanced plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Choose Tier 1 doctors and specialists for care at a lower cost<sup>1</sup>
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>2</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_choiceplusadvanced">https://uhc.care/tpa_web_choiceplusadvanced</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_choiceplusadvanced">https://uhc.care/tpa_network_choiceplusadvanced</a>

<sup>1</sup>Tier 1 providers may be subject to change. Visit [myuhc.com](https://myuhc.com)<sup>®</sup> for the most current information or call the number on your health plan ID card.

<sup>2</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Health Plan coverage provided by UnitedHealthcare of New Mexico, Inc.





# UnitedHealthcare Choice Plus Direct plan

Highlights of the UnitedHealthcare Choice Plus Direct plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_choiceplusdirect">https://uhc.care/tpa_web_choiceplusdirect</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_choiceplusdirect">https://uhc.care/tpa_network_choiceplusdirect</a>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Choice Plus Premier plan

Highlights of the UnitedHealthcare Choice Plus Premier plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Choose Tier 1 doctors and specialists for care at a lower cost<sup>1</sup>
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>2</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_choicepluspremier">https://uhc.care/tpa_web_choicepluspremier</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_choicepluspremier">https://uhc.care/tpa_network_choicepluspremier</a>

<sup>1</sup>Tier 1 providers may be subject to change. Visit [myuhc.com](https://myuhc.com)<sup>®</sup> for the most current information or call the number on your health plan ID card.

<sup>2</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Core plan

Highlights of the UnitedHealthcare Choice Plus Premier plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_whyuhc_core">https://uhc.care/tpa_whyuhc_core</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_whyuhc_coresearch">https://uhc.care/tpa_whyuhc_coresearch</a>

{IMPORTANT: If HMO or FI enter the license exactly as stated on the bottom right-hand corner of your benefit summary [HERE](#) (Example: FI: UnitedHealthcare Insurance Company or HMO: UnitedHealthcare of STATE, Inc). Once entered, delete instructional copy.}

<sup>1</sup>By most plans in our network. 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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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](https://myuhc.com)<sup>®</sup>.





# UnitedHealthcare Navigate plan

Highlights of the UnitedHealthcare Navigate plan include:

- This plan requires you to choose network primary care physicians (PCPs) for you and each covered family member. A PCP is your health guide — they're the person who can help connect you to the care you need
- Out-of-network providers, facilities and services are not covered
- Referrals are required to see a network specialist
- Preventive care in the network is covered at 100%\*

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_whyuhc_navigate">https://uhc.care/tpa_whyuhc_navigate</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_whyuhc_navigatesearch">https://uhc.care/tpa_whyuhc_navigatesearch</a>

\*By most plans in our network 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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare NexusACO OA plan

Highlights of the UnitedHealthcare NexusACO® Open Access (OA) plan include:

- This plan requires you to choose network primary care physicians (PCPs) for you and each covered family member. A PCP is your health guide — they're the person who can help connect you to the care you need\*
- Choose Tier 1 doctors and specialists for care at a lower cost<sup>1</sup>
- Out-of-network providers, facilities and services are not covered
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>2</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_nexusacooopenaccess">https://uhc.care/tpa_web_nexusacooopenaccess</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_nexusacooopenaccess">https://uhc.care/tpa_network_nexusacooopenaccess</a>

UnitedHealth Premium® is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. Visit the **UnitedHealthcare app** for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

\*PCP selection is not a requirement in Texas for insurance licensed products.

<sup>1</sup>Tier 1 providers may be subject to change. Visit the UnitedHealthcare app for the most current information.

<sup>2</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare NexusACO OAP plan

Highlights of the UnitedHealthcare NexusACO® OAP plan include:

- This plan requires you to choose network primary care physicians (PCPs) for you and each covered family member. A PCP is your health guide — they're the person who can help connect you to the care you need\*
- Choose Tier 1 doctors and specialists for care at a lower cost<sup>1</sup>
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>2</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_nexusacopenaccessplus">https://uhc.care/tpa_web_nexusacopenaccessplus</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_nexusacopenaccessplus">https://uhc.care/tpa_network_nexusacopenaccessplus</a>

UnitedHealth Premium® is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. Visit the **UnitedHealthcare app** for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

\*PCP selection is not a requirement in Texas for insurance licensed products.

<sup>1</sup>Tier 1 providers may be subject to change. Visit the UnitedHealthcare app for the most current information.

<sup>2</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Select plan

Highlights of the UnitedHealthcare Select plan include:

- This plan does not require you to choose network primary care physicians (PCPs) for you and each covered family member, but you're encouraged to do so. A PCP is your health guide — they're the person who can help connect you to the care you need. If you don't select one when enrolling, we'll automatically provide one for you.
- Out-of-network providers, facilities and services are not covered
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_select">https://uhc.care/tpa_web_select</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_select">https://uhc.care/tpa_network_select</a>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Select Plus plan

Highlights of the UnitedHealthcare Select Plus plan include:

- This plan does not require you to choose network primary care physicians (PCPs) for you and each covered family member, but you're encouraged to do so. A PCP is your health guide — they're the person who can help connect you to the care you need. If you don't select one when enrolling, we'll automatically provide one for you.
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

Learn more	Link
View plan website	<a href="https://uhc.care/tpa_web_selectplus">https://uhc.care/tpa_web_selectplus</a>
See if your provider is in the network	<a href="https://uhc.care/tpa_network_selectplus">https://uhc.care/tpa_network_selectplus</a>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# UnitedHealthcare Benefit Ally

UnitedHealthcare Benefit Ally® is an employer-provided medical and supplemental bundle that pays you a financial benefit for qualified medical events – and it’s included at no additional cost to you. With Benefit Ally, the benefits are clear:

- There are no claims to file or receipts to submit
- You can use the money any way you like
- It’s included with your plan – so you don’t have to pay anything extra

Some of the covered services and medical issues include:

- Accidents such as ambulances, emergency room visits, urgent care, x-rays or MRIs and follow-up provider visits
- Critical illnesses\* such as cancer, heart attack and stroke
- Hospital indemnity such as hospital or intensive care unit (ICU) admissions and stays

Learn more	Link
<b>View the Benefit Ally website</b> The faster, easier way to get your benefit payout	<a href="https://uhc.care/tpa_web_beneficially">https://uhc.care/tpa_web_beneficially</a>
<b>Watch video</b> Learn more about Benefit Ally (1:57)	<a href="https://uhc.care/tpa_video_beneficially">https://uhc.care/tpa_video_beneficially</a>

Not available or for use in Arizona, Connecticut, New Mexico, New York and Vermont.

UnitedHealthcare Benefit Ally® offers Accident Protection, Critical Illness, and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered “minimum essential coverage” under the Affordable Care Act and therefore none of the products satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. 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 your insurance agent or the company. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT. Health insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

\*Not a complete list of covered illnesses. Review your official plan documents for the detailed list.





# Our most common Oxford medical plans





# Oxford Freedom PPO plan

Highlights of the Oxford Freedom preferred provider organization (PPO) plan:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- No referrals needed to see a specialist
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- Preventive care in the network is covered at 100%<sup>1</sup>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.

# Oxford Freedom EPO plan

Highlights of the Oxford Freedom EPO plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Out-of-network providers, facilities and services are not covered
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.





# Oxford Liberty PPO plan

Highlights of the Oxford Liberty PPO plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.

# Oxford Liberty EPO plan

Highlights of the Oxford Liberty EPO plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Out-of-network providers, facilities and services are not covered
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.





# Surest





# Surest

Highlights of the Surest plan include:

- This plan does not require you to choose network primary care provider (PCP)
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- A digital-first approach with the Surest app that shows actual prices (not estimates) and allows you to compare treatment options before scheduling care
- This is a copay-only plan with no deductible and no coinsurance
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%<sup>1</sup>

Learn more	Link
<b>View Surest website</b> Learn how the Surest plan works	Surest.com/plan?accesscode=FI{XXXX} (Insert unique customer URL provided by the account representative for Surest)
<b>Watch video</b> Learn more about Surest (1:38)	https://uhc.care/tpa_video_surest

{Text} indicates areas where member data is needed to personalize the content.

**Benefit Administrator:** For more information about Surest, email content to share with enrollees and more grab-and-go content, check out the **Surest Open Enrollment Toolkit**.

<sup>1</sup>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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

**Fully Insured – National:** Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or its affiliates.

**Fully Insured – specific market(s):**

**Most states** - Insurance coverage provided by UnitedHealthcare Insurance Company. Administrative services provided by UnitedHealthcare Services, Inc. or its affiliates.

**CA** - Insurance coverage provided by UnitedHealthcare Benefits Plan of California. Administrative services provided by United HealthCare Services, Inc. or its affiliates.

**KY** - Insurance coverage provided by United Healthcare of Kentucky, Ltd. Administrative services provided by United HealthCare Services, Inc. or its affiliates.





