



Get to Know Your Benefits

Rimini Street, 909202

2025 Open Enrollment

**United
Healthcare**

There for what matters™

Agenda



Tools to get you started



Medical Plans



Pharmacy



Behavioral Health Resources



Benefits designed to help you stay healthier





Tools to get you started

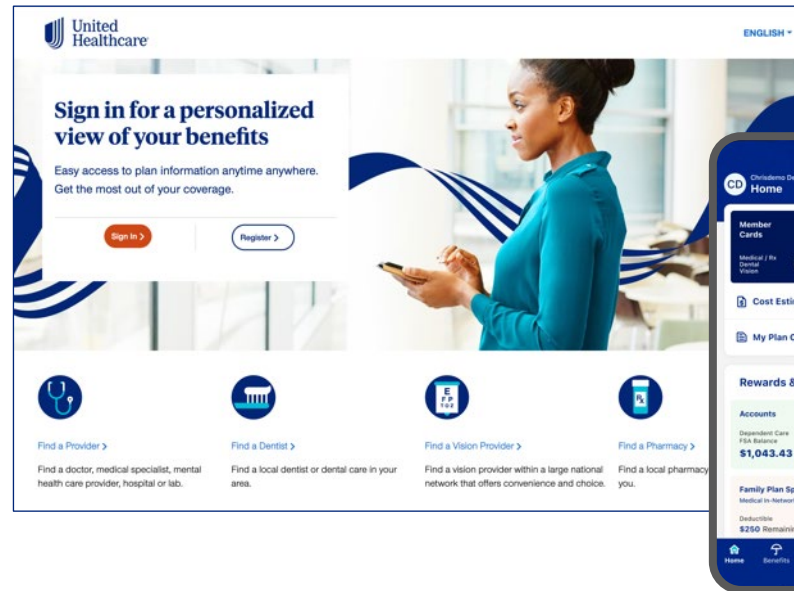
Two convenient ways to access your plan

With myuhc.com[®], you can:

- Find and estimate costs
- Search network providers
- Check on claims and plan balances

On the UnitedHealthcare[®] app, also:

- Video chat with a provider 24/7
- Access your health plan ID card



Download the app

[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.]

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3 easy ways to find a network provider

1

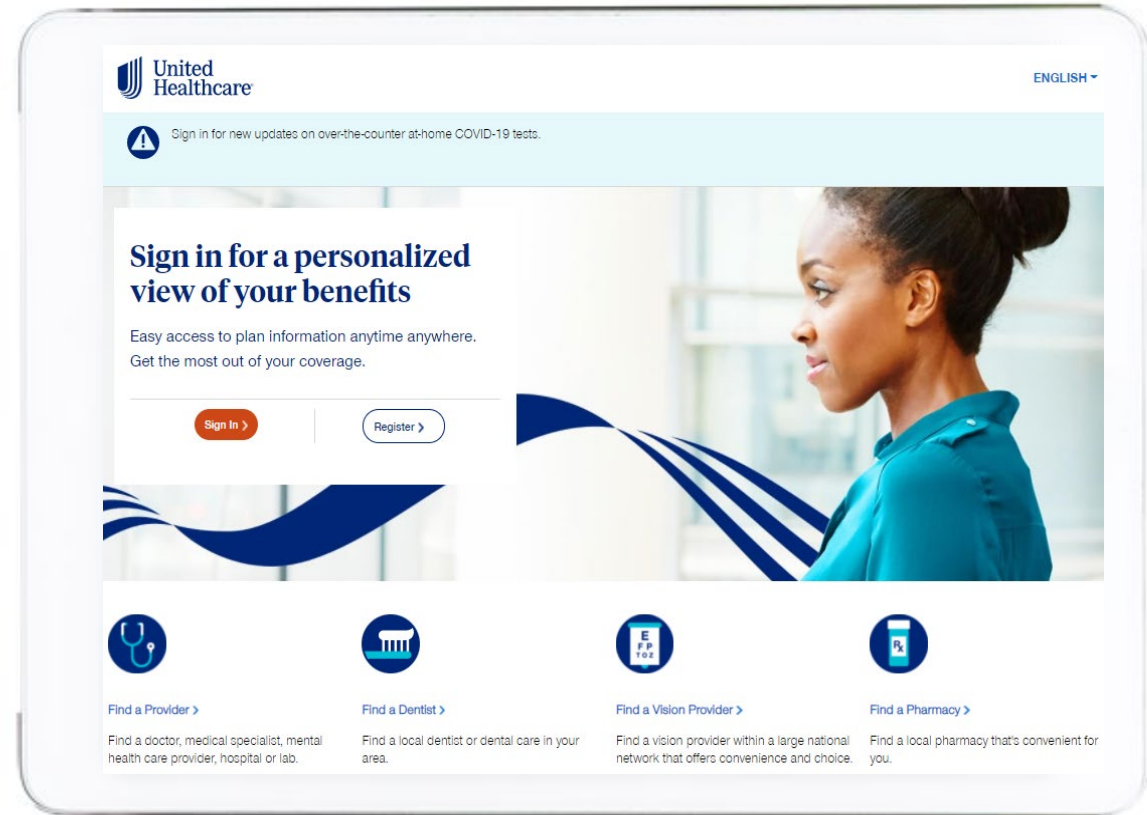
Look for the “Find a Provider” button on myuhc.com[®]

