



**Group health plan solutions
built to deliver more for your
business and employees**

United
Healthcare®



Health plan solutions built for more

With more ways to access quality care, a streamlined experience and options to help lower your costs, see how an employee health benefits package from UnitedHealthcare is designed to work harder for your business and your employees.



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Delivering more value for your employees and your business

Health benefits aren't one-size-fits-all. What's good for one business may not work for another.

That's why UnitedHealthcare offers so many choices for businesses like yours. With a wide variety of plan designs, options to help control your costs, popular wellness programs and tools to help employees get the most from their benefits, a health plan from UnitedHealthcare can be built around what matters most to your business.

Whether you're facing budget challenges or looking to improve retention and recruiting with benefits employees are asking for, UnitedHealthcare can help you get more from your health plan investment.

What do you want from your health plan?

Think about the features important to you that will help you get the most value from a health plan:

- Outstanding customer service for your plan administrators and employees
- Simpler administration to help save time for your staff
- Innovative tools to make it easier for employees to find care and lower cost options
- More ways for employees to get care within the nation's single largest proprietary network¹

See more savings and simplicity by adding specialty benefits

Employees value a full benefits package. We can help maximize that value with UnitedHealthcare specialty plans designed to help enhance your benefits package, lower health plan costs and deliver administrative simplicity.

See page 11 to learn more.

¹ UnitedHealth Network Access internal analysis, October 2024.

Health plans built to meet your needs

If you're looking for:	UnitedHealthcare health plans offer:
A national network for care	The nation's single largest proprietary network ¹
A choice of benefit plan designs and funding options	A variety of options ranging from broad to more focused access, flexibility to include provider-aligned, value-based ACOs and benefit tiering, along with funding options like Level Funded
Valuable lifestyle benefits included with all plans	24/7 Virtual Visits, Vital Medication program (\$0 cost-share for certain medications), behavioral health resources and more
Resources that help employees compare costs and treatment options	Mobile, online and person-to-person resources designed to help employees make informed choices about where to go and whom to see for care
Access to services and programs designed to enhance employee health	Services that offer support through nurses, counselors, care managers and online wellness programs
Tools that help simplify administration for employers	A suite of online administration tools and resources

¹ UnitedHealth Network Access internal analysis, October, 2024.



Health plan options designed to deliver more value for you and your team

Health insurance is the number 1 requested benefit by employees.¹ And the medical plans you choose for them may have a big impact on employee satisfaction, recruiting and retention.

Medical plans from UnitedHealthcare are built to give your employees and their families access to quality care and a simpler experience.



UnitedHealthcare has the broadest national network available, reaching 98% of the U.S. population²



The UnitedHealthcare network includes more than 1.7 million physicians and health care professionals, and more than 5,000 hospitals³

¹ Forbes. "Best Employee Benefits In 2023." February 6, 2023. Available: <https://www.forbes.com/advisor/business/best-employee-benefits/>. Accessed: December 18, 2024.

² UnitedHealth Network Access internal analysis, October, 2024.

³ UnitedHealthcare internal analysis Q3, September 30, 2024.

Delivering access to quality care with the goal of lower costs

We know your employees want to see a doctor on their terms and have an experience designed to be easy and meet their care needs. Our medical plans are designed to connect employees to providers who consistently deliver effective and efficient quality care.



**Premium Care orthopedic surgeons
had 24% fewer redo procedures¹**

Helping employees make more informed choices

Benefits like \$0 copays for primary care, virtual care, a rewards program and more may help make it easier for employees to get care when they want it and take steps toward better health.

Working hand in hand with providers

When employees are facing serious health issues like cancer, joint replacement and transplants, we offer care at facilities called Centers of Excellence (COEs) that have been recognized for their ability to pioneer more effective treatments, ensure cost efficiency and that have delivered fewer complications and shorter recovery times. Our COE program helps identify available care for conditions where protocols and technology are changing rapidly.²

¹ Source Results based on the utilization of highly efficient Premium Care Physicians versus other same-type surgeons who are not highly efficient Premium Care Physicians. 2023 UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Rates are based on historical information and are not a guarantee of future outcomes.

² The Clinical Sciences Institute, developed by Optum®, collaborates with the field's top clinicians and doctors to develop the criteria to evaluate centers for clinical excellence and is accredited by the National Committee for Quality Assurance (NCQA).

A wide selection of health plans

UnitedHealthcare offers a broad portfolio of health plan choices for your business – listed here are a few popular plan types. Your UnitedHealthcare representative or broker can help you determine which plan may work best for you.