**IL** - Insurance coverage provided by UnitedHealthcare Insurance Company of Illinois. Administrative services provided by United HealthCare Services, Inc. or its affiliates.

**CA specific:**

**All Fully Insured Plans in California:** If medically appropriate care from a qualified provider cannot be provided within the network, we will arrange for the required care with an available and accessible out-of-network provider. You will only be responsible for paying the cost sharing in an amount equal to the cost sharing you would have otherwise paid for that service or a similar service if you had received the Covered Health Care Service from a network provider.

**Surest Fully Insured Plans in California:** A complete network and timely access to care may only be available by obtaining treatment through providers available at the maximum copayment shown for each service at the lowest cost-sharing tier. While some network providers are available at lower copayments (reduced cost-sharing rates), there is no guarantee of a complete network or timely access to care at any specific reduced cost-sharing rate.

**Level-Funded only:** Administrative services provided by United HealthCare Services, Inc. or its affiliates, including United HealthCare Service LLC in NY. Stop-loss insurance underwritten by UnitedHealthcare Insurance Company or its affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.





# Pharmacy





# Understanding your pharmacy benefits

Optum Rx® is your plan's pharmacy care services manager and is committed to helping provide you with easier and lower-cost ways to get the medication you need. Whether you're at home or on the go, Optum Rx is designed to help make it easier to manage your medications — and save on them, too.

- Access thousands of retail pharmacies
- Save when you use a network pharmacy
- {Better understand your coverage limits}
- {Take advantage of home delivery for maintenance medications}

By using one of our digital tools, like **myuhc.com** or the **UnitedHealthcare app**, you can find and compare medication costs, locate a network pharmacy nearby, manage your home delivery orders, and view lower-cost alternatives through the prescription drug list, or PDL. A PDL gives you a list of commonly prescribed medications and lets you know which ones are covered by your plan. The PDL also arranges medications by tiers, from typically lower-cost generic drugs on Tier 1 to higher-priced brand name ones on higher tier levels. You can use the PDL to discuss lower-cost options with your doctor.

Learn more	Link
<b>Watch video</b> Learn about Optum Rx (UnitedHealthcare) (1:46)	<a href="https://uhc.care/tpa_video_optumrx">https://uhc.care/tpa_video_optumrx</a>
<b>Watch Oxford video</b> Learn about Optum Rx (Oxford) (1:46)	<a href="https://uhc.care/oxf_video_optumrx">https://uhc.care/oxf_video_optumrx</a>

{Text} indicates areas where member data is needed to personalize the content.

Optum Rx® is an affiliate of United HealthCare Insurance Company.





# Financial accounts





# Health savings account

- A health savings account (HSA) is a personal bank account that can be used to help you save and pay for covered health care services and qualified medical expenses such as doctor office visits, prescriptions, eyeglasses and contacts
- It's a bank account with tax advantages – you can build savings for retirement and health care expenses
- There's no “use it or lose it” rule, and you get to keep it even if you change health plans, change employers or retire
- The money is there when you need it, use your Optum Financial debit Mastercard to pay at the pharmacy, doctor's office or at locations that accept Mastercard. You can also use your card for online purchases as long as it's a qualified expense

Learn more	Link
<b>Watch video</b> Learn more about a health savings account (UnitedHealthcare) (1:46)	<a href="https://uhc.care/tpa_video_hsa">https://uhc.care/tpa_video_hsa</a>
<b>Download UnitedHealthcare flyer</b>	<a href="https://uhc.care/tpa_flyer_hsa">https://uhc.care/tpa_flyer_hsa</a>
<b>Download Oxford flyer</b>	<a href="https://uhc.care/oxf_flyer_hsa">https://uhc.care/oxf_flyer_hsa</a>

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.

{UnitedHealthcare disclaimer;} The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

{Oxford disclaimer;} The Oxford plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.





# Health care flexible spending account

- A flexible spending account (FSA) allows you to set aside pretax dollars from each paycheck to help you pay for eligible out-of-pocket medical expenses throughout the plan year including:
  - Doctor visits and procedures, including copays, coinsurance and deductibles
  - Eyeglasses, contact lenses and vision exams
  - Dental treatments, including X-rays, cleanings, fillings and orthodontic treatment
  - Covered prescriptions
- You choose how much money to put into your FSA
- You don't have to pay taxes on this money
- Both the IRS and your employer can limit the amount you contribute
- There is no carryover of funds from year to year. Be sure to keep your receipts for reimbursement.

Learn more	Link
<b>Watch video</b> Learn more about Flexible Spending Accounts (1:15)	<a href="https://uhc.care/tpa_video_fsa">https://uhc.care/tpa_video_fsa</a>
<b>Download flyer</b>	<a href="https://uhc.care/tpa_flyer_fsa">https://uhc.care/tpa_flyer_fsa</a>

User note: Not available for Oxford FI plans

A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.





# Dependent care flexible spending account

- A dependent care flexible spending account (FSA) lets you set aside money to pay for eligible dependent care expenses. Use a dependent care FSA for eligible childcare and elder care expenses, such as:
  - Before- and after-school programs, including extended care
  - Babysitter expenses (work-related, in your home or someone else's home)
  - Childcare, nanny or au pair costs
  - Nursery school, preschool
  - Adult day care
  - Elder care (work-related, in your home)
  - Travel costs to and from eligible care if provided by your care provider
- There is no carryover of funds from year to year. Be sure to keep your receipts for reimbursement.

User note: Not available for Oxford FI plans

A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

# Limited-purpose flexible spending account

- A limited-purpose flexible spending account (FSA) lets you set aside money to pay or reimburse yourself for eligible dental and vision expenses. To do so, you:
  - Must be enrolled in a high deductible health plan (HDHP) or health savings account (HSA)-eligible plan
  - Can only use funds for eligible dental and vision expenses
  - May be allowed to use funds for eligible dependent care expenses
- There is no carryover of funds from year to year. Be sure to keep your receipts for reimbursement.

User note: Not available for Oxford FI plans

A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.





# Specialty benefits





# UnitedHealthcare Accident Protection plan

## Helps protect you from the unexpected cost of an accident

Even with health insurance, an accidental injury can cost thousands of dollars. The Accident Protection Plan (APP) helps you pay for added costs you may have. The plan covers more than 80 injuries and care services – from burns and concussions to ambulance rides and rehabilitation.

### Highlights of the UnitedHealthcare APP include:

- Lump-sum payment is paid directly to you
- Benefit payment may be used in any way you choose, such as helping pay your mortgage or rent, your deductible or other out-of-pocket expenses
- Coverage is portable so, if you change jobs, you can take the plan with you
- Benefit Assist can help simplify the claim process – and payouts – when you need it\*

Learn more	Link
<b>Watch video</b> Learn more about APP (1:33)	<a href="https://uhc.care/tpa_video_accidentprotection">https://uhc.care/tpa_video_accidentprotection</a>
<b>Download flyer</b>	<a href="https://uhc.care/tpa_flyer_accidentprotection">https://uhc.care/tpa_flyer_accidentprotection</a>

Not for use in New Mexico and New York \*Only use the Benefit Assist bullet if Benefit Assist is included in the plan.

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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

This is a limited benefit policy.

Benefit Assist support requires members to be enrolled in a health plan and supplemental health plan (Accident, Critical Illness or Hospital Indemnity) from UnitedHealthcare. Benefit payments associated with a Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, contact your company or UnitedHealthcare. UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. 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 your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.





# UnitedHealthcare Accidental Death and Dismemberment plan

## Provides your family with additional protection

In addition to life insurance, you can also purchase Accidental Death and Dismemberment (AD&D) coverage, which pays a lump-sum benefit for any covered loss of life or limbs as a result of an accident<sup>1</sup> — whether on or off the job — within 90 days.

## Highlights of the UnitedHealthcare AD&D plan include:

Settling affairs after a death can be overwhelming for loved ones. This plan provides access to resources and support that helps beneficiaries prepare and cope, including:

- Will and trust preparation
- Grief support
- Guidance services
- Fraud resolution

Learn more	Link
<b>Watch video*</b> Learn more about life plans including AD&D (2:33)	<a href="https://uhc.care/tpa_video_add">https://uhc.care/tpa_video_add</a>

\*Video not for use in NY.

<sup>1</sup>The AD&D policy does not typically pay out under the following situations: disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by a physician, driving while intoxicated, engaging in any hazardous activities or travel in a private aircraft. To see the coverage offered through your employer, please review your enrollment materials. Your materials will provide details about coverage amounts available and guarantee issue amounts.

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., in Texas on forms LASD-POL-TX (05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL (05/03) and UHCLD-POL 2/2008. 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 your insurance agent or 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 Basic Life plan

## A way to help take care of your family

A term life insurance that's provided by an employer, basic life is designed to help your family through a difficult time. It may pay a cash benefit directly to the beneficiaries to be used to help cover costs like funeral expenses, mortgage and education. Several valuable services are included as part of the supplemental life insurance plan — at no extra cost — to help you and your beneficiaries.

