

# Get to know your benefits.



**St. Moritz Security Services, Inc.**  
**2019 Benefits Guide**

welcometouhc.com

Plans  
made  
to fit  
your life?

You  
got it.

 UnitedHealthcare®

# Knowing your benefits helps you make more informed choices.

By understanding your benefits, you can select the coverage that best fits your needs. In this guide, you'll find information about your options and programs to help make your choices easier.

UnitedHealthcare is committed to providing you a smooth and simpler enrollment experience with the support you need.

## Want more information?



[welcometouhc.com](http://welcometouhc.com)

- Search for network providers.
- Learn about your benefits and more.



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

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# Helpful Highlights



## Member Resources

### Make using your plan easier.

Visit Member Resources to explore member resources and information even before your plan is active. Find tips and tools to help you choose a doctor, manage your costs, know your care options and more. Get started at [uhc.com/MemberResources](https://uhc.com/MemberResources).



## Virtual Visits

### Get access to care online, at any time.

For non-emergency medical care, a Virtual Visit can let you see and talk with a doctor from your mobile device\* or computer. Doctors can diagnose and treat a wide range of non-emergency medical conditions such as pinkeye, the flu or a sore throat. They can even write a prescription.<sup>1</sup> In addition to saving you time, the cost of a Virtual Visit is typically lower than being treated at a doctor's office, urgent care center or emergency room.

#### Consider a Virtual Visit when:

- Your doctor isn't available.
- You become ill while traveling.
- You're considering an ER for a non-emergency.

\* Data rates may apply.



## Health4Me® App

### Download the Health4Me® app to your smartphone and you'll get easy access to your health plan details. It also lets you:

- Locate and share digital health plan ID cards.
- Search for a network doctor, clinic or hospital.
- Find options for quick care, such as a nearby clinic, urgent care or ER.
- Compare costs and see provider reviews.
- Find pharmacies and fill prescriptions.

**Manage your plan  
online and on the go.**

Your member website: [myuhc.com](https://myuhc.com)

# Helpful terms to know when choosing a plan.

## Coinsurance

Your share of the costs of a covered health care service, calculated as a percent.

## Copayment or Copay

A fixed amount of money you'll pay for a covered doctor visit or prescription.

## Covered Services

The portion of a medical expense that the plan has agreed to pay for or reimburse. They include:

- Doctor's office visits
- Prescription drugs (Pharmacy)
- Emergency Services
- Hearing aids
- Hospital care
- Lab services
- Pregnancy care services
- Outpatient care services
- Rehabilitative services and devices
- Wellness services
- Mental health and substance use disorder services

## Deductible

The amount you'll need to pay before your plan will start to pay for covered services.

## Health Savings Account (HSA)

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

## Network

A group of health care providers and facilities that have a contract with UnitedHealthcare. Using the network may help lower your costs because these providers and facilities have agreed to provide services at a discount. If you use out-of-network providers, your costs may be higher.

## Out-of-pocket Limit

The most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit, the plan will usually pay 100 percent of the allowed amount. The out-of-pocket limit includes all of your network payments.

## Prescriptions

Medications and drugs prescribed by your doctor. You may save money by choosing prescriptions from the lower tiers and signing up for home delivery. Talk to your pharmacist or doctor to learn ways that may help you save.

## Preventive Care

Routine health care, including screenings, checkups and patient counseling to prevent or discover illness, disease or other health problems.

**FIND INSURANCE TERMS CONFUSING?**

Visit [justplainclear.com](https://www.justplainclear.com).

