



Get to know your benefits

Open Enrollment 2024

United
Healthcare



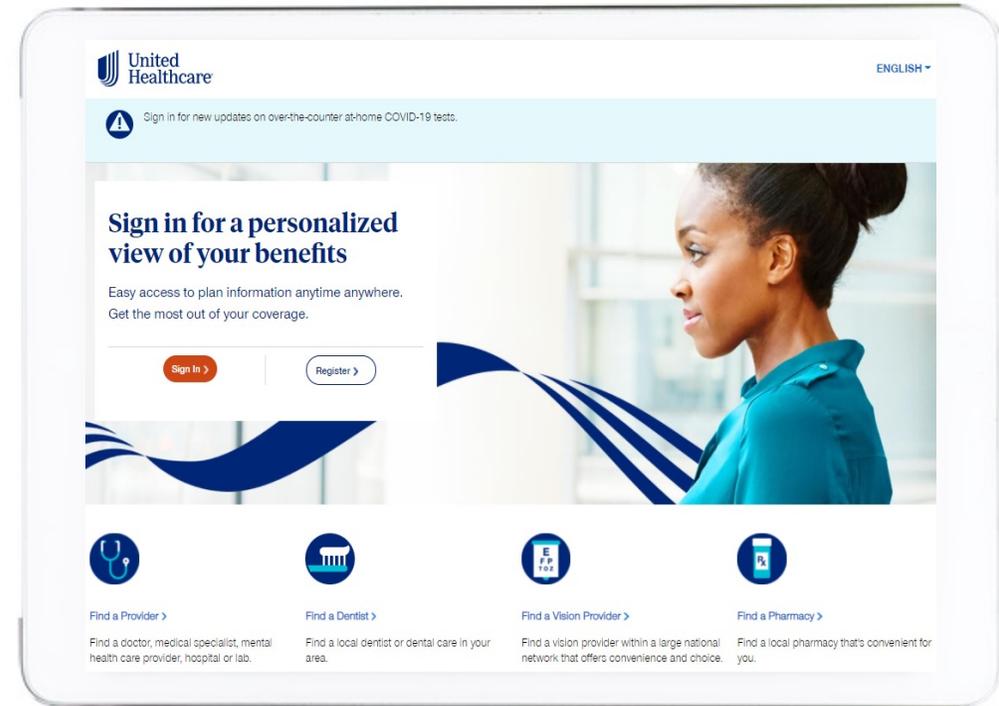
**Knowing your benefits
helps you make
more informed
health care decisions**



Access your plan easily with myuhc.com[®]

Activate your myuhc.com account after enrolling and gain access to:

- Find and estimate the cost of care
- See what's covered, including preventive care
- View claim details and check plan balances
- Learn about mental health resources
- Find network doctors and pharmacies



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



3 easy ways to find a network provider

1

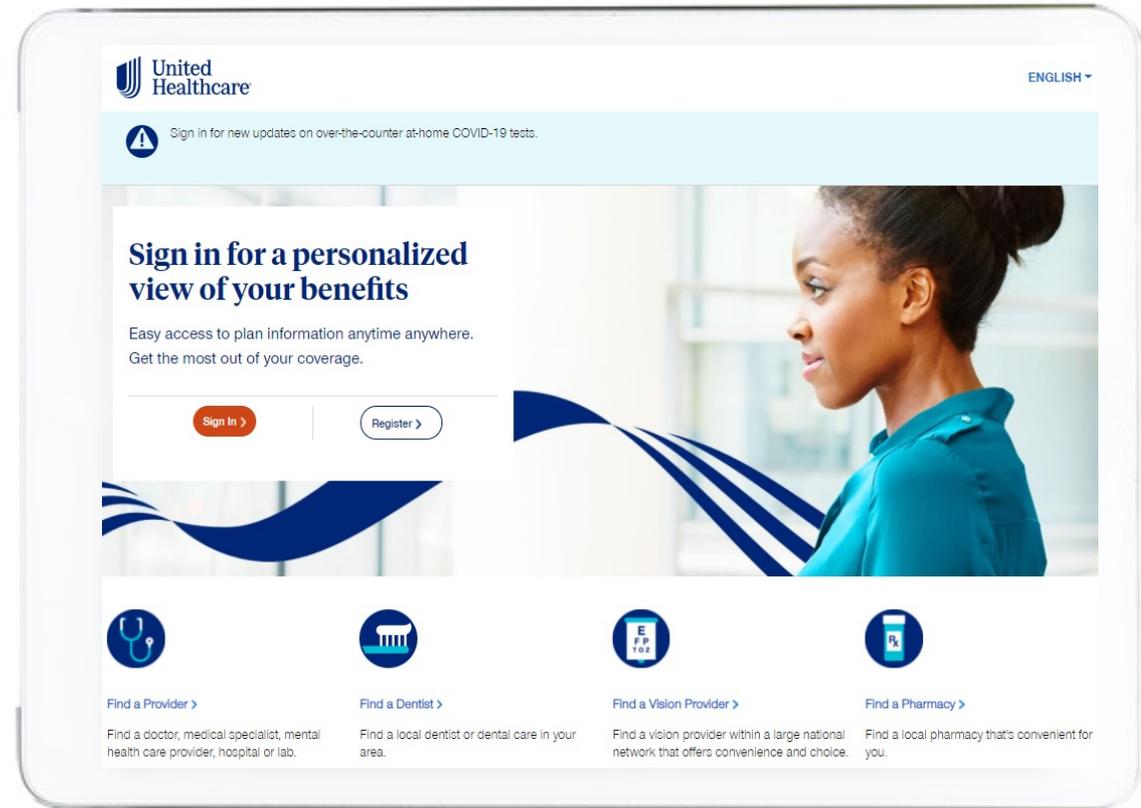
Look for the “Find a Provider” button on myuhc.com[®]