## Highlights of the UnitedHealthcare Basic Life plan include:

Your life insurance plan provides access to resources and support to help you and your beneficiaries prepare and cope, including:

- Will and trust preparation
- Grief support
- Beneficiary companion
- Fraud resolution

Learn more	Link
<b>Watch video</b> Learn more about Basic Life insurance plans (2:33)	<a href="https://uhc.care/tpa_video_basiclife">https://uhc.care/tpa_video_basiclife</a>
<b>Download flyer</b>	<a href="https://uhc.care/tpa_flyer_basiclife">https://uhc.care/tpa_flyer_basiclife</a>
<b>Life Insurance Calculator</b> How much life insurance is right for you?	<a href="https://uhc.care/tpa_calculator_lifeinsurance">https://uhc.care/tpa_calculator_lifeinsurance</a>

For your specific plan details, including the length (term) of your policy, please see your Certificate of Coverage.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

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., in Texas on forms LASD-POL- TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. 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 your insurance agent or 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 offers group term life insurance through employer sponsored insurance plans. These life insurance policies are not considered investments and do not accrue any cash value. The information displayed above is the result of your inputs into this calculator, and

it is intended to provide an estimated amount of insurance to cover you and your family's needs. This amount should be used as guideline only when determining the amount of life insurance you need to purchase to protect your loved ones.





# UnitedHealthcare Critical Illness plan

## Get financial support during a serious illness

Enrolling in a critical illness protection plan helps give you more financial security if you or a covered family member is diagnosed with a covered illness.

### Highlights of the UnitedHealthcare Critical Illness plan include:

- Benefits are not affected by payments from other insurance benefits
- Lump-sum payment is paid directly to you
- Benefit payment may be used in any way you choose, such as helping pay for your mortgage, rent or other out-of-pocket expenses
- Benefit Assist can help simplify the claim process – and payouts — when you need it\*

Learn more	Link
<b>Watch video</b> Learn more about the Critical Illness protection plan (1:40)	<a href="https://uhc.care/tpa_video_criticalillness">https://uhc.care/tpa_video_criticalillness</a>
<b>Download flyer</b> UnitedHealthcare Critical Illness plan 2023	<a href="https://uhc.care/tpa_flyer_criticalillness">https://uhc.care/tpa_flyer_criticalillness</a>
<b>Download flyer</b> UnitedHealthcare Critical Illness plan 2015	<a href="https://uhc.care/tpa_flyer_2015criticalillness">https://uhc.care/tpa_flyer_2015criticalillness</a>

This is a limited benefit policy. \*Only use the Benefit Assist bullet if Benefit Assist is included in the plan. For coverage details, see official benefit plan documents. Not available in Arizona, New Mexico or New York.

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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, contact your company or UnitedHealthcare.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. 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 your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.





# UnitedHealthcare Benefit Assist

## Ensures claims are proactively identified, processed and paid

Benefit Assist is designed to make the claims process easier. If you're a health plan member and have a supplemental health plan — including the Accident, Critical Illness or Hospital Indemnity Plan — the service is included at no additional cost. It's designed to help make sure you get the benefits you're eligible for — and get them more easily.

### Here's how it works:

- **Review** – Benefit Assist will review your eligible medical claims
- **Support** – If any of your medical claims may qualify for a supplemental health plan benefit payout, you will either be paid automatically or contacted directly\*
- **Connect** – When an eligible claim is found, a Benefit Assistant will reach out to you and help you submit the claim; some claims may be paid automatically

Learn more	Link
<b>Watch video**</b> Learn more about Benefit Assist (1:39)	<a href="https://uhc.care/tpa_video_benefitassist">https://uhc.care/tpa_video_benefitassist</a>
<b>Download flyer</b>	<a href="https://uhc.care/tpa_flyer_benefitassist">https://uhc.care/tpa_flyer_benefitassist</a>

Not for use in Arizona, New Mexico and New York. \*Calls may appear on caller ID as Personify Health, Unknown or an 888 number. \*\*Video not for use in Arizona, New Mexico and New York.

Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, contact your company or UnitedHealthcare.





# UnitedHealthcare Dental INO plan

## Highlights of the UnitedHealthcare Dental In Network Only (INO) plan include:

- See any network dentist
- Referrals to see specialists aren't needed
- Preventive services, including routine exams and cleanings, are covered at little or no cost to you in-network
- 2 routine checkups in a 12-month period
- Orthodontics care coverage is provided in and out of network

## More help for staying healthier

- Adults get oral cancer screenings as part of the preventive care benefit
- Extra dental visits throughout pregnancy and the first 3 months after birth are covered

Learn more	Link
Download flyer	<a href="https://uhc.care/tpa_flyer_dental">https://uhc.care/tpa_flyer_dental</a>

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. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.





# UnitedHealthcare Dental PPO plan

Highlights of the UnitedHealthcare Dental Preferred Provider Organization (PPO) plan include:

- Save with network providers
- No specialty referrals needed
- Coverage for certain preventive procedures

## Additional wellness services

- Enhanced prenatal benefits
- Robust coverage for oral cancer screenings
- Teledentistry coverage provides a clinical consult 24/7, up to 2 times every 12 month-period in addition to your in-office routine check-ups
- Savings on our Discount and Rewards marketplace at [uhc.com/benefithub](https://uhc.com/benefithub)

## Additional plan features

- Adults get oral cancer screenings as part of the preventive care benefit
- Extra benefits during pregnancy and 3 months after delivery covered 100% in network including dental cleanings, nonsurgical gum treatment and gum maintenance (care to keep gums healthy after treatment)\*

Learn more	Link
See if your provider is in the network	<a href="https://uhc.care/tpa_web_dentaldirectory">https://uhc.care/tpa_web_dentaldirectory</a>
Watch video Learn more about UnitedHealthcare Dental Preferred Provider Organization (PPO) plan (1:37)	<a href="https://uhc.care/tpa_video_dentalppo">https://uhc.care/tpa_video_dentalppo</a>
Download flyer	<a href="https://uhc.care/tpa_flyer_dentalppo">https://uhc.care/tpa_flyer_dentalppo</a>

\*Does not apply to your annual maximum.

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. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX and DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX and DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.





# UnitedHealthcare Hospital Indemnity Protection plan

## Helps protect you from the high costs of hospital care

If you receive covered hospital care, the Hospital Indemnity protection plan may pay you directly — in a single, lump-sum payment.

## Highlights of the UnitedHealthcare Hospital Indemnity Protection plan include:

- Works alongside your health plan
- Covered hospital expenses may include hospital admission, hospital confinement, intensive care unit (ICU) admission and ICU confinement

## Use the money any way you choose

- Benefit Assist can help simplify the claim process – and payouts — when you need it\*

Learn more	Link
<b>Watch video</b> Learn more about Hospital Indemnity protection (1:28)	<a href="https://uhc.care/tpa_video_hospitalindemnity">https://uhc.care/tpa_video_hospitalindemnity</a>
<b>Download flyer</b>	<a href="https://uhc.care/tpa_flyer_hipp">https://uhc.care/tpa_flyer_hipp</a>

For coverage details, see official benefit plan documents. Not available in Arizona, New Mexico or New York. \*Only use the Benefit Assist bullet if Benefit Assist is included in the plan.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERTVA, et al. in Virginia. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has 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 your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.





# UnitedHealthcare Long-term Disability plan

## Provides you with wage replacement for an extended time

Long-term Disability insurance provides you with income if you have a qualifying injury or chronic illness keeping you from performing job duties for an extended period of time (typically 90 days or more) \*.

## Highlights of the UnitedHealthcare Long-term Disability plan include:

For eligible Long-term Disability claims, your plan will pay a portion of your paycheck (typically up to 60%) each month. This provides you income replacement to help pay for expenses like rent, medical bills, food and more. With your disability plan, you can rely on:

- Claims support to help you focus on getting well without added stress
- Personal support to help you get back to your job more quickly and safely
- A Member Assistance Program (MAP) to help you and your family with personal and confidential support

## Additional benefits

- Return-to-work and absence support
- Vocational rehabilitation
- Workplace modification
- Lump-sum survivor benefit and Social Security assistance

Learn more	Link
<b>Watch video**</b> Learn more about Long-term Disability (2:31)	<a href="https://uhc.care/tpa_video_ltdisability">https://uhc.care/tpa_video_ltdisability</a>
<b>Download flyer</b>	<a href="https://uhc.care/tpa_flyer_ltdisability">https://uhc.care/tpa_flyer_ltdisability</a>

Not for use in New Mexico or New York. \* Please see your Certificate of Coverage for plan details, including your plan's benefit period. Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. 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 coverage details, call or write your insurance agent or 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 Short-term Disability plan

## Delivers wage replacement for a brief time

The Short-term Disability plan pays a portion of your paycheck each week if there's a qualifying disability as the result of an injury or health event and you're unable to perform your job duties. This means you'll have weekly income to help you and your family pay for expenses like:

- Mortgage or rent
- Medical bills
- Food

## Highlights of the UnitedHealthcare Short-term Disability plan include:

- Receive monthly payments until you return to your job or reach the end of the benefit period, whichever comes first
- You may be able to work part-time and still receive benefit payments
- Have access to disability specialists who can work with you and your employer to help make a successful return to the workplace

Learn more	Link
<b>Watch video*</b> Learn more about Short-term Disability (1:56)	<a href="https://uhc.care/tpa_video_stdisability">https://uhc.care/tpa_video_stdisability</a>
<b>Download flyer</b>	<a href="https://uhc.care/tpa_flyer_stdisability">https://uhc.care/tpa_flyer_stdisability</a>

\*Video not for use in NM or NY. Not for use in NM and NY

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# UnitedHealthcare Supplemental Life Insurance plan

## Provide your family with additional financial protection

Supplemental Life Insurance — UnitedHealthcare’s additional term life insurance plan — provides a benefit payout beyond the basic life insurance plan offered through your employer. This additional cash payout can be used to help pay for funeral expenses, rent, mortgage, education costs and more.

