



Build a benefits package that leads with care

Choose from a full suite of quality health plans
designed for better health and lower costs.

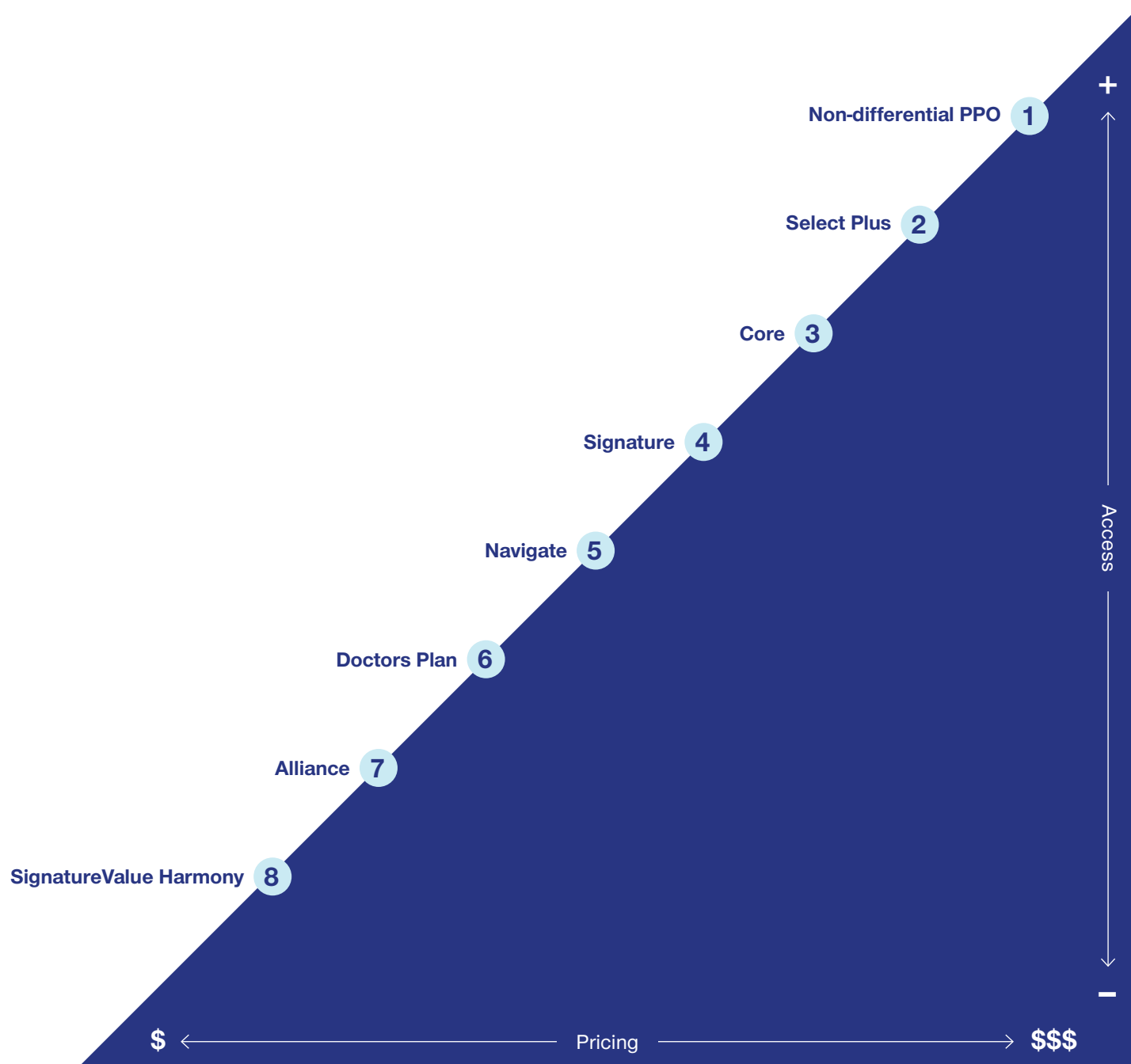
UnitedHealthcare Multi-Choice®
Effective Jan. 1, 2023

**United
Healthcare**

Enjoy the flexibility of Multi-Choice

You can customize a package with as many health plans as you'd like and choose from a range of deductibles, coinsurance, copayments and out-of-pocket limits—all to help fit your business's budget and your employees' needs.