2

Call the number on your health plan ID card

3

Search using the UnitedHealthcare[®] mobile app



Get on-the-go access with the UnitedHealthcare[®] app

Use the UnitedHealthcare app to easily

- Find care options in your network
- See claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7

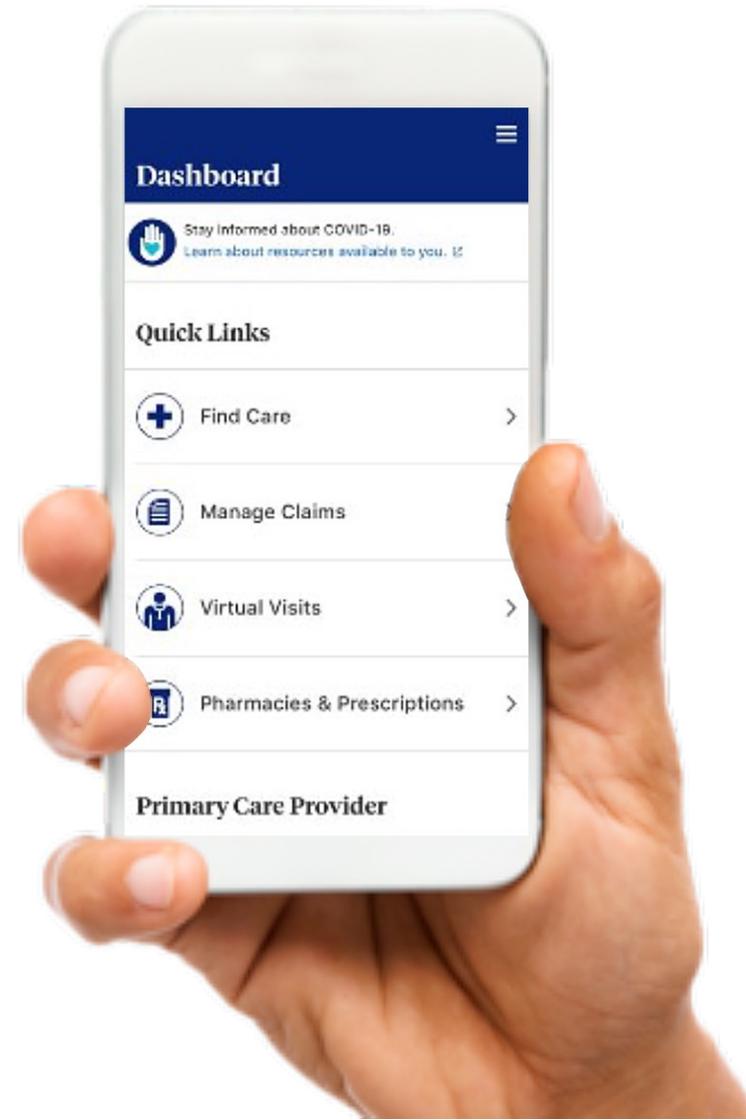
Download the app



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.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.

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Choosing a primary care provider (PCP).



PCP requirements:

- Must be located near your home.
- Must be a general practice, family practice, pediatrician or internal medicine physician.
- Cannot be an obstetrician/gynecologist (OB/GYN).



PCP information needed to sign up:

- First name, last name and address.
- Physician ID number (you'll find this online when you search for a PCP).



Make sure everything checks out

Preventive care — such as routine annual checkups and certain recommended screenings and immunizations — is covered by most of our plans for \$0 out-of-pocket when you see network providers.

A preventive care visit may be a good time to:



Establish your relationship with your primary care provider



Create a connection for future medical service



Evaluate your health when you're symptom-free



For more information, check your plan documents.

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.



Common health terms

Copayment:

A fixed amount of money you pay a provider for a covered visit or prescription

Deductible:

The amount you'll need to pay before your plan starts to pay for covered services



Coinsurance:

The percentage you pay as your share of a covered health care service

Out-of-pocket limit:

The most you could pay during a coverage period (usually 1 year) for your cost share of covered services. After you meet this limit, the plan will usually pay 100% of the allowed amount

[justplainclear.com](https://www.justplainclear.com)

For thousands of health care terms defined simply and clearly, this is your site.



