



MEDICAL



Choice Plus Plan with HSA

Looking for a little more flexibility?
Here it is.

welcometouhc.com/choiceplushsa

Toll-Free 1-866-873-3903, TTY 711

Habla Español? Podemos ayudar.



Freedom to use any doctor or hospital — now that's refreshing.

Get more protection with a national network and an HSA.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in or out of our network. You can save money when you use a health savings account (HSA) and the network. The Choice Plus network includes:

- ✓ **840,000+ doctors and health care professionals**
(clinics, labs, care centers, etc.)
- ✓ **5,700+ hospitals**
- ✓ **30,000+ pharmacies**



There's coverage if you need to go out-of-network.

Out-of-network means that a provider does not have a contract with us. Choose what's best for you. Just remember, out-of-network providers will likely charge you more and can even bill you for amounts higher than what your plan will cover.



There's no need to choose a primary care physician (PCP) or get referrals to see a specialist.

Consider a primary care physician (PCP); they can be helpful in managing your care.

You can open a health savings account (HSA).



An HSA is a personal account to help you save and pay for your health care. There's no "use it or lose it" rule and you get to keep it even if you change plans, change employers or retire.

Qualified HSA expenses:

You can use an HSA for many expenses, including:

- ✓ Doctor office visits
- ✓ Prescriptions
- ✓ Eyeglasses and contacts
- ✓ Dental care and braces
- ✓ Chiropractic services and more

For all of the **COVERAGE DETAILS**, see your official health plan documents.

Understand your costs when getting care.

How paying for network care works with an HSA.

STEP 1

Your deductible*

You pay for all services, including prescriptions, until you meet your deductible. You can use an HSA to help pay it.

Pay with your HSA
or pay another way

STEP 2

Your coinsurance*

After you reach the deductible, you share the costs with the plan. You can use an HSA to help pay your share.

Your plan
pays %

+

You pay
%

STEP 3

Your out-of-pocket limit

When you reach the limit, you are done paying. The plan pays 100% of covered services for the rest of the coverage year.

You are done paying

Preventive care is covered 100% when you use a network doctor.

For all of the **COVERAGE DETAILS**, see your official health plan documents.



Estimate health care costs.

You have easy-to-use tools on myuhc.com so you can see what a treatment or procedure typically costs. You can also estimate costs of prescriptions and see what your share of expenses may be.

VISIT welcometouhc.com/choiceplushsa for more information.

*These costs don't apply for preventive care services that are received in the network. You may be required to receive approval for some services before they can be covered.

Open your HSA account.

Open an account with the preferred HSA bank of more than a million people.



VISIT optumbank.com

Save on taxes.

You don't have to pay federal taxes, or in most cases, state income taxes when you deposit money into your HSA, let it collect interest or use it for qualified expenses. The 2017 IRS HSA deposit limits are:

Individual	\$3,400
Family	\$6,750

Understand your pharmacy benefit.

Your covered medications.

OptumRx® is your UnitedHealthcare plan's pharmacy care services manager. OptumRx is committed to providing you with safe, easy and cost-effective ways to get the medication you need.

The UnitedHealthcare Prescription Drug List (PDL) is the list of medications that are covered by the plan. The PDL is organized by cost levels, known as tiers. Choosing medications in the lower tiers may save you money.



Find out if your medication is **COVERED** by visiting welcometouhc.com/choiceplushsa.

Save on your medications.

- ✓ **Use home delivery.** Up to a three-month supply of your medications will ship free to your home, often at a lower cost than retail. You also get 24/7 phone support, medication refill reminders and more. And it saves you trips to the pharmacy.
- ✓ **Use network pharmacies.** Pharmacies in our network have agreed to charge lower prices. Our network includes thousands of pharmacies across the country.
- ✓ **Use lower tier medications, such as generics.** Use the PDL to help you or ask your doctor. If you have a medication that is placed in a higher tier (Tier 3, for example), check to see if a Tier 1 option is available. The higher cost brand medications are usually placed in higher tiers.

Paying for prescriptions.