2

Call the number on your health plan ID card

3

Search using the UnitedHealthcare[®] mobile app



Get help with the support of an advocate

Connect with your highly dedicated customer care team by phone or online:



Advocates can help you find information and resources



Advocates are available during Open Enrollment



Understand your benefits & claims or talk through your bill & payment.



Find and compare care and cost options & get answers to your pharmacy questions



Toll-Free Support:
(866) 314-0335



For more information, check your plan documents.
For a list of preventive care guidelines, visit uhc.com/health-and-wellness/preventive-care

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Medical Plans

A quick refresher on common health terms

Copay: 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'll pay during your plan year for covered services — after which the plan usually pays 100%

For more health care definitions, visit:
[justplainclear.com](https://www.justplainclear.com)



UnitedHealthcare PPO

- ✓ Network and out-of-network coverage
 - ✓ Option to select a primary care provider (PCP) from the plan network
 - ✓ Referrals are not required to see a specialist
 - ✓ Preventive care is covered 100% in our network
-  **If you go out of network, your costs will be higher.**

Network Pharmacy	Tier 1	Tier 2	Tier 3
Retail	\$10	\$35	\$70
Mail Order	\$25	\$87.50	\$175

Network care costs

Copayments

Virtual Visit	\$0
PCP	\$20
Specialist	\$20
Urgent Care	\$50
Outpatient Surgery	20% after deductible
Inpatient Hospital	20% after deductible

Deductible

Single	\$250
Family	\$500

Coinsurance

20%


Out-of-pocket limit

Individual	\$2,250
Family	\$4,500

***All individual deductible/ out of pocket amounts will count toward the family max but an individual will not have to pay more than the individual amount.**



UnitedHealthcare PPO

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-  **If you go out of network, your costs will be higher.**

Network Pharmacy	Tier 1	Tier 2	Tier 3
Retail	\$5	\$30	\$65
Mail Order	\$12.50	\$75	\$162.50

Network care costs

Copayments

Virtual Visit	\$0
PCP	\$15
Specialist	\$15
Urgent Care	\$15
Outpatient Surgery	20% after deductible
Inpatient Hospital	20% after deductible

Deductible

Single	\$1,500
Family	\$3,000

Coinsurance

20%


Out-of-pocket limit

Individual	\$4,500
Family	\$9,000

***All individual deductible/ out of pocket amounts will count toward the family max but an individual will not have to pay more than the individual amount.**