Explore health plan options—and an easier way to compare them



How to read the chart

Starting in the upper right corner, Non-differential PPO offers the broadest coverage and network—which gives employees the most access and the freedom to choose where to get care. As you move down and to the left, the plans get more affordable with high value network options.

Take a closer look at the plans — ranked from highest to lowest premiums

1 Non-differential PPO

Ultimate provider flexibility for out-of-area employees in underserved locations

- Non-referral
- Network and out-of-network coverage options

2 Select Plus

Features access to a national network with out-of-network flexibility

- Non-referral
- Network and out-of-network coverage options
- Incentives to use preferred providers or place of service

3 Core

Customized network of physicians and hospitals

- Open access
- Network and out-of-network coverage options
- Incentives to use preferred providers and place of service

4 Signature

Offers access to a large network and flexible benefits

- PCP
- Referral
- Network only

5 Navigate

National network with managed care

- PCP
- Referral
- Network only

6 Doctors Plan

- Delivers quality care from Canopy Health and OptumCare® providers
- PCP
- No referrals
- Network only

7 Alliance

Cost-effective plans with a network of highly effective medical groups focused on providing patient-centered care

- PCP
- Referral
- Network only

8 SignatureValue Harmony

Personalized and simplified care at the lowest cost and access to Canopy Health and OptumCare providers

- PCP
- Referral
- Network only

Formal HMO product names:

Signature = UnitedHealthcare SignatureValue®

Alliance = UnitedHealthcare SignatureValue Alliance

SignatureValue Harmony = UnitedHealthcare SignatureValue Harmony

Formal Insurance product names:

Navigate = UnitedHealthcare Navigate®

Core = UnitedHealthcare Core

Select Plus = UnitedHealthcare Select Plus

Formal PPO product name:

Non-Differential PPO = Non-Differential PPO

Add specialty benefits and save

When adding one or more UnitedHealthcare specialty plans, including dental, vision and/or financial protection, you can save up to 4%* on first-year medical premiums. Plus, you may save long-term in administrative credits with Packaged Savings®.**



Dental

Options

- Preferred provider organization (PPO) plans for maximum flexibility
- Network-only plans in select markets for maximum savings
- Dual offerings available at no additional charge
- Dental Health Maintenance Organization (DHMO) managed care program with 16 plan options
- Voluntary and employer plans available (Only 2 employees required to elect the voluntary offering)

Features¹

- Large national PPO network with over 117,000 unique locations
- Average PPO network discounts of 33.8%
- Prenatal enhanced benefits during pregnancy
- Oral cancer screenings included for adults
- Online Treatment Cost Calculator for total transparency
- Consumer MaxMultiplier® feature allows rollover of unused annual limits²
- Preventive MaxMultiplier Option: Offers the choice to exclude preventive care costs from annual limits³
- Optional enhanced coverage for dental implants³
- Flex Appeal dental implants, composite fillings for anterior and posterior and 4 cleanings
- SmileDirectClub® program: Teledentistry option for adults, which allows at-home teeth straightening
- Includes pediatric coverage



Vision

Options⁴

- Coverage for comprehensive eye exam, frames/lenses and contacts, plus discounts on overages
- Voluntary and employer plans offered (Only 1 employee required to elect the voluntary offering)