You will have to pay the full cost of your covered prescriptions until you've paid your deductible. But you can use your HSA to help pay.

Manage your pharmacy benefits on the go.

With myuhc.com and the Health4Me app, you can:

- ✓ Enroll in home delivery
- ✓ Find network pharmacies
- ✓ Refill prescriptions and set up refill reminders
- ✓ Estimate and compare medication costs
- ✓ Search your plan's PDL



The **HEALTH4ME APP** can also help determine how a medication is covered and whether or not there are other options to help save you money.

Health care can be hard. We're here to help you through it.

You can count on us to help make your health experience easier. We'll give you tools and support designed to help you save time, save money and find care when you need it.



Preventive care is covered 100% in our network.*

- ✓ Immunizations
- ✓ Preventive exams and health screenings



Save on covered services when you use network providers.

- ✓ Doctor office visits
- ✓ Prescription drugs
- ✓ Emergency services
- ✓ Hospital care
- ✓ Lab services
- ✓ Pregnancy care services
- ✓ Outpatient care services
- ✓ Rehabilitative services and devices
- ✓ Wellness services
- ✓ Mental health and substance use disorder services and more

If you're wondering, this is not the complete list of covered services.

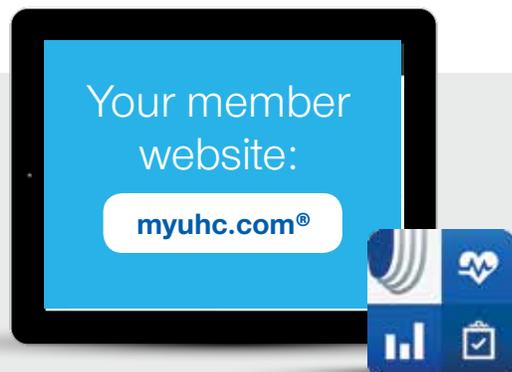
For all of the **COVERAGE DETAILS**, see your official health plan documents.



Help is a call, email or web chat away.

- ✓ Have questions about your health care benefits?
- ✓ Need help resolving a claim?
- ✓ Have questions about a recent screening or test?
- ✓ Need to find a doctor or schedule an appointment?

You can also call or web chat with a registered nurse 24/7.



Download the Health4Me app.

Manage your health and plan online and on the go.

Access your benefits and get help anytime, anywhere with myuhc.com® and the UnitedHealthcare Health4Me® app.

VISIT welcometouhc.com/choiceplushsa for more information.

*Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or deductible.



Join health and wellness missions.

Join our health and wellness program powered by RallySM to become more active and achieve your goals.



See a doctor online – at any time

Virtual visits let you see and talk to a doctor using your mobile device or computer. Members can learn more on myuhc.com.

Learn more.



welcometouhc.com/choiceplushsa



Toll-Free **1-866-873-3903**, TTY **711**
Habla Español? Podemos ayudar.

Save up to 50% on:

- ✓ Teeth Whitening
- ✓ Laser Eye Surgery
- ✓ Massages
- ✓ Infertility Treatments



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc., or their affiliates. The UnitedHealthcare plan with Health Savings Account (HSA) is a 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 of 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. Information for individuals residing in the state of Louisiana or who have policies issued in Louisiana: Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those non-network services, in addition to applicable amounts due for co-payments, co-insurance, deductibles, and non-covered services. Specific information about network and non-network facility-based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card. All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits. Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities. Disclosure: The Health Discount Program is administered by HealthAllies[®], Inc., a discount medical plan organization. The Health Discount Program is NOT insurance. The discount program provides discounts at certain health care providers for medical services. The discount program does not make payments directly to the providers of medical services. The discount program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773, www.unitedhealthallies.com, ohacustomer@optumhealth.com. The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change. Advocate services 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 Advocate (Advocate4Me) services is for informational purposes only and provided as part of your health plan. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. The myNurseLineSM, Care Coordination Nurse, and Cancer Nurse Advocate services are for informational purposes only, and should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time. They are included as part of your health plan. Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.