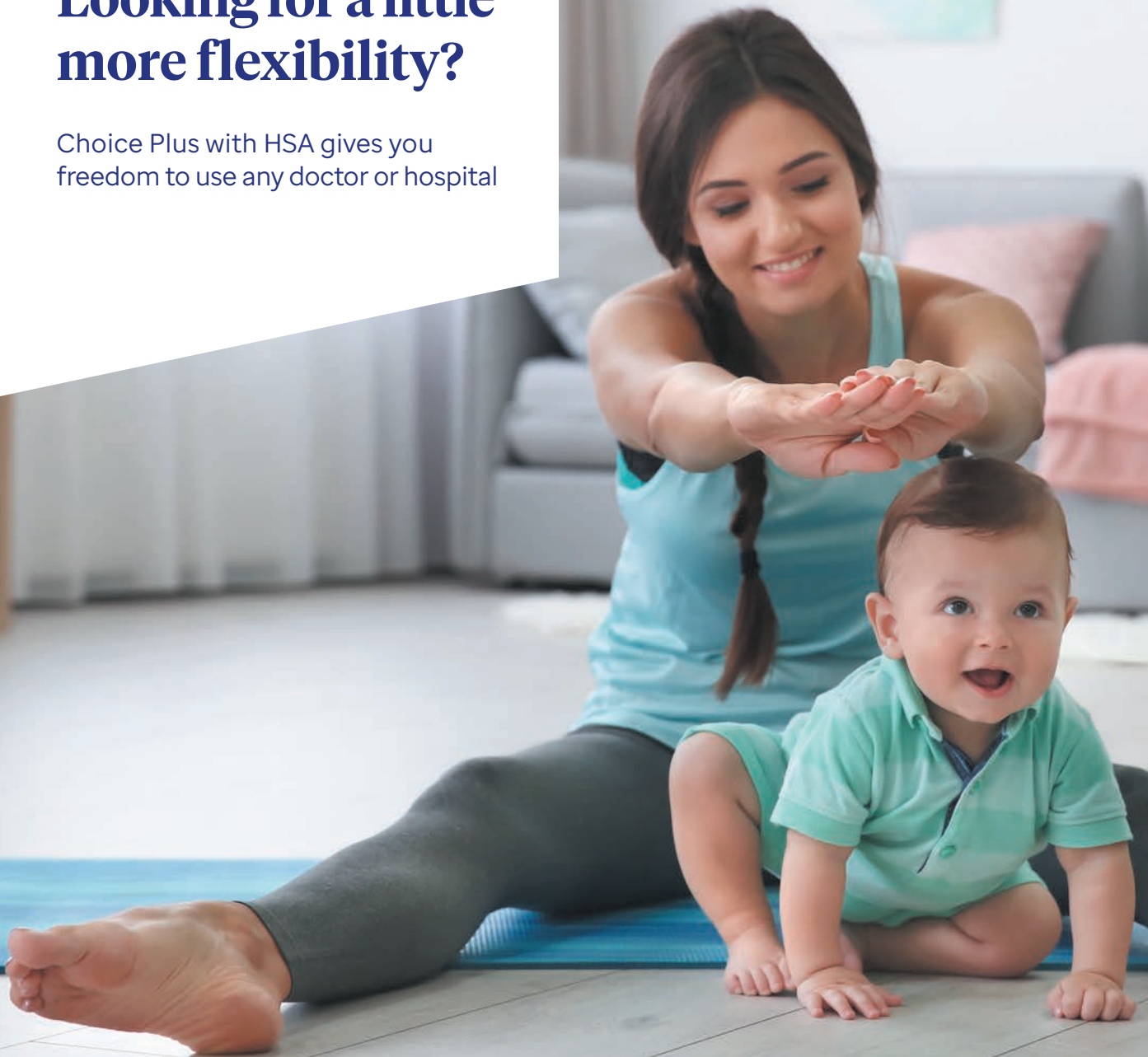




Looking for a little more flexibility?

Choice Plus with HSA gives you freedom to use any doctor or hospital



welcometouhc.com/choiceplushsa
Toll-free 1-866-873-3903, TTY 711
Habla Español? Podemos ayudar.