Provider network-only health plans

Employees can choose to see any physician, specialist, hospital or health care professional in the network without a referral.

Tiered benefit plan designs

These plan designs help encourage members to seek care from Tier 1 providers and hospitals, as well as lower-cost freestanding facilities to get the highest level of coverage. They include physicians who have been evaluated for clinical quality performance based on effective and efficient quality care.

Defined-contribution health plans

A defined-contribution plan like UnitedHealthcare Multi-Choice® allows employers to offer 1, 2 or multiple plans with a defined dollar amount contribution that provides cost predictability for the employer and choice for the employee:

- **Multiple benefit options are available**, including high deductible health plans (HDHPs) and plans with copays and HSAs
- **Your employees choose the plan** that best fits their needs, whether they're younger, older, single or have a family
- **You set the amount** that your business is willing to pay for benefits
- No matter which plans you choose, **your costs as an employer stay the same**

UnitedHealthcare offers a broad portfolio of health plan choices for your business. Your UnitedHealthcare representative or broker can help you determine which plan may work best for you.

Helping employees manage their health care dollars

Account-based plans are designed to help offset deductibles and coinsurance of high deductible health plans, giving employees a tax-advantaged way to help manage their share of health care costs.¹

Health savings account

A health savings account (HSA) allows employees to deposit pretax money into a bank savings account to use for qualified medical expenses now or in the future. The employer can contribute to the account, but the employee owns it and can carry over any unused funds from year to year. It is not a “use it or lose it” plan.

An HSA must be used with a qualified high deductible health plan. The plan pays for covered services only after the member meets a minimum deductible (usually not including preventive care) and pays the full cost of covered services once the annual out-of-pocket limit is met.

Optum Financial, member FDIC, maintains its position as one of the largest HSA providers with 5.8 million HSA accounts.² Plus, only Optum Financial offers the convenience of banking through your health plan website. Learn more about Optum Financial at optumbank.com.

Health reimbursement account

A health reimbursement account (HRA) is funded by the employer. Unlike an HSA, an HRA is owned by the employer, and the funds remain with the employer if the employee leaves the company.

¹ Not all plans or options are available in all states.

² 2023 Year-end Devenir HSA Research Report, published March 2024.

Level Funded health plans with surplus refund potential¹

UnitedHealthcare Level Funded plans are designed to give your business a different way to balance cost savings with benefits employees want. A kind of self-funded plan with safeguards built in to help protect your business from unexpected high claims, Level Funded plans are designed for more:

Cost control

- Plan costs based on the medical claims experience of your plan participants (groups 5–50 not subject to adjusted community rating)
- Exemption from many state insurance premium taxes
- A potential year-end surplus refund for your health plan if medical and pharmacy claims are lower than expected¹

Flexibility

- A variety of network and plan designs to choose from
- Opportunity to bundle UnitedHealthcare specialty benefits like vision and dental to enhance your benefits package

Stability

- Fixed monthly payments, similar to a fully insured (traditional) health plan experience
- Stop loss protection from unexpected high medical claims

Health plan with no deductible or coinsurance

The Surest[®] health plan² offers a copay-only plan featuring no deductibles or coinsurance. Members can search the broad UnitedHealthcare provider network within an intuitive digital experience where they can search by condition, treatment or provider and see actual copays – not estimates – and decide what works best for their health needs and budget.

Because of this plan design, Surest has proven third-party performance that the plan provided sustained savings across ages and conditions³ and members had 50% average lower out-of-pocket spend.⁴

¹ Please consult a tax and/or legal advisor to determine if, by receiving this surplus refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.

² Available for fully insured, level funded and self-funded groups. Not available in all states. ASO available in 49 states for 100+ groups, excluding HI and US territories. FI availability in CA and CO 100+ employees only. FI states exclude: AK, HI, ME, MA, NJ, NM, NY, ND, OR, VT, WA. Available for level-funded groups with 2+ employees effective 5/1/25 in all states except VT, DC, HI. Please contact your broker or UnitedHealthcare representative for details.

³ Aon's Cost Efficiency Measurement of Surest 2021–2022, March 2024. Results from 2022 only.

⁴ Members who migrated from a non-Surest plan into a Surest plan in 2022, compared to those who stayed with a non-Surest plan.

