



Create a health benefits package built for what matters

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

UnitedHealthcare Choice Simplified
Effective Jan. 1, 2025

**United
Healthcare**

Enjoy the flexibility of Choice Simplified

Customize your benefits 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 best fit your budget and your employees' needs.

UnitedHealthcare HMO health plans

UnitedHealthcare SignatureValue® HMO plan

- Focused network and flexible benefits
- Referrals and primary care provider (PCP) selection required
- No out-of-network coverage

UnitedHealthcare SignatureValue Alliance HMO plan

- Cost-effective plans with access to a focused network of quality medical groups
- Referrals and PCP selection required
- No out-of-network coverage

UnitedHealthcare SignatureValue Harmony HMO plan

- Personalized and simplified access to care at the lowest cost from Optum Care providers
- Referrals and PCP selection required
- No out-of-network coverage

UnitedHealthcare PPO health plans

UnitedHealthcare Select Plus

- National network with out-of-network flexibility
- No referrals or PCP selection required
- Incentives to use preferred providers and sites of service

UnitedHealthcare Core

- Customized network of providers and hospitals with out-of-network coverage options
- No referrals or PCP selection required
- Incentives encourage employees to use preferred providers and places of service

How to read the chart

Starting in the upper right, Select Plus offers the broadest coverage and network, giving employees the most access and freedom to choose where to get care. Moving down and to the left, plans are designed for more affordability with value-based network options.



Deliver more for your employees with these value-added plans and programs



Dental

Options

- Large national Preferred Provider Organization (PPO) network with over 123,000 unique providers
- Network-only plans in select markets for greater savings
- Dual offerings available at no additional charge
- Voluntary and employer paid (only 2 employees required to elect the voluntary offering)

Features¹

- Average PPO network discount of over 41%
- Oral cancer screenings for adults
- Online Treatment Cost Calculator to get price estimates in advance
- Consumer MaxMultiplier[®] option allows rollover of unused annual limits²
- Optional enhanced coverage for dental implants³



Vision

Options⁴

- Coverage for comprehensive annual eye exams, frames/lenses and contacts, price protection on popular lens options, plus discounts on overages
- Robust network includes 175,000 access points and a mix of private practice, well-known retail chains and specialty online retailers
- Voluntary and employer paid (only 1 employee required to elect the voluntary offering)

Features¹

- Discounts on laser vision correction, extra pairs glasses and contacts, blue light screen protectors, hearing aids, online prescription renewal, and more
- All major retailers in-network, including Costco, LensCrafters, Target, Walmart and Warby Parker. Plus, online options in-network such as 1800contacts, GlassesUSA.com, uhcglasses.com and Warby Parker
- Expanded diabetes eye care program with retinal screening at a \$0 copay and second eye exam (exam copay applies)
- Enhanced contact lens benefit
- Expanded maternity and pediatric benefits included at no additional cost for pregnant and nursing mothers and children up to age 19. Coverage includes two exams a year and a second paid of eyewear if the prescription has a diopter change of 0.5 or more.
- Expanded diabetes eye care program with retinal screening at a \$0 copay and a second eye exam (exam copay applies)
- Enhanced contact lens benefit
- Children's Eye Care Program for members up to age 13



Disability

Options

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

Features¹

- Services and support include vocational and physical rehabilitation, career planning and transitional return to work
- Employee Assistance Program (EAP) benefit available



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
- Travel assistance
- Beneficiary companion services

Cover more, save more

Bundle your UnitedHealthcare medical plan(s) with our dental, vision, disability and/or life plans and you may reduce your medical plan costs while simplifying plan administration and providing a richer employee benefits package.



Discover value-added services, programs and tools available at no additional cost



Vital Medication Program

With the UnitedHealthcare Vital Medication Program, there may be no out-of-pocket costs⁵ for certain medications, such as insulin (rapid, short- and long-acting), epinephrine (allergic reactions), glucagon (hypoglycemia/low blood sugar), naloxone (opioid overdose) and albuterol (asthma).

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UnitedHealthcare Rewards

Employees and their spouses can earn rewards for completing healthy actions like walking, running, tracking sleep, completing biometric screenings and more. Participants may earn up to \$300 in the Core program, and up to \$1,000 in the Premium program primarily for HSA plans, per person per year. Limited to select health plans at no additional cost.^{***}

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\$0 24/7 Virtual Visits* + cost-share for HSA

Employees and their covered family members can see a network provider anytime, anywhere, right from a mobile device** or computer. Available as soon as coverage starts, \$0 24/7 Virtual Visits are built to help make nonemergency care more accessible and affordable.

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Care Cash

The Care Cash[®] preloaded debit card provides \$200/year for individuals (\$500/year for families) to help pay cost-sharing for certain eligible network health care expenses. New funds are reloaded each year, and employees may roll over remaining card balances each plan year up to \$2,000. Care Cash is only available with select plans, and program availability excludes health account deposits (HRA, HSA).

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Real Appeal

Real Appeal[®] is an online weight-loss program that provides personal coaching, 24/7 online and app support, a Success Kit and weekly group sessions to help employees and eligible family members lose weight and keep it off. **Not available on HMO.**

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One Pass Select

One Pass Select[®] provides a simple, flexible and affordable way for employers to elevate their employee wellness offering. A member subscribes to 1 of 4 membership tiers, ranging from \$34 to \$159 per month. Membership provides access to up to 18,000 fitness locations nationwide and the flexibility to change location.

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Wellos

This engagement-driven health and wellness app offers personalized guidance and support that empower employees to set realistic health and wellness goals, address barriers to health and develop practical strategies for positive behavior change.

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Quit For Life

This clinically proven program is designed to help people end their dependence on nicotine. Quit For Life® provides free online courses, quit coaching support, online support and a mobile app.

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EAP

The EAP offers support for everyday life. Members can call the EAP 24/7 for help navigating mental health issues, managing stress, improving relationships at home or work, dealing with grief, addressing financial or legal concerns and more. **Not available on HMO.**

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Behavioral health benefits

Behavioral health benefits provide confidential support for everyday challenges and for more serious problems. Benefits include counseling and substance abuse recovery services and virtual visits.

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liveandworkwell.com

This is a dedicated member website with hundreds of resources. Members can search for a provider, explore their benefits, get crisis support, access online cognitive behavioral therapy tools and find much more.

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Calm

Calm is an easy-to-use self-care app with programs and tools to help support members' mental health. Users can find daily meditations, mindfulness courses and more to help them manage stress or symptoms of anxiety, get better sleep and feel more present in their lives. Premium access to the Calm app is now available at no cost to employees and their household family members.

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Connect with UnitedHealthcare

Scan the code to download the UnitedHealthcare® app

Learn more

Contact your UnitedHealthcare representative

United Healthcare®

*The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change and may apply after the deductible according to plan design. Individuals should check their benefit documents for specific coverage details.

**Data rates may apply.

¹ As of March 2025.

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

³ These optional dental benefit enhancements require 5 or more members.

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

⁵ Available to eligible members. Check coverage details at myuhc.com/rx.

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.

Real Appeal is a voluntary weight management 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.

Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 1:1 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.

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 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.

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® 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.

Calm: If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. 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.

Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

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.

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.

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.

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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®.

Care Cash provides a pre-loaded debit card which can be used toward cost-sharing for certain network health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash 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 to determine what may be right for them.

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.

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 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.

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 your broker or UnitedHealthcare sales representative.

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., Optum Rx® or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).