	Choice Plan		Choice HSA Plan	
	WHAT YOU PAY IN THE NETWORK	OUT OF THE NETWORK	WHAT YOU PAY IN THE NETWORK	OUT OF THE NETWORK
<b>DEDUCTIBLE</b>				
Individual	\$3,000	N/A	\$3,000	\$6,000
Family	\$6,000	N/A	\$6,000	\$12,000
<b>COVERED SERVICES</b>				
<b>Doctors and Specialists</b>				
Doctor Visit (Illness or Injury)	\$30 copay	N/A	\$30 after deductible	50% after deductible
Virtual Visit (online)	\$10	N/A	\$10 after deductible	N/A
Specialist Visit	\$60 copay	N/A	\$60 after deductible	50% after deductible
<b>Preventive Care</b>				
Screenings & Counseling	No Charge	N/A	No Charge	50% after deductible
Immunizations	No Charge	N/A	No Charge	50% after deductible
Well-Child & Well-Woman Visits	No Charge	N/A	No Charge	50% after deductible
<b>Emergency Care</b>				
Urgent Care Visit	\$100 copay	N/A	\$100 after deductible	50% after deductible
Emergency Room	90% after deductible	N/A	\$200 after deductible	\$200 after deductible
Emergency Transportation	90% after deductible	N/A	90% after deductible	90% after network deductible
<b>Other Care</b>				
Mental Health Visit (outpatient)	\$60 copay	N/A	\$60 after deductible	50% after deductible
Mental Health Visit (inpatient)	90% after deductible	N/A	90% after deductible	50% after deductible
Outpatient Surgery	90% after deductible	N/A	90% after deductible	50% after deductible
Hospital Stay Facility Fee	90% after deductible	N/A	90% after deductible	50% after deductible
Hospital Stay Provider Fee	90% after deductible	N/A	90% after deductible	50% after deductible
<b>OUT-OF-POCKET LIMIT</b>				
Individual	\$7,900	N/A	\$6,750	\$15,000
Family	\$15,800	N/A	\$13,500	\$30,000
<b>PRESCRIPTIONS</b>				
<b>Retail (up to 31-day supply)</b>				
Tier 1	\$20 copay	N/A	\$10 after deductible	\$10 after deductible
Tier 2	\$40 copay	N/A	\$30 after deductible	\$30 after deductible
Tier 3	\$60 copay	N/A	\$50 after deductible	\$50 after deductible
<b>Home Delivery (90-day supply)</b>				
Tier 1	\$50 copay	N/A	\$25 after deductible	N/A
Tier 2	\$100 copay	N/A	\$75 after deductible	N/A
Tier 3	\$150 copay	N/A	\$125 after deductible	N/A

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

# Choice Plan

## Use our national network to help save money.



### Save money by staying in our network.

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 our network. If you don't use the network, you'll have to pay for all of the costs.



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

Consider choosing a PCP. Your PCP can be your partner in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist.



### Preventive care is covered 100 percent in our network.<sup>1</sup>

## Look for care in our network first.

The doctors and facilities in our national network have agreed to provide you services at a discount. We have:

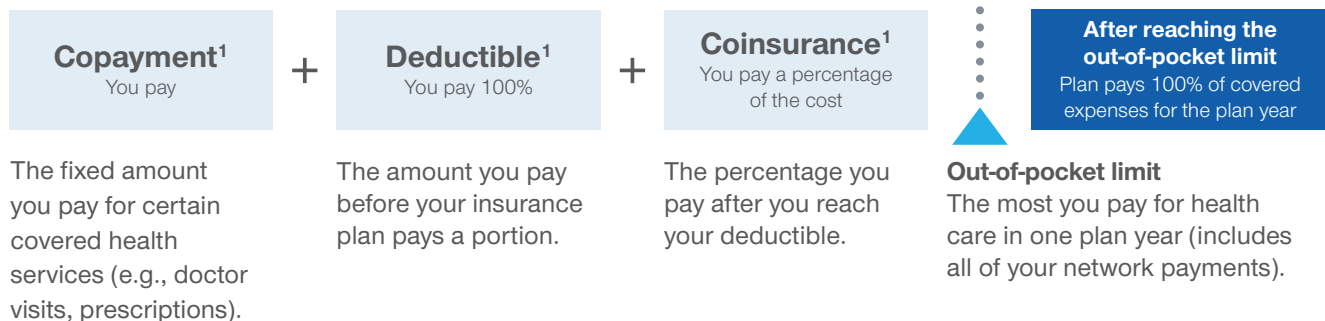
- **930,000+** physicians and health care professionals.\*
- **5,600+** hospitals.\*
- Large national pharmacy network

Search the network at [welcometouhc.com](http://welcometouhc.com)

\*As of September 2018

[DETAILED BENEFITS](#) on Page 5.