UnitedHealthcare HSA Plan

- ✓ Network and out-of-network coverage
 - ✓ Option to select a primary care provider (PCP) from the plan network
 - ✓ Referrals are not required to see a specialist
 - ✓ Preventive care is covered 100% in our network
-  **If you go out of network, your costs will be higher.**

Network Pharmacy	Tier 1	Tier 2	Tier 3
Retail	\$10 after deductible	\$35 after deductible	\$70 after deductible
Mail Order	\$25 after deductible	\$87.50 after deductible	\$175 after deductible
Specialty	\$10 after deductible	\$150 after deductible	\$250 after deductible

Network care costs

Copayment

Virtual Visit	\$0 after deductible
PCP	20% after deductible
Specialist	20% after deductible
Urgent Care	20% after deductible
Inpatient Hospital	20% after deductible

Deductible**

Single	\$3,300
Family	\$6,000

Coinsurance

20%

Out-of-pocket limit**

Individual	\$3,500
Family	\$7,000

****All individual deductible/out of pocket amounts will count toward the family max but an individual will not have to pay more than the individual amount.**



Get primary care from virtually anywhere

Virtual primary care lets you reach your primary care provider (PCP) remotely — giving you more ways to access and manage your care.

- Connect with care from home, work or anywhere
- Maintain your PCP and care team relationship with ease
- Get guidance for future care and helpful follow-ups

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.

Members covered by HMO plans may have the option to receive virtual care through their Primary Care Provider. Check your benefit plan to determine if virtual care services are covered.



Tips for using virtual primary care



You can see the same virtual PCP for:

- Preventive care
- Follow-up visits
- Checkups for ongoing conditions like asthma or diabetes



Access virtual care your way:

- On a computer, phone or tablet*
- By visiting myuhc.com[®] or downloading the **UnitedHealthcare**[®] app

*Data rates may apply.

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Members covered by HMO plans may have the option to receive virtual care through their Primary Care Provider. Check your benefit plan to determine if virtual care services are covered.

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.



24/7 Virtual Visits: Convenient care for \$54 or less

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

Three contracted providers:

- **Doctors on Demand**
- **AmWell**
- **Teladoc**

*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.



Prioritizing care that helps you stay healthy

Preventive care — like checkups, screenings and immunizations — is 100% covered by most of our plans when you stay in the network.

A preventive care visit may be a good time to:

- Build a relationship with your primary care provider (PCP)
- Find guidance for future medical needs
- Check up on 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.





Pharmacy

Manage your pharmacy benefits on the go

With myuhc.com[®] and the UnitedHealthcare[®] app, you can:

- Enroll in home delivery
- Find network pharmacies
- Refill prescriptions and set up reminders
- Estimate and compare medication costs
- Confirm medication coverage and find cost-saving options