## Highlights of the UnitedHealthcare Supplemental Life Insurance plan include:

Should you pass away, settling your affairs can be overwhelming for your loved ones. Your life insurance plan provides access to resources and support to help you and your beneficiaries prepare and cope, including:

- Will and trust preparation
- Grief support
- Beneficiary Companion
- Fraud resolution

Learn more	Link
<b>Watch video*</b> Learn more about Supplemental Life Insurance (2:33)	<a href="https://uhc.care/tpa_video_suplife">https://uhc.care/tpa_video_suplife</a>
<b>Download flyer</b>	<a href="https://uhc.care/tpa_flyer_supplife">https://uhc.care/tpa_flyer_supplife</a>
<b>Life Insurance Calculator</b> How much life insurance is right for you?	<a href="https://uhc.care/tpa_calculator_lifeinsurance">https://uhc.care/tpa_calculator_lifeinsurance</a>

\*Video not for use in NY. Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

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., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. 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 your insurance agent or 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 offers group term life insurance through employer sponsored insurance plans. These life insurance policies are not considered investments and do not accrue any cash value. The information displayed above is the result of your inputs into this calculator, and it is intended to provide an estimated amount of insurance to cover you and your family's needs. This amount should be used as guideline only when determining the amount of life insurance you need to purchase to protect your loved ones.





# UnitedHealthcare Vision plan

**Offers you a better eye care experience**

**Highlights of the UnitedHealthcare Vision plan include:**

- Complete eye exam, subject to a copayment
- Expanded benefits for women who are pregnant or breastfeeding, as well as covered children up to age 19, at no additional cost
- An allowance to help buy any frame offered by your doctor\*
- Help buying any prescribed contact lenses
- A contact lens fitting and up to 2 follow-up visits<sup>1</sup>

Our large provider network includes well known retailers, private practice providers, and specialty online retailers.

## **Employers with integrated vision**

To find a network eye doctor and to see what's covered, go to **myuhc.com**<sup>®</sup> or call Vision Customer Care at 1-800-638-3120 toll-free, 8 a.m.–11 p.m. ET, Monday–Friday, 9 a.m. – 6:30 pm ET Saturday.

## **Employers with vision only**

To find a network eye doctor and to see what's covered, go to **myuhcvision.com**<sup>®</sup>

Learn more	Link
<b>View plan website</b>	<a href="https://uhc.care/tpa_web_myuhcvision">https://uhc.care/tpa_web_myuhcvision</a>
<b>Watch video</b> Learn more about vision plans (2:14)	<a href="https://uhc.care/tpa_video_vision">https://uhc.care/tpa_video_vision</a>
<b>Download flyer</b>	<a href="https://uhc.care/tpa_flyer_visionwelcome">https://uhc.care/tpa_flyer_visionwelcome</a>

Note: You don't need an ID card to use your vision benefits. \*Plans may vary. Check your coverage at myuhcvision.com to verify benefits.

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. Plans sold in Texas use policy form number VPOL.06.TX , VPOL.13.TX or VPOL.18.TX and associated COC form number VCOC.INT.06.TX, VCOC.CER.13.TX or VCOC.18.TX . Plans sold in Virginia use policy form number VPOL.06.VA, VPOL.13.VA or VPOL.18.VA and associated COC form number VCOC.INT.06.VA, VCOC.CER.13.VA or VCOC.18.VA. 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 either your broker or the company.





# Additional benefits





# 24/7 Virtual Visits

## Make care more convenient with 24/7 Virtual Visits

With 24/7 Virtual Visits\*, you can connect to a board-certified provider by phone or video\* – on **myuhc.com**® or the UnitedHealthcare app. Providers can treat a wide range of non-emergency health conditions – and may even prescribe medication as needed.\*\*

Learn more	Link
<b>Watch video</b> Learn more about 24/7 Virtual Visits (UnitedHealthcare) (0:52)	<a href="https://uhc.care/tpa_video_virtualvisits">https://uhc.care/tpa_video_virtualvisits</a>
<b>Watch Oxford video</b> Learn more about Oxford additional benefit programs (5:04)	<a href="https://uhc.care/oxf_video_wellness">https://uhc.care/oxf_video_wellness</a>

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

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. Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.





# Behavioral Health Solutions

## Support for emotional well-being

Whether you're in a time of greater need or want to work on personal growth, you can get connected to self-help digital tools, in-person or virtual behavioral health providers and more. These resources and programs are designed to help with a variety of concerns – from addressing depression and anxiety to working through emotional issues or grief to getting legal or financial help and more.

Learn more	Link
<b>Watch video</b> Learn more about Behavioral Health Solutions (UnitedHealthcare) (1:40)	<a href="https://uhc.care/tpa_video_bh">https://uhc.care/tpa_video_bh</a>

User note: Not available for Oxford LF plans

The information and therapeutic approaches in this article are provided for informational and/or educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services.





# Cancer Support Program

## Support for coping with cancer

A cancer diagnosis can bring on a range of emotions and concerns. The Cancer Support Program helps connect you and your family with personal care nurses and advocates. They'll help you understand your diagnosis, share information that may help you make more informed decisions about your care and find emotional support for you and your family members.

Learn more	Link
<b>Watch video</b> Learn more about the Cancer Support Program (UnitedHealthcare) (0:44)	<a href="https://uhc.care/tpa_video_cancersupport">https://uhc.care/tpa_video_cancersupport</a>

User note: Not available for Oxford LF plans

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.





# Calm Health

## Mental health support at your pace

You may have heard about or even used the Calm Health app. Now you have access to its most popular features and much more with Calm Health. Available through your benefits, it includes content written by licensed psychologists.

Work toward wellbeing goals like:

- Better sleep
- Building skills to manage stress
- Developing resiliency
- Starting and building a mindfulness habit

It's all self-guided, so you can go at your own pace.

Learn more	Link
<b>Watch video</b> Learn more about Calm Health (UnitedHealthcare) (1:06)	<a href="https://uhc.care/tpa_video_calmhealth">https://uhc.care/tpa_video_calmhealth</a>

User note: Not available for Oxford LF plans

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product.

Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia and West Virginia due to regulatory filings.





# Care Cash

## Get help paying for care

Care Cash® is a preloaded debit card that may help pay for certain out-of-pocket expenses — like seeing your provider. Your card comes loaded with \$200 for individual or \$500 for family plans, and it can be used in place of a credit or debit card to help pay for program-eligible network expenses, including UnitedHealth Premium® Care Providers for primary and specialty care, 24/7 Virtual Visits and urgent care.

Learn more	Link
<b>Watch video</b> Learn more about Care Cash (UnitedHealthcare) (0:53)	<a href="https://uhc.care/tpa_video_carecash">https://uhc.care/tpa_video_carecash</a>

User note: Not available for Oxford LF plans

Care Cash provides a pre-loaded debit card which can be used toward cost-sharing for certain network 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.

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.

{Use for UnitedHealthcare Disclaimer for UnitedHealth Premium®:} UnitedHealth Premium® is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visitmyuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her.

{Use for Oxford Disclaimer for UnitedHealth Premium®:} UnitedHealth Premium® is a resource for informational purposes only. Designations are displayed in Oxford online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc.





# Centers of Excellence

## Offers access to leading health care facilities

If you have a special condition, our Centers of Excellence (COE) network provides help finding a doctor and medical center as well as help with understanding your illness. COEs are intended to complement local hospital and physician care by helping you get access to care.

Learn more	Link
<b>Watch video</b> Learn more about Centers of Excellence (UnitedHealthcare) (0:48)	<a href="https://uhc.care/tpa_video_coe">https://uhc.care/tpa_video_coe</a>

User note: Not available for Oxford FI or LF plans

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.