Specialty plans designed for more choice, more savings and better health

UnitedHealthcare offers a wide variety of specialty benefits solutions to supplement your health plans. And when you bundle a UnitedHealthcare medical plan with one or more specialty plans, you may receive savings on the cost of your medical plan. The more specialty plans you include, the more you may save.*



Dental – UnitedHealthcare Dental is designed to help employees thrive with easy access to convenient, high-quality dental care. Employees can access a growing network of over 125K quality dental providers.¹



Vision – UnitedHealthcare Vision is designed to support employees' overall well-being and health journey. Our broad, nationwide provider network includes over 150K private and retail vision providers including Costco Optical, Target Optical and Warby Parker.²



Life, Disability³ and Leave Management – Solutions built to help navigate life's difficult moments with support such as Basic and Supplemental Life, Accidental Death & Dismemberment (AD&D), Short and Long-term Disability and Leave Management Solutions.

Enjoy administrative simplicity

Work with a single carrier to manage your benefits together: One dedicated account team, one self-service administration website and one integrated eligibility and claims process.

Fund it your way

Specialty benefits may be made available to your employees through shared funding, employer-paid or employee-paid (voluntary). A voluntary approach is a great way to help keep your costs down while still offering your employees specialty benefits at competitive group rates.

*Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.

¹ Network numbers as of October 2024.

² Network snapshot report (internal report) January 2023.

³ Life and Disability products offered in New York are underwritten by Unimerica Life Insurance Company of New York.



Working to reduce costs and improve health with integrated pharmacy services

Pharmacy is the most used health insurance benefit, as well as one of the fastest growing drivers of overall medical spend.¹ Integrated UnitedHealthcare pharmacy and medical benefits is one way to help contain those costs and improve health outcomes for your employees.

With integrated benefits, health advocates, physicians, nurses and pharmacists all access the same data systems and 360-degree view to provide employees with the clinical guidance to help ensure the right strategy at every step. This can include educating them about their treatment, notifying doctors when a prescription is abandoned at the pharmacy, sending proactive refill reminders, connecting employees with behavioral health services and alerting prescribers to potential drug safety issues.

Vital Medication Program

UnitedHealthcare includes certain essential medications at \$0 out-of-pocket cost.² That means employees on certain plans won't pay for life-saving medications such as insulin, epinephrine, glucagon, naloxone or albuterol.

¹ How has U.S. spending on healthcare changed over time. Peterson-KFF Health System Tracker. February 7, 2023. Available: <https://www.healthsystemtracker.org/chart-collection/u-s-spending-healthcare-changed-time>. Accessed: July 25, 2023.

² Available to eligible members. Subject to meeting any required regulatory approvals. Opt-in available for ASO clients.

Supporting employees with access to behavioral health care

UnitedHealthcare behavioral health solutions are designed to help support adults, youth and caregivers with the right care for their unique needs. Our full range of behavioral health solutions includes education, self-care tools, telephonic support, coaching and higher levels of care, as well as digital and live support.

We are committed to helping ensure that every individual has access to tailored, appropriate behavioral care when they need it. Our approach is built on a foundation of creating greater access to care and supporting members every step of the way while improving the value of the care offered. We're also deliberately infusing health literacy into everything we do so people can better understand the language of mental health, the benefits available to them and how to get the right type of help when they need it most.



400,000+ in-person and 196,000+ virtual behavioral health providers in our growing network¹

Employee Assistance Program

Provides confidential support² through unlimited, 24/7 access to in-the-moment support and access to a large nationwide in-person and virtual network.

This helps employees manage:

- Stress, depression and anxiety
- Parenting and family issues
- Substance use and recovery
- Financial and legal concerns
- Work-life balance
- Occupational stress and burnout

Helps workplaces by offering:

- Consultations for problems affecting productivity and profitability
- Programs to improve employee wellness

¹ SURE Network Summary Dashboard, Commercial E&I and non-E&I UBH General Networks Q2 2024 (July 7, 2024 data); July 18, 2024.

² Confidential to the fullest extent permitted by law.

Better hearing equals better health

While about 60.7 million Americans age 12 and older have some type of hearing loss, the good news is that people who treat their hearing loss reported experience less social isolation, loneliness, depression, anxiety and cognitive decline.¹

With hearing benefits included in most fully insured and self-funded (ASO) plans, employees have access to:

- Discounted prices on hundreds of name-brand hearing aids from major manufacturers or UnitedHealthcare Hearing's exclusive brand Relate®
- Choice of hearing aids featuring advanced technology, including Bluetooth® wireless and rechargeable battery options
- A nationwide network of more than 5,500 accredited hearing professionals providing hearing tests, hearing aid evaluations and follow-up support
- Hearing aids available in person or through convenient home delivery in 5–10 days
- Professional follow-up support with hearing representatives available 12 hours a day

¹ <https://www.ncoa.org/adviser/hearing-aids/hearing-loss-statistics/> Accessed January 29, 2025.