United
Healthcare®

Here's the good-to-know info

This guide is designed to help you understand your health plan options, so you can select the coverage that may best fit your needs. You'll learn more about the plan's benefits, ways you may get help managing costs and how you may get more out of the health plan.

Get access to a national network	3
Using an HSA to help pay for care	4
Understanding your pharmacy benefit	5
Resources to help with your health care experience	6-7



Want more information?

Visit welcometouhc.com/choiceplushsa



Prefer to talk to a person?

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

Get access to a national network

A network is a group of facilities, providers and suppliers that UnitedHealthcare has contracted with to provide you with health care services. You can receive care and services from anyone in or out of our network – and when you stay in the network, you'll get a higher level of coverage. The Choice Plus network includes:

- **1,737,273 physicians and health care professionals***
- **5,593 hospitals***
- **67,000 national and independent pharmacies****

There's coverage if you need to go out-of-network

Out-of-network means that a provider does not have a contract with us. Choose what's best for you. Just remember, out-of-network providers will likely charge you more and can even bill you for amounts higher than what your plan will cover.

There's no requirement to choose a PCP or get referrals to see a specialist

While this plan doesn't require you to choose a primary care provider (PCP) – the main doctor who usually has knowledge of your health and health history – it can be a good idea to have one. A PCP is the doctor who may know you best, and they're the first person you may call with medical questions and issues.

You can open an HSA

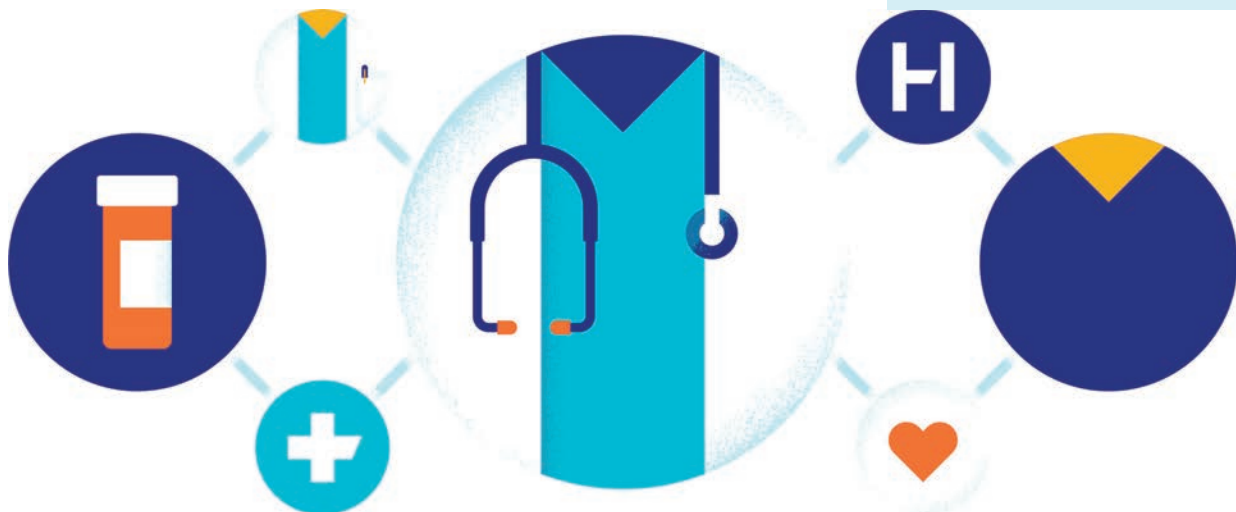
This health plan includes the option to open a health savings account (HSA), which is a personal bank account that's designed to help you save and pay for qualified medical expenses. There's no "use it or lose it" rule, and the money in your HSA stays with you – even if you change health plans, change employers or retire.

Help pay for qualified medical expenses

You can use an HSA for many expenses, including:

- Doctor office visits
- Prescriptions
- Eyeglasses and contacts
- Dental care and braces
- Chiropractic services and more

For all other coverage details, see your official health plan documents. For a listing of qualified medical expenses you may reference IRS publication 969 at [irs.gov](https://www.irs.gov).