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

- Higher-cost medications
- Lowest overall value
- Mostly brands



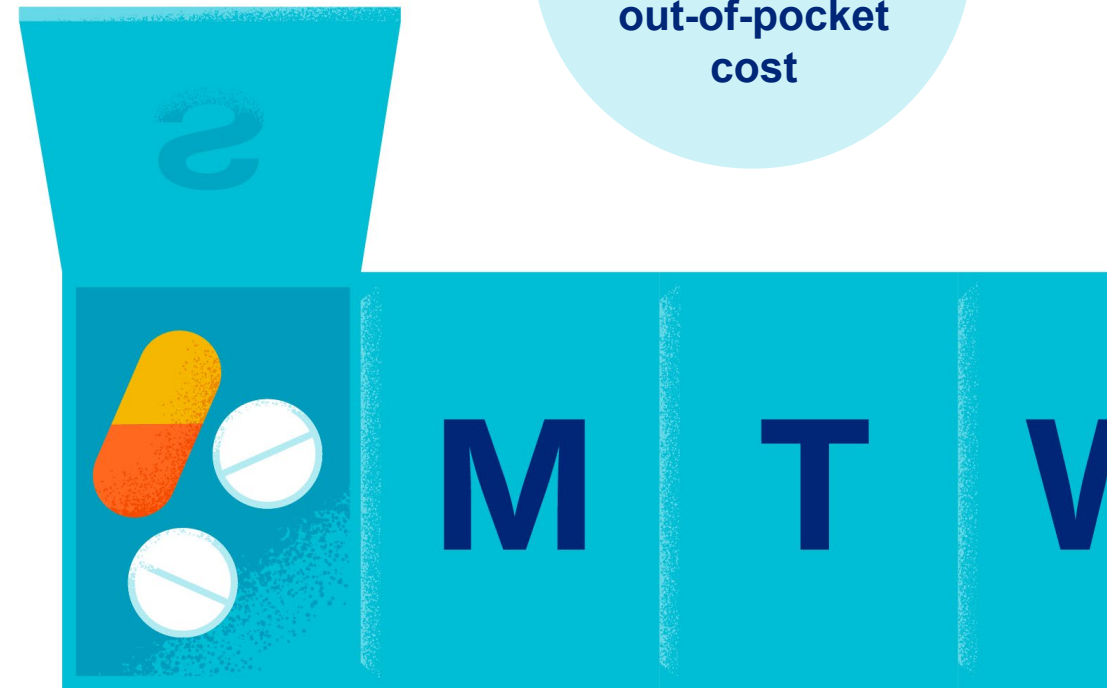
\$0 costs on insulin and other vital prescription drugs

The UnitedHealthcare Vital Medication Program offers these select prescription drugs at no out-of-pocket cost to you:

- Insulin – Rapid, short and long-acting
- Epinephrine – Allergic reactions
- Glucagon – Hypoglycemia (low blood sugar)
- Naloxone – Opioid overuse
- Albuterol inhaler – Asthma

If you are not currently enrolled with UnitedHealthcare 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 plans.

\$0
out-of-pocket
cost



Promoting safe and appropriate prescription use

Prior authorization

- Requires your doctor to tell us why you're taking a medication to determine if covered under your plan
- To start the process, talk to your doctor or call the number on your ID card

Supply limits

- The largest quantity of medication covered per copayment or in a defined time period
- Based on FDA guidelines for medication dosage, clinical guidelines or usage patterns

Step therapy*

- **Step 1 Medications:** Proven to be clinically similar and effective
- **Step 2 Medications:** Treats the same condition but may cost more

* For New Jersey fully insured members, this program is referred to as First Start.





Behavioral Health Resources

Providing greater access to behavioral care

We're using virtual technology to help expand access to care. You may receive help from a behavioral health specialist in 1 of 3 ways:

- 1 Office only**
Provider sees patients in an office setting
- 2 Virtual only**
Provider sees patients via video-enabled technology; they don't have a physical office location
- 3 Office and virtual**
Provider conducts sessions in the office and via video-enabled technology; patients may choose to see the provider in 1 or both settings

Behavioral Health virtual visits may provide similar outcomes for many conditions — and cost the same — as in-person office visits.



Calm Health

Mental health support at your pace

Designed to help you find your path to a happier, healthier you, the Calm Health app provides plans to help support your mental and physical well-being. The app is self-guided, so you can go at your own pace and work toward goals such as:

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



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, West Virginia until a later date due to regulatory filings.





**Benefits designed to help
you stay healthier**

A wellness app to help support employees on their health journey

UnitedHealthcare has teamed up with Wellos, a single digital experience to help employees actively engage in their health and wellness goals.