Health and wellness programs to help your employees thrive

Healthier employees can be critical to the success of your business. Available at no additional cost to your employees, UnitedHealthcare health and wellness programs and services include online resources, digital tools and personal support aimed to help employees get and stay healthier.



UnitedHealthcare Rewards Earnings for healthy activities

UHC Rewards is an incentive program where employees and their spouses can earn rewards for reaching program goals and completing one-time actions. Participants can personalize their experience by choosing the activities that are right for them – and choosing how to spend their earnings. Part of a simple digital experience, participants can start earning rewards immediately upon activation from the UnitedHealthcare® app or myuhc.com®.

\$1M+

(in total) has been earned by
members in the first 3 months
of UHC Rewards launch¹



Standard Care Coordination Support for chronic conditions

Standard Care Coordination is a proactive health care management solution designed to increase employee health and reduce costs. By addressing and monitoring 50+ conditions and providing outreach to employees with gaps in care, we help employees connect with health care professionals, clinical programs and information to facilitate and coordinate their care.

¹ UHC Rewards data as of March 30, 2023.



Real Appeal

Healthier habits, healthier lifestyle

Real Appeal® is a lifestyle and weight management program that's designed to help employees achieve lasting results. Backed by clinically proven science, it's built to help motivate employees to improve their health and reduce their risk of developing costly chronic conditions such as heart disease and diabetes. It comes with a Success Kit filled with tools to help members kick-start their weight loss, a personal health coach to help guide them through the program and online support to help them stay accountable.

88%

of at-risk participants lost weight.¹

Over one-third lost 5% or more in body weight.¹



One Pass Select

Making fitness engaging

One Pass Select® is included in fully insured plans, at no cost to employers, and is a subscription-based fitness and well-being program that helps support a healthier lifestyle. Members may use rewards toward the subscription. The program includes a low-cost national gym network, digital workouts, grocery delivery service² and additional features. Best of all, your employees have the power to choose from options that best fits their needs.

¹ UnitedHealthcare book of business; results through May 2022. Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

² The One Pass Select grocery delivery service component of the program is pending regulatory approval in NY.



Wellos

A new wellness program

Wellos¹ is a mobile-based wellness solution designed to engage employees and encourage health and sustainable behavior changes. The experience is tailored to each employee's individual health goals – from nutritional health and emotional well-being to weight management – with daily content, customized tips and support through a team of coaches.



Maternity support

Support throughout pregnancy

Maternity support provides information and support for your employees as their families grow. They'll get 24/7 access to 7 online maternity courses, from planning for a pregnancy to postpartum, pregnancy nutrition to nursing and more.



Quit For Life

Quit tobacco for good

Quit For Life® treats every tobacco user uniquely, tailoring a quit plan based on their needs. Your employees will have access to a coach to help make a plan, set a quit date and receive ongoing support.

¹ Available to fully insured groups, not available to self-funded participants until 1/1/26.

Personalized services and tools to help make health care easier

All of our health plans include virtual care solutions to help lower costs and improve access to quality care.

Expanding access to care and services

With our virtual care portfolio, employees have more timely and convenient access to providers nationwide – connecting to a doctor by video or phone¹ through the UnitedHealthcare app or myuhc.com without leaving their home or workplace. Available services are continuously expanding, going beyond on-demand and primary care to include a broad range of specialists who design their care models specifically for the virtual environment.² Examples include:

- Primary care
- Gastroenterology (GI)
- Migraine
- Sleep
- Speech therapy
- Urgent dental

24/7 Virtual Visits: Employees can see a provider whenever, wherever

With 24/7 Virtual Visits, employees can conveniently connect to a provider by video or phone.¹ Providers are able to diagnose a wide range of nonemergency medical conditions and even prescribe medication,³ if needed.



- **24/7 access and an expansive provider network**
- **Digital, personalized care and care navigation**

No additional administrative costs to you

Virtual care is fully integrated with your benefit plan administered by UnitedHealthcare and provided at no additional administrative cost to you, as the employer.

¹ Data rates may apply.

² Virtual Care Services are Covered Health Care Services that include the diagnosis and treatment of less serious medical conditions. Benefits are available only when services are delivered through a Designated Virtual Network Provider. Designated Virtual Network Providers can be located at myuhc.com.

³ Certain prescriptions may not be available, and other restrictions may apply.

Powerful, easier-to-use administration solutions for employers

Employer eServices® is a suite of online tools and resources that **simplifies eligibility management, billing and reporting**. It provides real-time data integration with access to eligibility, billing and all lines of coverage in one place.