Features¹

- Robust vision network provides over 120,000 access points and offers a balanced mix of private practice and retail providers
- Vision network utilization of 98.49%
- Annual eye exams
- Complete set of eyeglasses or contacts (Refer to the benefit materials)
- Discounts on laser vision correction, popular lens options and extra pairs of eyewear
- Warby Parker option available online (or at nearest retail location) with option to purchase single vision, progressive or scratch coating
- Expanded diabetes eye care program, where members with diabetes may receive retinal screening photography at a \$0 copay as well as a second eye exam (exam copay applies)
- Enhanced contact lens benefit, where members may receive a contact lens allowance and an additional allowance for contact lens fitting and evaluation
- Children's Eye Care Program, where members up to age 13 have coverage for a new pair of glasses (frames and lenses) at no additional premium cost if the vision prescription changes .5 diopter or greater in a plan year



Disability

Options

- Long-term and short-term disability programs
- Voluntary and employer-paid plans

Features¹

- Staff members have an average of 15 years of experience working with disability claims
- Employee Assistance Program (EAP) benefit available
- Services and support include vocational and physical rehabilitation, career planning and transitional work return



Life

Options

- Basic Life/Accidental Death and Dismemberment (AD&D)
- Supplemental Life
- Dependent Life
- Supplemental/Voluntary Life

Features¹

- Flat coverage amounts or multiples of salary
- Will and trust preparation services included
- Travel assistance included
- Beneficiary companion services included

^uBundle® (for group size 51–100) is available for fully insured customers and is not available in the following states: California, Colorado, Hawaii, Montana, New York, Rhode Island, and Vermont.

**Customers with 2–99 total eligible employees may qualify for Packaged Savings administrative credits, which they can receive by bundling plans. Credits are earned based on the number of enrolled medical employees and the number of eligible specialty plans offered. Benefits and programs may not be available in all states or for all group sizes. Contact your broker or UnitedHealthcare representative for details.

¹ As of June 2022.

² Rollover plans available for groups with 2 or more when there are waiting periods and 10 or more without waiting periods. Ask your UnitedHealthcare representative for details.

³ These optional dental benefit enhancements require 10 or more members.

⁴ Vision benefits only require 2 eligible and 1 enrollee to qualify.

Discover value-added services, programs and tools

These benefits are designed to help members navigate their plan, save on health care costs, and get and stay healthier.

Services

Advocate4Me®

Advocate4Me helps employees get more from their health plan by calling one toll-free number. By leveraging clinical, well-being, emotional health, financial and member care capabilities, Advocate4Me provides consistently helpful, personalized interactions with health care experts, which gives employees a more simplified experience—and encourages more informed health care decisions. Our system directs each caller to one of three specialized advocates:

Benefits advocate (benefits and general questions about programs/services)

Health advocate (health system navigation and claim issues)

Nurse advocate (clinical support)

Our technology then populates a member dashboard to help the advocate assess gaps or resources available for that employee.

Advocate4Me provides a compassionate, simple, personalized experience designed to help improve employees' health and the health of your bottom line.

UnitedHealthcare Benefit ServicesSM

Our flexible spending account (FSA), Pre-Tax Premium Plan and COBRA/State Continuation Administration are included in every plan—at no additional cost.

24/7 Virtual Visits

With 24/7 Virtual Visits, employees can conveniently connect to a doctor by phone or video* through myuhc.com® or the UnitedHealthcare® app.

Tools

Find Care & Costs

The Find Care & Costs tool on myuhc.com and the UnitedHealthcare app is designed to help employees:

- Use intuitive search tools to find care nearby
- View estimates for specific services and treatments
- Locate UnitedHealth Premium® designation providers and Healthgrades® patient satisfaction reviews

myuhc.com

UnitedHealthcare delivers digital tools and resources designed to make it easier for members to take ownership of their health by giving them one-stop access to information and tools related to their medical, pharmacy, dental, vision, behavioral and health resource benefits.

UnitedHealthcare app

The mobile version of myuhc.com provides secure, on-the-go access to personalized health plan information, helping members better understand and use their health plan effectively.

Wellness programs and more

Apple Fitness+

Apple Fitness+ subscription offers anytime, anywhere studio-style workouts and guided meditations that include personalized metrics—Apple Watch required.