## How paying for network care works.



For all of the [COVERAGE DETAILS](#), see your official health plan documents.

<sup>1</sup>Age appropriate preventive care services are covered 100 percent when received in the plan network. You may be required to receive approval for some services before they can be covered.

# Choice HSA Plan

## with a Health Savings Account (HSA)

### Get a plan with network freedom and an HSA.



#### Save money by staying in our network.

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 our network.



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

You can receive care and services from anyone in or out of our network. Out-of-network means that a provider does not have a contract with us. It's important to remember, seeing an out-of-network provider will cost you more.



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

Consider choosing a PCP. Your PCP can be your partner in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist.



#### Preventive care is covered 100 percent in our network.<sup>1</sup>

**DETAILED BENEFITS** on Page 5.

### Make your money go further with an HSA.

An HSA is a personal savings account to help you save and pay for qualified medical expenses.

#### It's your money.

There's no "use it or lose it" rule. You get to keep it even if you change plans, change employers or retire.

#### Set a goal, even a small one.

Check with your employer to see if you can set up regular, pretax deposits through payroll deduction.

#### Look for care in our network first.

The doctors and facilities in our national network have agreed to provide you services at a discount. We have:

- **930,000+** physicians and health care professionals.\*
- **5,600+** hospitals.\*
- Large national pharmacy network

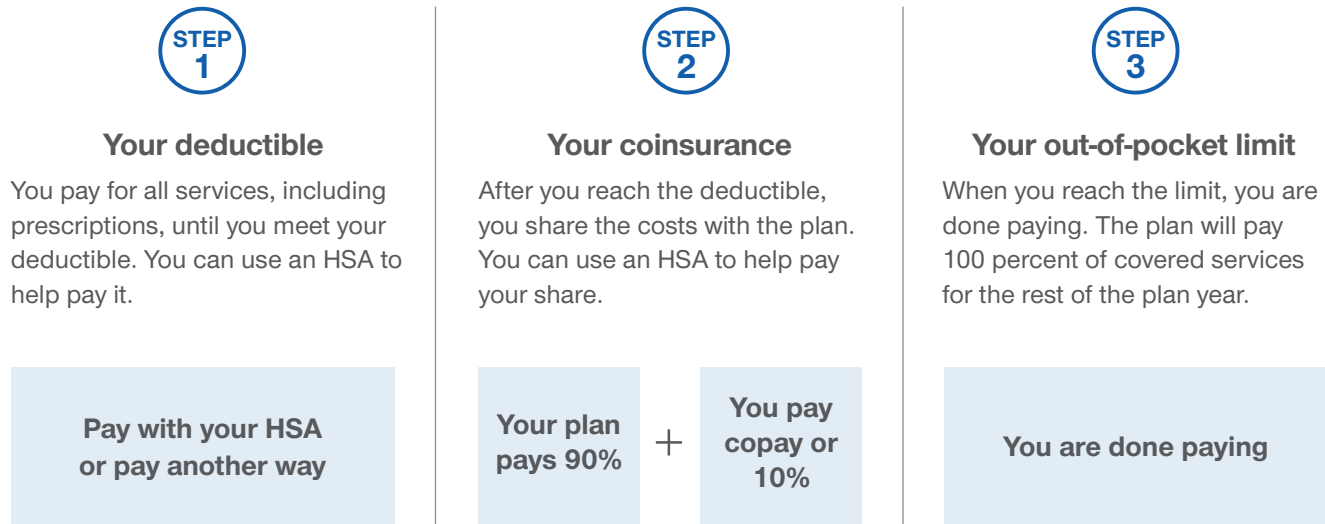
Search the network at [welcometouhc.com](http://welcometouhc.com)

\*As of September 2018

If you go out of the network, your costs may be higher. Out-of-network providers can even bill you for amounts higher than what your plan will cover. For all of the **COVERAGE DETAILS**, see your official health plan documents.