# Employee Assistance Program

## It helps to have someone to talk to

Your Employee Assistance Program (EAP) offers access to personalized support, resources and no-cost referrals. It's confidential one-on-one in-the-moment support from a master's-level specialist and includes 3 free therapy visits (in person or virtual) per issue per year. EAP helps you and your family with a range of issues, including:

- Address depression, stress, anxiety or substance use issues
- Improve relationships at home or work
- Work through emotional issues or grief
- Get legal or financial assistance
- Guidance to relevant community and social resources (including child and elder care services)

Learn more	Link
<b>Watch video</b> Learn more about EAP (0:56)	<a href="https://uhc.care/tpa_video_eap">https://uhc.care/tpa_video_eap</a>

User note: Not available for Oxford FI or LF plans. EAP will be available to Oxford FI on 1/1/2026

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.





# Maternity support

## Get support throughout your pregnancy

Maternity support provides expectant mothers with information and support before, during and after pregnancy at no additional cost, as part of your health plan. Learn steps that may help lead to a healthier pregnancy and birth, with resources and online video courses covering trimester benchmarks, nutrition, exercise, breastfeeding, postpartum and more.

Learn more	Link
<b>Watch video</b> Learn more about maternity support (UnitedHealthcare) (0:48)	<a href="https://uhc.care/tpa_video_maternity">https://uhc.care/tpa_video_maternity</a>

User note: Not available for Oxford FI or LF plans

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. UnitedHealthcare makes no representation or warrant with regard to the accuracy of the information presented. If you believe that you may have any emergency medical condition you should immediately call 9-1-1. Participants should consult an appropriate health care professional to determine what may be right for them. If you have questions about the information presented or questions about health care services, supplies, or treatments, you should consult your health care provider before making any health care decisions. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30% of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.





# Member support

## Support with a personal touch

Quickly connect with an Advocate over the phone, or chat via the UnitedHealthcare® app or myuhc.com – someone who can provide you with for information and support to help you understand your benefits and claims, make more informed decisions about your health and access the care that helps fits your needs.

Advocates are available Monday through Friday during business hours.

Learn more	Link
<b>Watch video</b> Learn more about member support (UnitedHealthcare) (0:44)	<a href="https://uhc.care/tpa_video_membersupport">https://uhc.care/tpa_video_membersupport</a>
<b>Watch Oxford video</b> Learn more about Oxford additional benefit programs (5:04)	<a href="https://uhc.care/oxf_video_wellness">https://uhc.care/oxf_video_wellness</a>

Advocate4Me® should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/ or Amendments) your coverage documents govern.





# One Pass Select

## Find your fit with One Pass Select®

With One Pass Select, you can access a nationwide network of gyms, including fitness centers and boutique studios. Choose your membership tier — starting at less than \$1 per day — and then you'll be able to visit any gym location within your tier. One Pass Select gives you the flexibility to change tiers monthly or cancel at any time.

Learn more	Link
<b>Watch video</b> Learn more about One Pass Select (UnitedHealthcare) (0:55)	<a href="https://uhc.care/tpa_video_onepass">https://uhc.care/tpa_video_onepass</a>
<b>Watch Oxford video</b> Learn more about Oxford additional benefit programs (5:04)	<a href="https://uhc.care/oxf_video_wellness">https://uhc.care/oxf_video_wellness</a>

One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico) it features a subscription based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription based nationwide gym network, digital fitness and grocery delivery service. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.





# Preventive care

## Helps make sure everything checks out

Preventive care — such as routine annual checkups and certain recommended screenings and immunizations — is covered by most health plans for \$0 out-of-pocket when you see network providers. A preventive care visit may be a good time to help establish your relationship with your primary care provider and create a connection for future medical services.

Learn more	Link
<b>Watch video</b> Learn more about preventive care (UnitedHealthcare) (0:50)	<a href="https://uhc.care/tpa_video_preventivecare">https://uhc.care/tpa_video_preventivecare</a>
<b>Watch Oxford video</b> Learn more about Oxford additional benefit programs (5:04)	<a href="https://uhc.care/oxf_video_wellness">https://uhc.care/oxf_video_wellness</a>

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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.





# Quit For Life

## Supports members on their tobacco-free journey

With a coach on your side, it may be easier to leave tobacco behind. The Quit For Life® program includes access to a Quit Coach®, a mobile app and more to help you customize a quit plan and go tobacco-free.

Learn more	Link
<b>Watch video</b> Learn more about Quit For Life (UnitedHealthcare) (0:47)	<a href="https://uhc.care/tpa_video_quitforlife">https://uhc.care/tpa_video_quitforlife</a>
<b>Watch Oxford video</b> Learn more about Oxford additional benefit programs (5:04)	<a href="https://uhc.care/oxf_video_wellness">https://uhc.care/oxf_video_wellness</a>

The Quit For Life® program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.





# Real Appeal

## Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal®, an online weight management support program. It's designed to help you live a healthier life with online coaching, access to online fitness content, tools to track your progress and more.

Learn more	Link
<b>Watch video</b> Learn more about Real Appeal (UnitedHealthcare) (0:51)	<a href="https://uhc.care/tpa_video_realappeal">https://uhc.care/tpa_video_realappeal</a>
<b>Watch Oxford video</b> Learn more about Oxford additional benefit programs (5:04)	<a href="https://uhc.care/oxf_video_wellness">https://uhc.care/oxf_video_wellness</a>

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.





# Sweat Equity

## Get rewarded for exercising

With the Sweat Equity® program, you may earn up to \$200 every 6 months for meeting program exercise requirements. To get rewarded, complete a total of 50 cardio workouts in a 6-month period<sup>1</sup>, and then send in a reimbursement form. Qualifying workouts include:

- Gym visits
- Fitness classes and events

Sweat Equity is designed to help motivate you to take steps toward a healthier lifestyle.

Learn more	Link
<b>Watch video</b> Learn more about Sweat Equity (UnitedHealthcare) (0:44)	<a href="https://uhc.care/tpa_video_oxf_sweatequity">https://uhc.care/tpa_video_oxf_sweatequity</a>
<b>Download flyer</b> Learn more about Sweat Equity (Oxford)	<a href="https://oneconnect.uhc.com/content/dam/oneconnect/legacy-ctm/ctm-document-assets/oxford-sweat-equity-program-member-flier.pdf?rld=1194913775">https://oneconnect.uhc.com/content/dam/oneconnect/legacy-ctm/ctm-document-assets/oxford-sweat-equity-program-member-flier.pdf?rld=1194913775</a>
<b>Watch Oxford video</b> Learn more about Oxford additional benefit programs (5:04)	<a href="https://uhc.care/oxf_video_wellness">https://uhc.care/oxf_video_wellness</a>

User note: This benefit is available to members of select fully insured groups only

<sup>1</sup>Regardless of where they reside, Sweat Equity is available only to active members (subscribers and their covered spouses/domestic partners and their other covered dependents (e.g., children) aged 13 and older) of:

- New York situs UnitedHealthcare fully insured small and large group plans
- New York situs Oxford fully insured small and large group plans
- New Jersey situs UnitedHealthcare fully insured large group (51+) plans
- New Jersey situs Oxford fully insured small and large group plans
- Connecticut situs Oxford fully insured small and large group plans

Sweat Equity 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.





# Transplant resource services

## Supports members in need of a transplant

The transplant resource services program will connect you to a Transplant Center of Excellence (COE) and experienced nurses to help coordinate with your doctors throughout your care. The program gives you access to travel assistance and expert clinical support to help inform you on treatment plan options.

Learn more	Link
<b>Watch video</b> Learn more about transplant resource services (UnitedHealthcare) (0:50)	<a href="https://uhc.care/tpa_video_transplant">https://uhc.care/tpa_video_transplant</a>

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.





# UnitedHealthcare Rewards

## Get in on UHC Rewards

Get more out of your health plan with UnitedHealthcare Rewards, where you can earn rewards for things you may already be doing. The activities you go for are up to you.

Learn more	Link
<b>Watch video</b> Learn more about UHC Rewards (0:56)	<a href="https://uhc.care/tpa_video_uhcrewards">https://uhc.care/tpa_video_uhcrewards</a>
<b>Watch Oxford video</b> Learn more about Oxford additional benefit programs (5:04)	<a href="https://uhc.care/oxf_video_wellness">https://uhc.care/oxf_video_wellness</a>

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.

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.





# Vital Medication Program

## No out-of-pocket costs on preferred insulin and other vital drugs

The Vital Medication Program\* offers these select prescription drugs at no additional cost. This means there may be no out-of-pocket cost, copay or deductible on select prescription drugs that may be essential to your health. Select prescription drugs include:

- Insulin – rapid, short-and long-acting for diabetes
- Epinephrine – allergic reactions
- Glucagon – hypoglycemia (low blood sugar)
- Naloxone – opioid overuse
- Albuterol – asthma

After your health plan is effective, sign in to **myuhc.com**® to find the program drug list for details.