1-year Peloton® Digital Membership**,

which includes access to the Peloton App, gives employees access to thousands of live and on-demand fitness classes—no fitness equipment required.

Rally® Health and Wellness on myuhc.com

A digital health and wellness experience that connects employees with personalized recommendations, health content, Missions, a Health Survey, Challenges and dozens of other resources to help them proactively manage their health.

Real Appeal®

Real Appeal takes an evidence-based approach to support weight loss to help people make small changes necessary for larger long-term health results. Real Appeal uses a highly interactive internet show, videos and live online coaching to drive small behavior changes.

- Group coaching with other participants
- Coaches guide employees through the program customizing goals to help fit their needs

UnitedHealthcare Rewards

UnitedHealthcare Rewards combines the best practices from our existing health and wellness incentive programs. Participants track daily activities designed to help them move more and take healthy actions, with the potential of getting rewarded up to \$1,000—depending on their plan. Earnings can be deposited directly into health savings accounts or used toward a Visa® gift card,¹ electronic devices and more.

Learn more

Contact your UnitedHealthcare representative for more information

United Healthcare

Not For Consumer Use.

*Data rates may apply.

**Peloton is available to members enrolled in applicable fully insured UnitedHealthcare plans and self-funded plans (if purchased) who register for an account with Peloton. The value of the App Membership is \$12.99/month or \$155/year plus applicable taxes. UnitedHealthcare members that own a Peloton Bike or Tread can receive value (\$132) to be credited to an All Access Membership. Credit is limited to a single All Access Membership per household. Limit one code redemption per member. Must be 18+ years of age and covered under applicable UnitedHealthcare health plan. All services provided by Peloton directly to consumers are governed by Peloton's Membership Terms, located at <https://www.onepeloton.com/membership/terms>. Discounts available on applicable purchases until June 30, 2023. Equipment offer void in Maryland, New York, New Jersey, Pennsylvania, or Washington D.C. To request a retroactive refund on applicable purchases, contact Peloton customer service. Peloton Bike, Bike+ or Tread purchase requires an All-Access Membership at \$44.00 per month to access content. All prices are exclusive of applicable taxes. Offer applied at checkout. No substitutions. Limit one equipment purchase per member. Void where prohibited. Not transferable. 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 before beginning any exercise program and/or to determine what may be right for you. The value of the application may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost.

***Care Cash medical plan eligibility must be maintained.

¹ Receiving a gift card may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations under this program, as applicable.

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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 UnitedHealth Premium®** designation program 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. **SmileDirectClub** coverage is available to customers offering a UnitedHealthcare Dental Preferred Provider Organization (PPO) and/or In-Network Only (INO) plan that includes orthodontic coverage. **Not all individuals are suitable candidates for invisible aligners. These services are intended for certain individuals who have mild or moderate orthodontic needs. 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. 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. **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. **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. Contracted virtual visits provider groups may vary by state and are subject to changes dependent on state laws and regulations. **24/7 Virtual Visits** is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. 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. 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. **Apple Fitness+** requires Apple Watch Series 3 or later with watchOS 7.2 or later and one of the following Apple devices: iPhone 6s or later with iOS 14.3 or later, iPad with iPadOS 14.3 or later, or Apple TV with tvOS 14.3 or later. Must be 13+ years of age and covered under an applicable health plan. Fully Insured customers: Available to applicable UnitedHealthcare medical plans for fully insured customers until 10/31/22, excluding New York. Self-funded customers: An Apple Fitness Bundle, including Apple Fitness+ and Apple Store gift card, may be available for purchase by ASO customers in early 2022. 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 before beginning any exercise program and/or to determine what may be right for you. The value of the application and/or gift card may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost, or under this program, as applicable. The **UnitedHealthcare Core** product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. Network status may be determined by calling the number indicated on the health plan ID card or visiting myuhc.com®. **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 1-855-256-8669 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. Subject to HSA eligibility, as applicable.

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. 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. 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.

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. 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 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. 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 the company.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United HealthCare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).