Goal-based content

- Bite-sized, science-backed lessons
- Informational videos and articles
- 5,000+ nutritious recipes



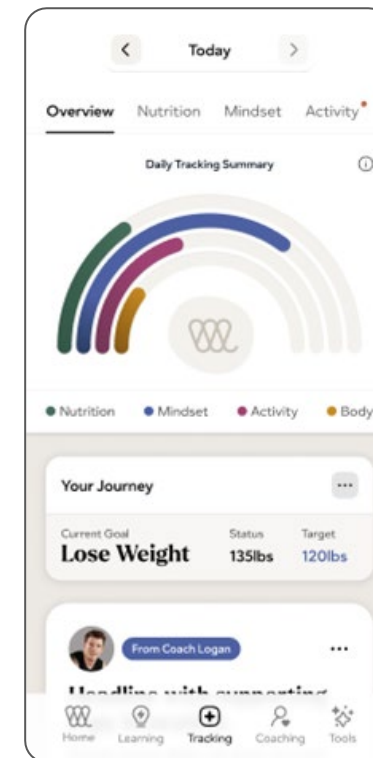
Evolves as employees engage

- Daily tracking
- Personalized insights
- 20+ customizable challenges



Individual support from coaches

- Available to chat and dive deeper into content
- Personalized tips and information



“The Wellos app has so much amazing content and helpful insights. The tone is unique and nonjudgemental. It’s only going to get better from here!”

5-star review, App Store®



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UnitedHealthcare Rewards

Dollars earned your way

Get rewarded for a variety of actions, like:

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

Reach program goals and you could earn up to \$300



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.



Getting started



Get in

UHC Rewards is available in the **UnitedHealthcare app** and on **myuhc.com** — a HealthSafe ID[®] is required to register



Get started

Download the UnitedHealthcare app and activate UHC Rewards



Get going

Complete reward activities — earn rewards for reaching daily goals and completing one-time reward activities



Get rewarded

Receive a digital Visa[®] gift card, deposited into Optum HSA bank, pay for One Pass Select or buy it off program



UHC Rewards payout structure

	Action	Description	Dollars earned
One-time activities	Complete health survey	Learn how your health journey is going and offers to help improve your well being	\$15
	Get a biometric screening*	Complete annual bloodwork and measurements	\$50
	Go paperless	Switch to paperless communications	\$2.50
	Flu shot	Get an annual flu shot	\$10
	Annual checkup*	Complete an annual checkup to support health and prevent illness	\$25
	24/7 Virtual Visit*	Talk to a provider by video for common urgent care needs	\$10
	Get a cervical screening*	Regular screening tests can help find changes in the cervix that can be treated before they become cancer	\$50
	Get a breast screening*	A mammogram can usually find breast changes that could be cancer years before symptoms develop	\$50
	Get a cost estimate	A cost estimate informs you of the expected cost for an upcoming visit or service	\$20
Tracker base	Connect a tracker	Automatically track activities	\$25
	Daily activity – goal 1	Track 15 active minutes or 5K steps per day	\$0.25
	Daily activity – goal 2	Track 30 active minutes or 10K steps per day	\$0.50
	Fitness challenge – weekly goal	Complete the daily activity goals 5 out of 7 days (Sunday to Saturday)	\$2.50
	Sleep tracking	Track sleep for 14 days	\$5
	Sleep challenge – weekly goal	Track 7 hours of sleep for 5 out 7 nights (Sunday to Saturday)	\$2.50

Maximum annual incentive **\$300**



Ready to get in?



To access UHC Rewards:

1. Scan the QR code to download the **UnitedHealthcare app**
2. Sign in or register
3. Select and activate UHC Rewards
4. Start earning



Questions?

Call UHC Rewards Customer Service at **1-866-230-2505**

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.

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Visa is a registered trademark of Visa International Service Association.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.



