

UnitedHealthcare

CHOICE PLUS PLAN

with a HEALTH REIMBURSEMENT ACCOUNT (HRA)



How the Plan Works

STEP 1

Your deductible

- Your HRA automatically pays for all covered services, like doctor visits, first.
- If you spend all of the money in the HRA, it's your turn to pay. You will pay for covered services until you've paid the remaining deductible.

STEP 2

Your co-insurance

- After paying the deductible, your plan has co-insurance.
- You and your plan share the cost (percentage) of covered services.

STEP 3

Your out-of-pocket limit

- When you reach this limit, you are done paying.
- The plan will pay 100% of your covered services for the rest of the plan year.
- All deductible and co-insurance payments add up to meet this limit.

STEP 1

Your deductible

Your HRA pays first + You pay

STEP 2

Your co-insurance (After you reach the deductible)

Your plan pays % + You pay % *

STEP 3

Your out-of-pocket limit

You are done paying

Employee
Employee + 1
Employee + Child(ren)
Family

When you reach the limit, the plan pays 100%.

Illustration shows network-only amounts. See your health plan documents for out-of-network amounts.
*Dollar amounts shown are the maximum that you would need to pay out of pocket for co-insurance.



Use myuhc.com® to take charge of your health care.

Using your health plan and HRA wisely means using these tools on **myuhc.com** that are designed to help you make better decisions about health care and lower your costs. They are available at no additional cost to you.

Easily estimate health care costs.

myHealthcare Cost Estimator shows you the estimated costs for a treatment or procedure. You'll even see what you could be responsible for paying based on your plan. Finally there's a tool that makes searching for health care costs an easy and personal shopping experience.

Easily find high quality doctors.

The **UnitedHealth Premium® designation program** makes it easy to find network doctors who meet national standards for quality and local market benchmarks for cost efficiency. When you do an online search for a network doctor, Look for this symbol:



Easily manage and pay your claims.

myClaims Manager provides a clearer explanation of your claims and costs, which helps you better understand and track your health care expenses. You can even pay your providers online for any claim that shows a 'You Owe' amount.



For more information, visit

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 Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com.®