\*Available to eligible members. Check your coverage details at [myuhc.com/rx](https://myuhc.com/rx)

If you are not currently enrolled with a UnitedHealthcare or Oxford pharmacy benefit coverage, you may access your health plan's member website for additional information during your open enrollment period or you may contact your employer or health plan for additional information. 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 and Oxford plans.





# Wellos

## Personalize your wellness journey with a program that's all about you

Wellos uses smart coaching technology to personalize your health journey and work with your lifestyle.

- **Your goals, your way.** Wellos responds to what you learn, what you eat, what you need and what you know
- **Tracking that teaches.** Get a weekly insights report and recommendations based on your personal habits
- **Connect with a coach.** Message the Wellos team to get support

Learn more	Link
<b>Watch video</b> Learn more about Wellos (0:59)	<a href="https://uhc.care/tpa_video_wellos">https://uhc.care/tpa_video_wellos</a>
<b>Watch Oxford video</b> Learn more about Oxford additional benefit programs (5:04)	<a href="https://uhc.care/oxf_video_wellness">https://uhc.care/oxf_video_wellness</a>

User note: Not available for Oxford LF plans

Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 1:1 live coaching, is available for purchase for certain groups (buy-up option not available in HI, MT and NM). 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 with an appropriate health care professional to determine what may be right for you.





# Messaging and content: open enrollment & ongoing engagement





# Messaging and content guide

The linked chart below includes a variety of communication topics with assets such as videos, websites, fliers and more for suggested release in 3 main time frames:

1. During open enrollment
2. Open enrollment confirmation, after plan election
3. Ongoing member engagement, first quarter of a member's plan

This helpful resource is to provide enrollees and members with helpful information for each time frame.

Topic	Time frame		
	During open enrollment	Open enrollment confirmation	Ongoing member engagement
Choosing a health plan	✓		
Why UnitedHealthcare?	✓		
Medical – Option 1, Option 2 or Option 3	✓		
Dental only	✓		
Vision only	✓		
Financial protection only	✓		
Let's get connected	✓		
Open enrollment confirmation		✓	
Medical		✓	
Medical and vision		✓	
Vision		✓	
Dental		✓	
Financial protection		✓	
Digital engagement		✓	
Transferring care (Send first 30 days)			✓
Compare costs before accessing care			✓
Network provider			✓
Preventive care			✓





# Messaging and content: during open enrollment





# Choosing a health plan

Timing: during open enrollment

Subject line: Need help choosing a health plan?

Consider these 4 tips during enrollment to best support your needs.

Learn more	Link
<b>Watch video</b> Tips to Choosing a Health Plan (UnitedHealthcare) (3:31)	<a href="https://uhc.care/tpa_ae_video_choosingahealthplan">https://uhc.care/tpa_ae_video_choosingahealthplan</a>
<b>Watch video</b> Tips to Choosing a Health Plan (Oxford) (4:09)	<a href="https://uhc.care/oxf_video_tips">https://uhc.care/oxf_video_tips</a>





# Why UnitedHealthcare?

Timing: during open enrollment

Subject line: Interested in learning more about {UnitedHealthcare} {Oxford}?

See what sets {UnitedHealthcare} {Oxford} apart — from its large network of providers to a mobile app that lets you manage your benefits anytime, anywhere.

Learn more	Link
<b>Watch video</b> Value of UnitedHealthcare – see what sets UnitedHealthcare apart (3:06)	<a href="https://uhc.care/tpa_video_whyuhc">https://uhc.care/tpa_video_whyuhc</a>
<b>Watch video</b> Why Oxford? (1:05)	<a href="https://uhc.care/oxf_video_whyoxford">https://uhc.care/oxf_video_whyoxford</a>

Subject line: See what sets {UnitedHealthcare} {Oxford} apart

From its large network of providers to a mobile app that lets you manage your benefits anytime, anywhere, {UnitedHealthcare} {Oxford} is working every day to take good care of you.

Learn more	Link
<b>Watch video</b> Value of UnitedHealthcare – see what sets UnitedHealthcare apart (3:06)	<a href="https://uhc.care/tpa_video_whyuhc">https://uhc.care/tpa_video_whyuhc</a>
<b>Watch video</b> Why Oxford? (1:05)	<a href="https://uhc.care/oxf_video_whyoxford">https://uhc.care/oxf_video_whyoxford</a>





# Medical

Timing: during open enrollment, suggested content for open enrollment reminder communications

Subject line - option 1: Need more support?

Follow these tips to help find the {UnitedHealthcare} {Oxford} health plan that best supports your needs.

Learn more	Link
<b>Watch video</b> Tips to Choosing a health plan (UnitedHealthcare, no pharmacy) (3:31)	<a href="https://uhc.care/tpa_video_choosingahealthplan">https://uhc.care/tpa_video_choosingahealthplan</a>
<b>Watch video</b> Why Oxford? (1:05)	<a href="https://uhc.care/oxf_video_whyoxford">https://uhc.care/oxf_video_whyoxford</a>

Subject line - option 2: Need more support?

See what sets {UnitedHealthcare} {Oxford} apart — from its large network of providers to a mobile app that lets you manage your benefits anytime, anywhere.

Learn more	Link
<b>Watch video</b> Value of UnitedHealthcare – see what sets UnitedHealthcare apart (3:06)	<a href="https://uhc.care/tpa_video_whyuhc">https://uhc.care/tpa_video_whyuhc</a>
<b>Watch video</b> Tips to Choosing a health plan (Oxford, with pharmacy) (4:09)	<a href="https://uhc.care/oxf_video_tips">https://uhc.care/oxf_video_tips</a>





# Dental only

Timing: during open enrollment, suggested content for open enrollment reminder communications

Dental health is an important part of your overall health. Dental plans can help you plan and budget for the costs of dental care. With a variety of plans available, you can find basic dental coverage for general dental care or choose coverage for major care, such as dental implants.

Learn more	Link
<b>Watch video</b> Dental PPO Plan (1:37)	<a href="https://uhc.care/tpa_video_dentalppoortho">https://uhc.care/tpa_video_dentalppoortho</a>

# Vision only

Timing: during open enrollment, suggested content for open enrollment reminder communications

Vision insurance is designed to help you cover and budget for ongoing vision care expenses like routine eye exams, prescription glasses and contact lenses.

Learn more	Link
<b>Watch video</b> Vision Plan (2:14)	<a href="https://uhc.care/tpa_video_vision">https://uhc.care/tpa_video_vision</a>





# Financial protection only

Timing: during open enrollment, suggested content for open enrollment reminder communications

Here is a brief summary of the financial protection products UnitedHealthcare offers:

**Hospital Indemnity** – Plans that pay a set amount of money for specific medical services that may not be covered by a traditional health insurance plan.

**Accident Protection** – Insurance coverage and benefits that help with expenses in the case of an accidental injury.

**Critical Illness** – Insurance that offers benefits to help cover expenses related to qualifying serious illnesses.

**Life Insurance** – Insurance that helps prepare your family financially by paying a cash benefit in the event that you pass away.

Learn more	Link
<b>Watch videos</b> Specialty benefit plans video library (UnitedHealthcare)	<a href="https://uhc.care/tpa_video_specialty">https://uhc.care/tpa_video_specialty</a>

# Let’s get connected

Timing: during open enrollment

App push notification: Let’s get connected

As soon as you select a UnitedHealthcare health plan, sign up to get good-to-know information about your plan sent right to your inbox – even before your coverage begins. Fill out this form, hit Submit and you’ll get tips and reminders – like when you can activate your **myuhc.com**® account – what you can expect at the start of your plan and so much more.

Learn more	Link
<b>Complete form</b> Get connected to UnitedHealthcare	<a href="https://uhc.care/tpa_form_earlyengagement">https://uhc.care/tpa_form_earlyengagement</a>





# Messaging and content: open enrollment confirmation





# Open enrollment confirmation (1 of 3)

Timing: post open enrollment (after election)

In-app or email message: Thank you for completing your open enrollment

Exciting things are coming your way. Your {UnitedHealthcare} {Oxford} health plan will go into effect soon.