Virtual primary care

Managing your health with a primary care provider (PCP) may be easier when you have more ways to access care.

With virtual primary care, you can see a PCP without having to leave home or work. Connect remotely with a virtual PCP and their team of health care professionals through myuhc.com[®] or the UnitedHealthcare[®] app.*



You can see the same virtual PCP for:

- Preventive care
- Follow-up visits
- Checkups for ongoing conditions like asthma, diabetes and more



Benefits of virtual primary care include:

- A provider you can see on an ongoing basis
- A Care Team who'll guide you, when needed, to in-person care such as labs, imaging, specialists and more
- A Care Team who'll work with you and follow up to ensure you're taken care of

*Data rates may apply.

Virtual primary care is applied to primary care benefits — it is not applied to 24/7 Virtual Visits benefit. Not available with all health plans. Due to physician licensing restrictions, virtual primary care is only available within the member's state of residence. If the member's location is outside of their state of residence, virtual visits for primary care will be provided as a 24/7 Virtual Visit provided by Optum Virtual Care.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply.





Medical Plans

2024

EI20443298.1

United
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Your plan choices

- 1 SignatureValue Premium
- 2 SignatureValue Advantage Premium



SignatureValue[®] HMO

SignatureValue & SignatureValue Advantage - Premium

Health Plan Details	You Pay
Doctors and Specialists	\$15
Inpatient Hospital	No Charge
Emergency Services	\$50 Copay waived if admitted
Urgent Care	\$10
Virtual Visits	\$15
Lab and X-ray	No Charge
Out-of-pocket limit Individual	\$1,500
Family	\$3,000



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.
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UnitedHealthcare Signature Value[®] Advantage plans with Canopy Health



OUR ALLIANCE

MEDICAL GROUPS AND HOSPITALS

Canopy Health's Medical Network

- Canopy Health's medical groups cover 9 Bay Area counties. Encompassing nearly 5,000 providers*.

Canopy Health's Expansive Hospital Network

- Canopy Health has the largest hospital listing in our service area. We currently have 20 hospitals in our network.

MEDICAL GROUPS



HOSPITALS



*As of May 28, 2021





Pharmacy Benefits

Prescriptions

United
Healthcare

How prescriptions are covered

The UnitedHealthcare **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan. Medications are placed into tiers that represent the cost you pay out of pocket.



Tier 1

- Lower-cost medications
- Highest overall value
- Mostly generics

Tier 2

- Mid-range cost
- Good overall value
- Mix of brands and generics

Tier 3

- Mid-range cost
- Lower overall value
- Mix of brands and generics



How prescriptions are covered

The **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan. Medications are placed into tiers that represent the cost you pay out of pocket.

Premier Plans	
Tier 1	\$10
Tier 2	\$25
Tier 3	\$35



Advantage of using home delivery.



Free shipping.



Get up to a 3-month supply.



May cost less than retail.



24/7 pharmacist access.



Refill reminders.



A photograph of a man and a woman laughing joyfully on a balcony. The man, on the left, is wearing a dark blue denim shirt and has his hand on the woman's shoulder. The woman, on the right, is wearing a patterned top and has her head tilted back. They are standing on a balcony with a metal railing, overlooking a cityscape with green trees and tall buildings under a bright sky.

**Benefits designed to help
you stay healthier**

**United
Healthcare**

Talk to an Advocate



- Understand your benefits and claims
- Talk through your bill or payment



- Find and compare care and cost options
- Get answers to your pharmacy questions



- Maximize your health savings
- Take advantage of all your plan's health and well-being benefits

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.



Supporting you and your emotional well-being

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



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



- Alcohol and drug use recovery
- Medication management



- Meditation, mindfulness and stress relief
- Compulsive habits and eating disorders



- Get legal or financial assistance



Get in on UHC Rewards

What's better than earning rewards for reaching goals and taking care of your health? Being able to choose how those rewards are earned. With UnitedHealthcare Rewards, you can earn up to \$300 And get this: UHC Rewards is included in your health plan at no additional cost. Here are some ways you can earn:

- Completing a health survey
- Getting an annual checkup
- Tracking your fitness and sleep



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.



Get help losing weight and keeping it off

Real Appeal®

- An online coach who leads ongoing group sessions and provides guidance tailored to your unique lifestyle.
- 24/7 online support and a mobile app to help set, track progress toward and reach your goals.
- A Success Kit with scales, exercise tools, food guides and more delivered to your door.



24/7 Virtual Visits: Care from anywhere

With 24/7 Virtual Visits, providers can treat a wide range of common health conditions by phone or video* — including many of the same ones treated in an emergency room (ER) or urgent care. If needed, providers may even prescribe medications.**

Employees can receive care for:

- Cough
- Sore Throat
- Headache
- And many other conditions

*Data rates may apply. **Certain prescriptions may not be available, and other restrictions may apply. ***The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

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.



**See your plan
summary for
copayment cost**





Q & A