Employer eServices is fully integrated among employees, physicians and health care professionals to allow HR staff to:

- **Manage transactions**, eligibility information and more in real time
- **Save time** with online billing and payment options
- **Improve workforce wellness** engagement with tools like distribution-ready emails, videos, posters and newsletters

For your employees, our goal is simple: To deliver a simplified, personalized and connected experience.

UnitedHealthcare Advocacy

Our Advocacy solutions provide proactive, highly personalized support. Designed for better outcomes and lower costs, our Advocates are there to help support members throughout the health care journey so they can make informed decisions. It's nice to know that when an employee of yours needs help, there's a compassionate trained Advocate in their corner.

And our efforts are helping make the health care experience better

12M+

members are supported by our
Core Advocacy solution¹

90%

overall member
satisfaction rating¹

¹ UnitedHealthcare Services, performance reporting 2023. Results not guaranteed.

Digital tools built for a more personalized, simplified and connected health journey

Personalized – Built to give each employee a tailored, convenient experience geared to what matters in their stage of life and individual health journey

Simplified – Designed to help employees understand and use benefits more effectively by offering timely, digestible and actionable recommendations

Connected – Created to help make it easier to take care of health needs by connecting the dots across multiple touchpoints in the health care ecosystem

Integrated tools designed to help employees find and connect with quality care and manage their benefits

With the UnitedHealthcare app and myuhc.com, employees can:

- Find quality care in the setting they prefer – in person or virtual
- Search and compare providers and facilities, including cost estimates, ratings and reviews
- Schedule and start virtual appointments
- Access personalized resources, recommendations and support
- Check progress toward deductibles, health savings account balances and out-of-pocket balances
- View, submit, pay and track claims
- Manage prescriptions and refills, price medication and more
- Chat with designated advocacy team for support

Health plans are not all alike, and neither are health plan companies

We're working to make the health care system simpler. And the quality of that work is getting noticed: UnitedHealth Group was the top-ranking company in the insurance and managed care sector for Fortune's "World's Most Admired Companies" list.



#1

When you choose UnitedHealthcare, you're choosing the industry's market leader.

For the 15th consecutive year, UnitedHealth Group was the top-ranked company in the Health Care: Insurance and Managed Care sector on Fortune's 2025 "World's Most Admired Companies" list.¹

It all adds up



235K+

employer customers of all sizes, in all 50 states and the District of Columbia, served by UnitedHealthcare Employer & Individual²



29M+

consumers served in the U.S. by UnitedHealthcare Employer & Individual³



1.7M+

physicians and health care professionals in our network⁴



5K+

hospitals and other care facilities in our network⁴

¹ January 29, 2025. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group.

² UnitedHealthcare internal analysis, <https://www.uhc.com/employer>, accessed December 17, 2024.

³ UnitedHealthcare internal analysis, <https://www.unitedhealthgroup.com/uhg/businesses/unitedhealthcare.html>, accessed 12/17/24.

⁴ UnitedHealthcare internal analysis, December 31, 2024.

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.

Tier 1 providers may be subject to change, visit myuhc.com® for the most current information or call the number on your health plan ID card.

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.

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.

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.

Real Appeal is a voluntary weight management program that is offered to eligible participants 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. 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 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. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. 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 percent 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.

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. Please discuss with your doctor how the information provided is right for you. 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.

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.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. Health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services, Inc. and are subject to eligibility and plan restrictions. 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.

Advocate4Me 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 services 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. Advocate services are not an insurance program and may be discontinued at any time.

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.

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.

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.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA, NY, and VA for select groups and lines of business - discuss with your UnitedHealthcare representative for details. 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.

Wellos - fully insured: Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 11 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.

Wellos - self-funded: Wellos is a voluntary wellness 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 with an appropriate health care professional to determine what may be right for you.

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

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

UnitedHealth Premium® is a resource for informational purposes only. Designations are displayed in UnitedHealthcare 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. 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.

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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Health plan products include exclusions, limitations, reduction of benefits, and terms under which the plan may be continued in force or discontinued. For costs and complete details of coverage, contact a UnitedHealthcare representative.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

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.

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, DPOL.12.TX (Rev. 9/16) and DPOL.18.TX and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX, DCERT.IND.12.TX and DCOC.18.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA, policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA or policy form number DPOL.18.VA with associated COC form number DCOC.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.

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. THIS IS A LIMITED BENEFIT POLICY. This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which includes limitations and exclusions. 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 the company.

UnitedHealthcare Level Funded: 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. Health Plan coverage provided by or through a UnitedHealthcare company.



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