Learn more	Link
<b>Watch video</b> How a Health Plan Works (UnitedHealthcare) (1:37)	<a href="https://uhc.care/tpa_ae_video_howplanworks">https://uhc.care/tpa_ae_video_howplanworks</a>
<b>Watch video</b> How a Health Plan Works (Oxford)(1:24)	<a href="https://uhc.care/oxf_video_howplanswork">https://uhc.care/oxf_video_howplanswork</a>
<b>Download Welcome brochure with Pharmacy*</b> (UnitedHealthcare)	<a href="https://uhc.care/tpa_flyer_fi_welcomerx">https://uhc.care/tpa_flyer_fi_welcomerx</a>
<b>Download Welcome brochure with Pharmacy*</b> (Oxford)	<a href="https://uhc.care/oxf_flier_welcomerx">https://uhc.care/oxf_flier_welcomerx</a>
<b>Download Welcome brochure with no Pharmacy**</b> (UnitedHealthcare)	<a href="https://uhc.care/tpa_flyer_lf_welcomerx">https://uhc.care/tpa_flyer_lf_welcomerx</a>
<b>Download Welcome brochure with no Pharmacy**</b> (Oxford)	<a href="https://uhc.care/oxf_flier_welcomenorx">https://uhc.care/oxf_flier_welcomenorx</a>

\*Use this brochure for Fully Insured plans only \*\* Use this brochure for Level Funded plans





# Open enrollment confirmation (2 of 3)

In-app or email message: New to your health plan? Use this checklist to get started

When you first start with a health plan, it may seem like there's a lot to figure out. What's your coverage? What doctors can you go to? By starting with these 4 steps, you'll be on your way.

- 1. Watch for your health plan ID card {variable – do not show for renewals}
- 2. As soon as your health plan starts, you'll want to activate your online account. Log in or create your account by downloading the UnitedHealthcare® app or by visiting **myuhc.com**®. Watch this video to learn more about how a health plan works.
- 3. Find a network provider at **myuhc.com**
- 4. Make your first appointment. Preventive screenings and immunizations are often covered at no additional cost to you, so it's a good idea to schedule a checkup with your primary care provider (PCP) after your plan start date

Please fill in the pink text with the appropriate information and be sure to delete any extra text that doesn't apply.

Learn more	Link
<b>Watch video</b> How a Health Plan Works (UnitedHealthcare) (1:37)	<a href="https://uhc.care/tpa_ae_video_howplanworks">https://uhc.care/tpa_ae_video_howplanworks</a>
<b>Watch video</b> How a Health Plan Works (Oxford)(1:24)	<a href="https://uhc.care/oxf_video_howplanswork">https://uhc.care/oxf_video_howplanswork</a>
<b>Download flyer</b> The new member checklist (UnitedHealthcare)	<a href="https://uhc.care/tpa_flyer_checklist">https://uhc.care/tpa_flyer_checklist</a>





# Open enrollment confirmation (3 of 3)

Timing: post open enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Get a head start by downloading the UnitedHealthcare app

Now that you're enrolled, you have access to the **UnitedHealthcare® app** — and it's here to help you get a head start on your new health plan.

First, you'll need to download the UnitedHealthcare app and then create a HealthSafe ID®:

1. Open the app and tap **Register Now**
2. Answer a question and fill in the required fields
3. Create your HealthSafe ID, which is the username and password you'll use each time you sign in
4. Agree to the terms and conditions
5. Choose how you'd like to verify your account by selecting text message or phone call and entering your contact information

With the app downloaded and your account registered, you'll have quick access to resources designed to help you search for network providers, view and save your health plan details to your smartphone's digital wallet, see benefit info and so much more.

Once you're set up on the app, you can use the same HealthSafe ID credentials to sign in at **myuhc.com®**. Similar experiences, different ways of staying connected throughout the plan year.

Learn more	Link
Download the app	<a href="https://uhc.care/tpa_app_sourcebook">https://uhc.care/tpa_app_sourcebook</a>

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.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.





# Medical

*Content below is targeted to new members with medical coverage. Do not include with Sierra or UMR.*

Timing: post open enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Thank you for completing your {year} open enrollment.

Exciting things are coming your way. Your {UnitedHealthcare} {Oxford} health plan will go into effect soon {or on {MM/DD/YYYY} if we can load data}, so, let's go over what you can look forward to:

1. Watch for your health plan ID card. {variable – do not show for renewals}
2. As soon as your health plan starts, you'll want to activate your online account Log in or create your account by downloading the UnitedHealthcare® app or by visiting **myuhc.com**®
3. Find a network provider at **myuhc.com**
4. Make your first appointment. Preventive screenings and immunizations are often covered at no additional cost to you, so it's a good idea to schedule a checkup with your primary care provider (PCP) after your plan start date

# Medical and vision

Timing: post open enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Thank you for completing your {year} open enrollment.

Exciting things are coming your way. Your {UnitedHealthcare} {Oxford} vision plan will go into effect soon {or on {MM/DD/YYYY} if we can load data}, so, let's go over what you can look forward to:

1. As soon as your vision plan starts, activate your online account. Log in or create your account by downloading the UnitedHealthcare® app or by visiting **myuhc.com**®
2. Find a network provider at **myuhc.com**





# Vision

Timing: post Open Enrollment (after election), suggested content to be added to enrollment confirmation emails

*Note: Standalone vision*

Subject line: Thank you for completing your {year} open enrollment.

Exciting things are coming your way. Your vision plan will go into effect soon {or on {MM/DD/YYYY} if we can load data}, so, let's go over what you can look forward to:

1. As soon as your vision plan starts, activate your online account. Log in or create your account by downloading the UnitedHealthcare® app or by visiting **myuhcvision.com**®
2. Find a network provider at **myuhcvision.com**

# Dental

Timing: post Open Enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Thank you for completing your {year} open enrollment.

Exciting things are coming your way. Your UnitedHealthcare dental plan will go into effect soon {or on {MM/DD/YYYY} if we can load data}, so, let's go over what you can look forward to:

1. Watch for your dental ID card. {This only applies to the Exclusive Network Dental Plan (formerly Select Managed Care)}
2. As soon as your dental plan {starts}, activate your online account. Log in or create your account by downloading the UnitedHealthcare® app or by visiting **myuhc.com**®
3. Find a network provider at **myuhc.com**





# Financial protection

Timing: post open enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Thank you for completing your {year} open enrollment.

Exciting things are coming your way. Your UnitedHealthcare {financial protection product} plan will go into effect soon {or on {MM/DD/YYYY} if we can load data}, so, let's go over what you can look forward to:

As soon as your health plan starts, activate your online account. Log in or create your account by visiting **myuhcfp.com**.

You can file a claim, view benefits and more.

{Text} indicates areas where member data is needed to personalize the content.

# Digital engagement

Timing: post open enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Digital tools to keep you connected

Your personalized digital tools — the **UnitedHealthcare® app** and myuhc.com® — give you quick access to resources designed to help you:

- View benefit info, claim details and account balances
- Search network providers and facilities for the type of care you may need
- Access your health plan ID card and add your plan details to your smartphone's digital wallet
- Learn about covered preventive care
- Quickly compare cost estimates before you get care, which may help you save money

Download the **UnitedHealthcare app** to connect with your plan while you're on the go or sign in from home with myuhc.com.

Learn more	Link
Visit here Visit myuhc.com	<a href="https://uhc.care/tpa_ae_web_digitalengagement">https://uhc.care/tpa_ae_web_digitalengagement</a>





# Messaging and content: ongoing member engagement





# Transferring care

Timing: Immediately after enrollment to within the first 30 days of active medical plan

Subject line: New to {UnitedHealthcare} {Oxford}? We're so glad you're here.

Switching health plans can be simpler when there's help on your side. Here are some things to consider which may make the transition smoother.

Learn more	Link
<b>Learn more</b> Learn more about transferring care (UnitedHealthcare)	<a href="https://uhc.care/tpa_ae_web_transferringcare">https://uhc.care/tpa_ae_web_transferringcare</a>
<b>Watch video</b> See tips for transferring your care (UnitedHealthcare) (3:15)	<a href="https://uhc.care/tpa_video_transfercare">https://uhc.care/tpa_video_transfercare</a>

Subject line: Discover support, every step of the way

When moving to {UnitedHealthcare} {Oxford}, there are steps you can take ahead of time to help prepare for a smoother transition. Here are 3 good questions to ask yourself:

1. Are you taking medications?
2. Will you need to change providers?
3. Are you being treated for an active condition?

If you answered yes to any of those questions, click the link to learn more about transferring care to {UnitedHealthcare} {Oxford}.

Learn more	Link
<b>Learn more</b> Learn more about transferring care (UnitedHealthcare)	<a href="https://uhc.care/tpa_ae_web_transferringcare">https://uhc.care/tpa_ae_web_transferringcare</a>





# Compare costs before accessing care

Timing: first quarter of active medical plan

Subject line: It pays to compare care options

Whenever you need care — from minor procedures to major surgeries — it's a good idea to get a personalized cost estimate first.

Learn more	Link
<b>Visit here</b> Sign in to <b>myuhc.com</b> and access and compare cost estimates	<a href="https://uhc.care/tpa_ae_web_costestimates">https://uhc.care/tpa_ae_web_costestimates</a>

Subject line: It pays to compare care options

Whenever you need care — from minor procedures to major surgeries — it's a good idea to get a personalized cost estimate first.

