



California

Promoting better health and lower costs

UnitedHealthcare Navigate®

A focus on primary care and the patient-doctor relationship for better access to quality, efficient care.



Providing the guidance of a primary care physician for members

UnitedHealthcare Navigate plans offer patient-centered health care benefits. Upon enrollment, members choose a primary care physician (PCP), who helps them navigate the complex health care system and refers them to other network physicians or specialists when additional care is needed.

Members must obtain a referral from their PCP before seeing another network physician.

A variety of plan design options for employers

UnitedHealthcare Navigate provides coverage for a wide variety of services:

- Doctor office visits
- Ambulatory patient services
- Emergency services
- Urgent care
- Inpatient hospital services, rehabilitation and skilled nursing facility services
- Lab, X-ray and diagnostic services
- Pregnancy and newborn care
- Substance-related and addictive disorders, and mental health services
- Prescription drugs
- Rehabilitative services and devices
- Habilitative services and devices
- Preventive care services
- Chronic disease management

An array of health and wellness resources, such as the Health Assessment, Health Record and Online Health Coaching modules, is also included with all plans.

UnitedHealthcare Navigate

Benefit levels:

- Network benefits; single-tier benefit
- Prior referral required for all physicians in this plan

No out-of-network coverage, except for emergency care.

A trusted health care guide: the primary care physician

The primary care physician (PCP) gets to know a member by providing care for most of his or her needs such as annual well visits and preventive care. The PCP comes to understand a member’s health needs thoroughly, and can best refer the member to other network physicians or specialists when additional care is needed.

Members must obtain a referral from their PCP before seeing another network physician.

Referrals are required for services from a network OB/GYN, substance-related and addictive disorders, mental health services, and sexual and reproductive services from network providers.¹

Navigate details	Benefit levels	Network physician with a prior electronic referral	Network physician without a prior electronic referral	Out-of-network
UnitedHealthcare Navigate offers network coverage for members who obtain a referral from their primary care physician prior to seeing another physician or specialist in the network. No coverage is provided without a referral. Out-of-network coverage is not available, except in the case of emergency care.	Network benefits; single-tier benefit	Network benefits	No coverage	No coverage

Learn more

Call your UnitedHealthcare representative today or visit [uhc.com](https://www.uhc.com)



¹ Certain inpatient and outpatient procedures require that the network physician obtain Prior Authorization from UnitedHealthcare before the procedure is performed. 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.

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.

Participation in the Health Assessment is strictly voluntary. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices; be used only for health and wellness recommendations or for payment, treatment or health care operations; and be shared with your health plan, but not with your employer.

Your Health Record only has information on care you've received as a UnitedHealthcare member during a certain timeframe. Information in the Health Record is not a substitute for medical or behavioral health care advice. If you have questions about the information in your Health Record, please talk with your doctor or call the Health Record Dedicated Service Team toll-free at 1-844-585-1471.

The Navigate network included herein is subject to approval by regulators. If the Navigate network offered herein is subsequently modified by regulators we will immediately advise you of the change in network, in accordance with applicable law.

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).