<sup>1</sup>Age appropriate preventive care services are covered 100 percent when received in the plan network. You may be required to receive approval for some services before they can be covered.

## How paying for network care works with an HSA.



Preventive care is covered 100 percent when you use a provider in the plan's network.<sup>4</sup>

[DETAILED BENEFITS](#) on Page 5.

### Save on taxes.<sup>2</sup>

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 medical expenses. The 2019 IRS HSA deposit limits are:

Individual	\$3,500 <sup>3</sup>
Family	\$7,000 <sup>3</sup>

### Paying for prescriptions.

You will have to pay the full cost of your covered prescriptions until you've paid the deductible. You can use your HSA to help pay. After the deductible, you will pay coinsurance. For more details, see your official health plan documents.

### Open an account with Optum Bank<sup>®</sup>, Member FDIC.

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

[VISIT optumbank.com](https://www.optumbank.com).

**UnitedHealthcare conveniently links your HSA through Optum Bank, Member FDIC, a national leader in health savings account banking, giving you:**

- Access to your health plan and HSA information—all in one place.
- The right to keep your Optum Bank HSA—even if you change plans, employers or retire.
- Interest earning opportunities on your Optum Bank HSA—and the ability to grow it over time.

<sup>2</sup>Precise HSA tax effects depend on federal law. We recommend that you see your tax advisor for specific tax advice.

<sup>3</sup>This includes all deposits, including any contributions your employer makes.



# Pharmacy Benefit

## Your covered medications.

OptumRx® is your UnitedHealthcare® plan's pharmacy care services manager. OptumRx is committed to helping provide you with safer, easier and lower cost 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.



### Tier 1

Lower-cost Medications



### Tier 2

Midrange-cost Medications



### Tier 3

Higher-cost Medications

Find out if your medication is **covered** by visiting [welcometouhc.com](http://welcometouhc.com).

## 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. Use network pharmacies and you will generally pay less out-of-pocket. Our network includes thousands of pharmacies across the country.
- Use lower tier medications, such as generics. Ask your doctor or check your PDL for lower-cost options. If you have a medication that is placed in a higher tier (Tier 3, for example), check to see if a lower-tier option is available.

## Fill your prescriptions two ways.

1. Choose from thousands of network retail pharmacies.
2. Take advantage of the convenience of OptumRx home delivery.



## Manage your pharmacy benefits on the go.

With [myuhc.com](http://myuhc.com) and the Health4Me® app<sup>1</sup> 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.

<sup>1</sup>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.

# Get the most out of your benefits when you go digital.

- Find network providers and provider locations.
- Manage your claims, track expenses and pay your medical bills.
- View benefit cost details.
- Find and compare covered medications.
- Refill, renew and transfer home delivery prescriptions.



## Estimate health care costs.

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



## Your path to better health.

Sign up for Rally®, an online health and wellness experience. Take a quick Health Survey and get personalized recommendations to help you achieve your health and wellness goals.



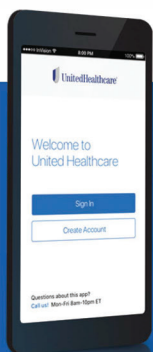
## Manage your medications and get refill reminders.

You can view your medications, find lower cost options and sign up for text reminders so you don't forget to take or refill your medication.



## Find quality doctors.

We make it easy to find doctors and other health care providers who are recognized for meeting national quality or cost-efficiency care in the UnitedHealth Premium® program. Look for the blue hearts. ❤️❤️



On the go? Download the free **Health4Me®** app and take your plan with you.



Download at the App Store®.



Android available at Google Play™.

