



## Offering savings without compromising quality care

The UnitedHealthcare Select HMO plan offers a simpler experience – backed by a national provider network. With the guidance of a primary care physician (PCP), your employees could save time and money.

### Choosing a PCP to coordinate overall care

PCPs provide routine care and coordinate care by network specialists. Upon enrollment in a Select HMO plan, your employees and their covered family members can select a PCP from the Select network. Each family member can choose a different PCP to manage their health care needs. If they do not choose a PCP, one will be assigned. PCPs can be general practitioners, family practitioners, internists or pediatricians who practice near where the employee lives.

#### Take a closer look at UnitedHealthcare Select HMO

- A variety of fully insured plan designs
- No referral requirements
- Network preventive care covered 100%
- No out-of-network coverage, except for emergency care

# Referrals can help employees maximize their benefits

Since the PCP will be the employee's first and foremost source of care, they can best guide the employee to other network physicians or specialists when additional care is needed. Employees are not required to obtain referrals from their PCP, but they are recommended. Certain inpatient and outpatient procedures require that the network physician obtain prior authorization before the procedures are performed. If an employee chooses to see an out-of-network provider, they will be responsible for the entire cost.



**For more information, call your broker or UnitedHealthcare representative today.**

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. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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 your broker or UnitedHealthcare sales representative.

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.

Health Plan coverage provided by or through UnitedHealthcare of Oklahoma, Inc.

B2X EI243605003.0 10/24 © 2024 United HealthCare Services, Inc. All Rights Reserved. 24-3594601

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