Building healthy habits

Real Appeal is a lifestyle program designed to help you build healthy habits.*

It focuses on helping you take **small steps** that may have **long-term results**, and it provides support for key areas such as:



Nutrition



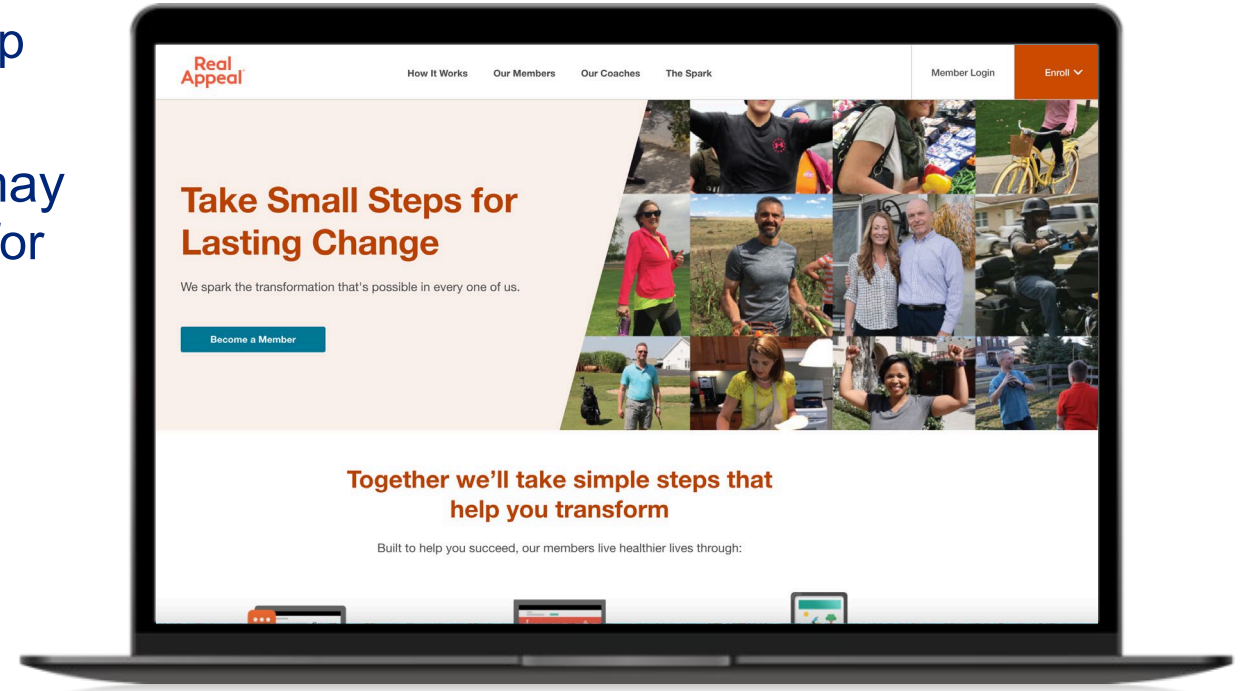
Motivation



Fitness



Change



*The Real Appeal program is available at no additional cost to eligible UnitedHealthcare members over 18.



Coaching that motivates

Real Appeal provides you with a full year of **personalized coaching** to help you reach your goals and stay accountable.

Several different types of coaching are available, including:

- ✓ Online, live group sessions
- ✓ Online community and motivating content
- ✓ Personalized messaging outside of class

You can join weekly online live sessions led by your coach, with the flexibility to reschedule anytime.

Note: If you are identified as an at-risk participant, you will receive additional access to a personal health coach via 1-on-1 sessions.



Your Real Appeal Success Kit



Answers and support



Visit uhc.realappeal.com



Call the number on your health plan ID card



Pick the plan that's right for you

With multiple subscription options, **One Pass Select** has a plan to fit your needs, lifestyle and budget.

Classic

12,000+ gym locations

Standard

13,000+ gym and premium locations

Premium

16,000+ gym and premium locations

Elite

18,000+ gym and premium locations

Digital-only

Or get started with a digital-only plan*

An enrollment fee may apply..