# Get access to support and care at any time.

## Need help? We're on it.

We know that managing your health plan benefits and your health isn't always easy. That's why we have a team of people dedicated to helping you. From understanding your claims to estimating costs ahead of time, we're here to help.

### Contact us for help with a personal touch.

Call the number listed on your health plan ID card.

### You may want to know:

- Is this treatment covered?
- How much will I have to pay for a test my doctor wants me to get?
- What does this charge mean on my bill? And why is it this amount?
- Can you help explain my benefits and what I need to do?
- If I need to find a new doctor, can you help me?

## Get care online with Virtual Visits.

A Virtual Visit lets you see and talk to a doctor from your mobile device<sup>1</sup> or computer without an appointment. The doctor can provide a diagnosis and, if appropriate, send a prescription<sup>2</sup> to your local pharmacy, all in 30 minutes or less. It's all part of your health benefits.



### Conditions commonly treated through a Virtual Visit.

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Bladder infection/  
Urinary tract infection
- Bronchitis
- Cold
- Flu
- Fever
- Pinkeye
- Rash
- Sinus problems
- Sore throat
- Stomach ache



### It's easy to get started.

To get started with a Virtual Visit, go to [uhc.com/virtualvisits](https://uhc.com/virtualvisits) and choose from provider sites where you can register for a Virtual Visit. After registering and requesting a visit, you will pay your portion of the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit you will be able to talk to a doctor about your health concerns, symptoms and treatment options.

<sup>1</sup>Data rates may apply.

<sup>2</sup>Prescription services may not be available in all states.

# Lose weight and get help keeping it off.

## Get started with Real Appeal®

Losing weight can be difficult, especially when you try to do it alone.

That's why we're excited to offer Real Appeal, a program led by experts who have proven experience developing simple weight loss plans that actually work and have long-term results.

Depending on your needs, a transformation coach will help you develop a plan specific to your health goals, fitness level and lifestyle. Members also receive a Success Kit that includes program and workout guides, a recipe book, weight scale and cooking tools. All of this is no additional cost to Real Appeal participants!

## The Real Appeal program includes:



### Expert one-on-one coaching.

- Plus, weekly group coaching and live online discussions.



### Personalized support.

- Nutrition guides, meal plans, video workouts and fitness guides.



### Engaging entertainment.

- All-Star Show featuring healthy tips from celebrities, athletes and health experts.



### 24/7 online support, tools and a mobile app.

- Resources and tools to help you track your diet and exercise.

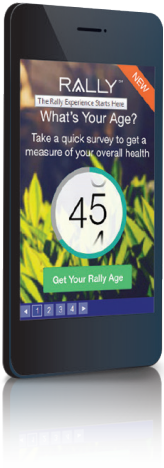
## What makes Real Appeal different?

- **No additional cost to members.**<sup>1</sup>
- **Easily accessible online weight loss program.**
- **Focus on small changes that may lead to lasting results.**
- **Based on weight loss research studies.**

With Real Appeal, you will be supported through every stage of your weight loss journey. Real Appeal can work for most anyone, no matter how much weight you want to lose or what kind of shape you are in.

**GET STARTED.** To learn more, visit [realappeal.com](https://realappeal.com).

# Support to help you reach your wellness goals and earn rewards.



## Personalized health recommendations, just for you.

### Rally™ can help you get healthier, one small step at a time.

Rally is designed to help you make changes to your daily routine, set smart goals and track your progress. You'll get personalized recommendations to help you move more, eat better and improve your health—and have fun doing it.

### Get your Rally Age®.

Take the Health Survey and instantly get your Rally Age—measure of your “health age”—to help assess your overall health.

Then pick Missions to help you get your health on track. You can store your health history, connect with online Communities and compete in fun Challenges. Earn coins as you track and complete each Mission, then use them for a chance to win great prizes.