To get started, visit **Cost Estimates** on the homepage of the **UnitedHealthcare® app**, or sign in at **myuhc.com®** and go to Find Care & Costs > Cost Estimate. You'll be able to:

- Search network doctors, mental health providers, hospitals, labs and more
- Quickly compare cost estimates, which may help you save money
- View customized search results based on your benefits and claims history

Learn more	Link
<b>Compare costs</b> Sign in to <b>myuhc.com</b> and access and compare cost estimates	<a href="https://uhc.care/tpa_ae_web_costestimates">https://uhc.care/tpa_ae_web_costestimates</a>





# Network provider

Timing: first quarter of active medical plan

Subject line: A simple way to help you save

The doctors and facilities in our network have agreed to provide services at a discount so staying in the network makes sense, especially when visiting an out-of-network provider could cost you a lot more for care or may not be covered at all.

Learn more	Link
<b>Visit here</b> See if your provider is the network	<a href="https://uhc.care/tpa_ae_web_networkprovider">https://uhc.care/tpa_ae_web_networkprovider</a>

Subject line: Staying in the network – a simple way to save

The doctors and facilities in the network may have agreed to provide services at a discount – so staying in network makes sense, especially when visiting an out-of-network provider could end up costing you a lot more for care or may not be covered at all. Sign in to **myuhc.com**® > Find Care & Costs to locate:

- Labs
- Hospitals
- Mental health professionals
- Network providers

You can even see patient ratings and compare cost estimates before you choose a provider. If you would like more information about a provider’s qualifications, call the toll-free member phone number on your ID card.

Learn more	Link
<b>Visit here</b> See if your provider is in the network	<a href="https://uhc.care/tpa_ae_web_networkprovider">https://uhc.care/tpa_ae_web_networkprovider</a>





# Preventive care

Timing: second quarter of active medical plan

Subject line: Keep up on preventive care

A big part of living a healthier life is detecting health issues early. Following clinically accepted age and gender preventive care guidelines for screenings and immunizations may help you manage your health.

Learn more	Link
<b>Learn more</b> Learn more about preventive care	<a href="https://uhc.care/tpa_ae_web_preventivecare">https://uhc.care/tpa_ae_web_preventivecare</a>

Subject line: Keep up on preventive care

A big part of living a healthier life is detecting health issues early. Following clinically accepted age and gender preventive care guidelines for screenings and immunizations may help you manage your health. The interactive Preventive Care Guidelines tool makes it quicker and easier to get the guidelines that may be right for you and a checklist you can use in talking with your doctor.

Learn more	Link
<b>Learn more</b> Learn more about preventive care	<a href="https://uhc.care/tpa_ae_web_preventivecare">https://uhc.care/tpa_ae_web_preventivecare</a>





# Sourcebook version history

Version	Date	Change description	By
1.4	7/1/2024	<p>Edited sections:</p> <ul style="list-style-type: none"> <li>• <b>UnitedHealthcare Short term Disability plan</b> (pg. 45) – Removed NY video</li> <li>• <b>UnitedHealthcare Long term Disability plan</b> (pg. 44) – Removed NY video</li> <li>• <b>Employee Assistance Program</b> (pg. 52)</li> </ul> <p>New sections:</p> <ul style="list-style-type: none"> <li>• <b>Calm Health</b> (pg. 50)</li> </ul> <p>Removed:</p> <ul style="list-style-type: none"> <li>• Self Care by AbleTo</li> </ul>	J. Weinhold
1.5	9/9/2024	<p>Added features:</p> <ul style="list-style-type: none"> <li>• <b>New home button</b> that is located on the footer of the page and linked to the “What’s inside” table of content page</li> </ul> <p>New content:</p> <ul style="list-style-type: none"> <li>• <b>New flyer added for UnitedHealthcare Benefit Assist</b></li> <li>• <b>New video added for One Pass Select</b></li> <li>• <b>New video added for Calm Health</b></li> </ul>	J. Weinhold
1.6	10/30/2024	<p>New Content:</p> <ul style="list-style-type: none"> <li>• <b>Value of UnitedHealthcare</b></li> </ul> <p>Revised Disclaimers:</p> <ul style="list-style-type: none"> <li>• Benefit Assist</li> <li>• Calm Health</li> <li>• Care Cash</li> </ul>	J. Weinhold
1.7	1/1/2025	<p>Edited sections:</p> <ul style="list-style-type: none"> <li>• <b>Messaging and content: open enrollment confirmation – Digital engagement</b></li> <li>• <b>Messaging and content: ongoing member engagement – Compare costs before accessing care</b></li> </ul> <p>Revised Disclaimers:</p> <ul style="list-style-type: none"> <li>• UnitedHealthcare Accident Protection plan</li> <li>• UnitedHealthcare Critical Illness plan</li> <li>• UnitedHealthcare Hospital Indemnity Protection plan</li> </ul>	J. Weinhold
1.8	3/3/2025	<p>Edited sections:</p> <ul style="list-style-type: none"> <li>• <b>Digital resources</b></li> <li>• <b>Supplemental Life Insurance plan</b></li> <li>• <b>Vision</b></li> <li>• <b>Maternity Support</b></li> <li>• <b>Real Appeal</b></li> </ul>	J. Weinhold





		<ul style="list-style-type: none"> <li>• <b>UnitedHealthcare Rewards</b></li> <li>• <b>Digital engagement email content</b></li> <li>• <b>Transferring Care</b></li> <li>• <b>Surest – new video</b></li> </ul> <p>Revised Disclaimers:</p> <ul style="list-style-type: none"> <li>• UnitedHealthcare Nexus OA Plan</li> <li>• UnitedHealthcare Nexus OAP Plan</li> <li>• UnitedHealthcare Benefit Ally</li> <li>• Surest</li> <li>• UnitedHealthcare Basic Life plan</li> <li>• UnitedHealthcare Critical Illness plan</li> <li>• Benefit Assist</li> <li>• Dental INO plan</li> <li>• Dental PPO plan</li> <li>• UnitedHealthcare Hospital Indemnity Protection plan</li> <li>• Long term disability</li> <li>• Short term disability</li> <li>• 24/7 Virtual Visits</li> <li>• Behavioral Health</li> <li>• Care Cash</li> </ul>	
1.9	3/18/2025	<p>Features:</p> <ul style="list-style-type: none"> <li>• Relinked Home button and Survey button</li> </ul> <p>Edited sections:</p> <ul style="list-style-type: none"> <li>• Renamed Health and wellness programs to <b>Additional benefits</b></li> <li>• <b>UHC Rewards</b></li> </ul>	
1.10	4/30/2025	<p>New content:</p> <ul style="list-style-type: none"> <li>• <b>Wellos</b></li> </ul> <p>Edited sections</p> <ul style="list-style-type: none"> <li>• <b>Value of UnitedHealthcare</b> – updated network numbers</li> <li>• <b>Surest</b></li> <li>• <b>UnitedHealthcare Basic Life plan</b> – added website to Life Insurance Calculator</li> <li>• <b>UnitedHealthcare Critical Illness plan</b> – updated flyers</li> <li>• <b>UnitedHealthcare Supplemental Life Insurance plan</b> – added website to Life Insurance Calculator</li> </ul>	
1.11	8/15/2025	<p>New Oxford content:</p> <ul style="list-style-type: none"> <li>• <b>The Value of UnitedHealthcare</b> – featuring Oxford resources: <ul style="list-style-type: none"> <li>○ Why Oxford? video</li> <li>○ Tips for Choosing a Health plan (Oxford) video</li> <li>○ Digital Tools to manage your plan (Oxford) video</li> </ul> </li> <li>• <b>Primary care</b> – featuring Oxford resources: <ul style="list-style-type: none"> <li>○ Value of a PCP (Oxford)</li> </ul> </li> <li>• <b>Digital resources</b> – featuring Oxford resources:</li> </ul>	





		<ul style="list-style-type: none"> <li>○ Digital tools to manage your plan (Oxford) video</li> <li>○ Digital tools to keep you connected (Oxford) flyer</li> <li>• <b>UnitedHealthcare logo guidelines</b> – added Oxford logo guidelines</li> <li>• <b>Our most common Oxford medical plans</b></li> <li>• <b>Pharmacy</b> – featuring Oxford resources: <ul style="list-style-type: none"> <li>○ Optum Rx (Oxford) video</li> </ul> </li> <li>• <b>Financial Accounts – HSA</b> – featuring Oxford resources: <ul style="list-style-type: none"> <li>○ HSA Oxford flyer</li> </ul> </li> <li>• <b>Sweat Equity</b></li> <li>• <b>Messaging and content: open enrollment &amp; ongoing engagement</b> – featuring Oxford resources within content</li> </ul> <p>New UnitedHealthcare content:</p> <ul style="list-style-type: none"> <li>• <b>UnitedHealthcare Core plan</b></li> <li>• <b>UnitedHealthcare Navigate plan</b></li> <li>• <b>Open Enrollment confirmation 3 of 3</b></li> <li>• <b>UnitedHealthcare Quickstart Guide</b></li> </ul> <p>Edited sections:</p> <ul style="list-style-type: none"> <li>• <b>Let's get connected</b></li> </ul>	
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