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Each plan allows you to:



Use any location in your network tier at no additional cost



Change tiers monthly to create a routine that fits your lifestyle



Cancel your membership at any time by giving a 30-day notice



Try online workout builders to learn new exercises



Join live, online fitness classes and try on-demand workouts from home

A variety of employee membership options to fit lifestyle goals

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee	\$10	\$34	\$69	\$109	\$159
One-time enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym network size		11,000+	13,000+	15,000+	17,000+
Premium network			✓	✓	✓
Multi-location access		✓	✓	✓	✓
Digital classes	23,000+	23,000+	23,000+	23,000+	23,000+
On-demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout builder	✓	✓	✓	✓	✓
Family memberships*	✓	✓	✓	✓	✓
Upgrade/downgrade	✓	✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓

*10% discount



Participating fitness brands

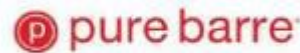
Digital (23k+)



Classic (11K+)



Standard (13K+)



Premium (15K+)



Elite (17K+)




Other participating locations available in our network. All trademarks are the property of their respective owners.



How to get started

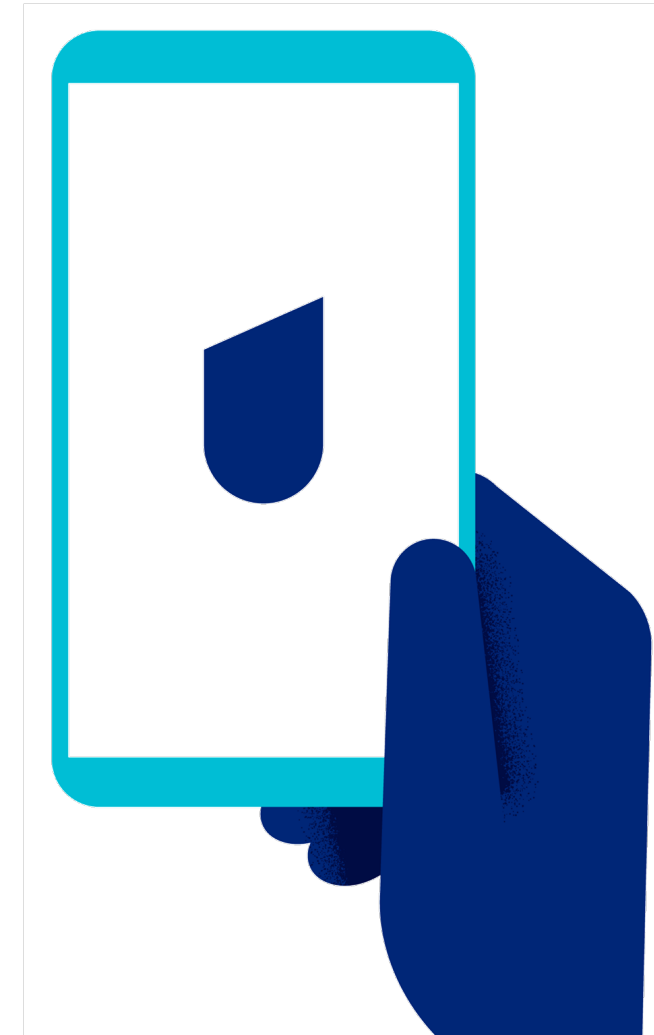
To sign up for a **One Pass Select** plan, just follow these steps:

On the UnitedHealthcare® app

- 1 Scan this code to download the app

- 2 Sign in or register
- 3 Select **UHC Rewards**
- 4 Activate UHC Rewards and start earning
- 5 If you'd like, connect a tracker and get access to even more reward activities

On myuhc.com®

- 1 Sign in or register
- 2 Select **UHC Rewards**
- 3 Activate UHC Rewards
- 4 Choose reward activities that may inspire you and start earning





Thank you for your time

Disclaimers

- 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.
- Live and Work Well This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Consult with your clinician for specific health care needs, treatment or medication. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum 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.
- 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.
- 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.