**Get Your Rally Age**



**Build Health Habits**



**Win Cool Stuff**



## Stay on top of your preventive care.

Preventive care helps you and your doctor find health issues at an early stage to help prevent serious problems. Please see your plan documents for more details about preventive care coverage.

**LEARN MORE** about wellness support at [welcometouhc.com](http://welcometouhc.com).

# We're here to help.

Whether it's finding care or managing a complex health condition, you'll get help whenever you need it. Here are some of the programs and services that are available as part of your health plan with no additional cost to you.



## Call to talk to a maternity nurse.

The Maternity Support Program offers comprehensive maternity services before, during and after pregnancy. Get support through one-on-one access to an experienced maternity nurse, medical director and social worker throughout your pregnancy, regardless of risk level, to provide assistance, guidance, answers and education.



## Help is a call away.

By calling us, you'll be able to access Care24® services, which includes 24-hour registered nurses, an employee assistance program, financial and legal help and more.

As a member, you can call the number on your health plan ID card or log in to [myuhc.com](http://myuhc.com).



## Find support for dealing with cancer.

Many questions come up when you or a loved one has cancer. With the Cancer Support Program, dedicated cancer nurses will help you find information and emotional support for you and your family.

## See a doctor online — at any time.

When you don't feel well or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now, you don't have to. A Virtual Visit lets you see and talk to a doctor from your home computer or mobile device. There is a cost for Virtual Visits. See your health plan documents for coverage details.

We do not treat members differently because of sex, age, race, color, disability or national origin. If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

**Online:** UHC\_Civil\_Rights@uhc.com

**Mail:** Civil Rights Coordinator, UnitedHealthcare Civil Rights Grievance, P.O. Box 30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

**Online:** <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free 1-800-368-1019, 1- 800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

**ATENCIÓN:** Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

**請注意:** 如果您說中文 (Chinese), 我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

**XIN LƯU Ý:** Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

**알림:** 한국어(Korean)를 사용하지는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

**PAALALA:** Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

**ВНИМАНИЕ:** бесплатные услуги перевода доступны для людей, чей родной язык является русским (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة التعريف الخاصة بك.

**ATANSYON:** Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

**ATTENTION :** Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

**UWAGA:** Jeżeli mówisz po polsku (Polish), udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

**ATENÇÃO:** Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

**ATTENZIONE:** in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

**ACHTUNG:** Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

**注意事項:** 日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

**ध्यान दें:** यदि आप हिंदी (Hindi) बोलते हैं, आपको भाषा सहायता सेवाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

**CEEB TOOM:** Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

**ចំណាប់អារម្មណ៍:** បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

**PAKDAAR:** Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

**DÍÍ BAA'ÁKONÍNÍZIN:** Diné (Navajo) bizaad bee yáníłti'go, saad bee áka'anida'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nit'i'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'i biká'ígíí bee hodíilnih.

**OGOW:** Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

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.

This information 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. Federal and state laws and regulations are subject to change.

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.

Network Access Plan information is available for UnitedHealthcare plans in Colorado. UnitedHealthcare has prepared and maintains a network access that describes how the plan monitors the network of providers to ensure that you have access to network providers. The access also has information on the referral processes, compliant procedures, quality programs and emergency services coverage provisions. The network access plan is available at the plan's office: 6465 Greenwood Plaza Blvd, Suite 300, Centennial, CO, 80111 or call (800)842-4509.

Real Appeal is a voluntary weight loss 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.

Access to Virtual Visits and prescription services may not be available in all states or for all groups. Always refer to your plan documents for your specific coverage. Virtual Visits are not an insurance product, health care provider or a health plan. Virtual Visits are an Internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It's the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. 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. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately.

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.

The myNurseLine.<sup>SM</sup> 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.

The Care24<sup>®</sup> program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor's or professional's care. 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 are subject to change. Coverage exclusions and limitations may apply.

App Store is a registered trademark of Apple, Inc. Android and Google Play are trademarks of Google, Inc.

The UnitedHealth Premium<sup>®</sup> designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com<sup>®</sup>. 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.

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 healthcare 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.