*UnitedHealthcare internal analysis, June 30, 2024.

**UHC.com.

Using an HSA to help pay for care

How your HSA works with your health plan

- 1 Your deductible**
You pay for all services, including prescriptions, until you meet your deductible. You can use the funds in an HSA to help pay it – or pay another way.
- 2 Your coinsurance***
After you reach the deductible, you share the costs with the plan. You can use HSA funds to help pay your share.
- 3 Your out-of-pocket limit**
When you reach the limit, the plan pays 100% of allowed amounts for covered services for the rest of the plan year.

100%

of certain preventive care is covered by most plans when you use a network doctor

Estimate health care costs

At myuhc.com[®], you'll be able to access tools that help you estimate what a treatment or procedure typically costs. You can also estimate costs of prescriptions and see what your share of expenses may be.

Open your HSA

UnitedHealthcare offers an HSA through Optum Financial[™], a national leader in HSA banking. Visit optumbank.com.

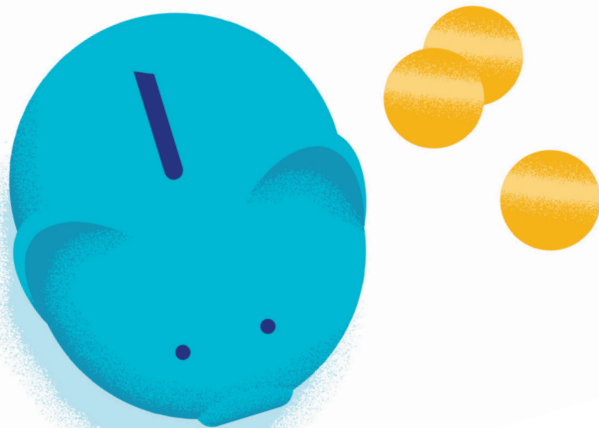
Optum Financial[®]

Save on taxes**

You don't have to pay federal income taxes or, in most cases, state income taxes on the money you deposit into your HSA, save in your account or withdraw to pay for qualified expenses. The 2025 IRS HSA deposit limits are:

Individual coverage \$4,300

Family coverage \$8,550



For all of the COVERAGE DETAILS, see your official health plan documents.

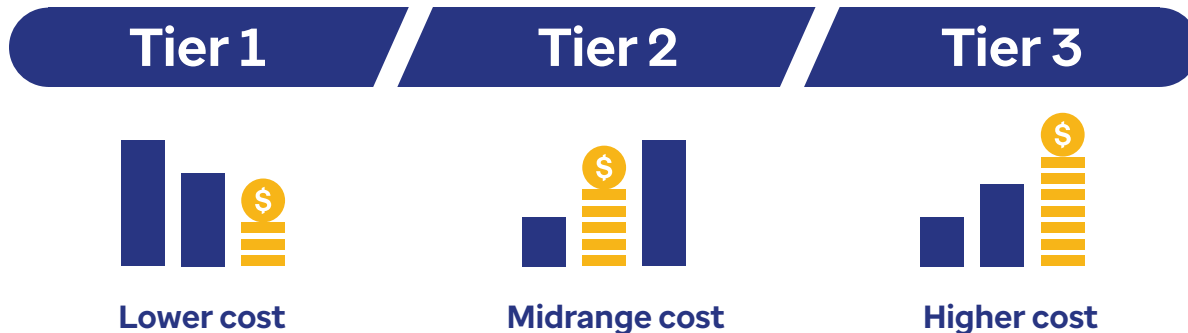
*These costs don't apply for preventive care services that are received in the network. You may be required to receive approval for some services before they can be covered.

**Consult with a tax professional for specific tax advice.

Understanding your pharmacy benefit

Your covered medications

This plan uses Optum Rx® for pharmacy care services. With Optum Rx, it may be easier for you to save on medications and easier to keep track of them, too. The Prescription Drug List (PDL) is the list of medications that are covered by the plan. It's organized by cost levels, known as tiers. Choosing medications in the lower tiers may help you save money.



Paying for prescriptions

You will have to pay the full cost of your covered prescriptions until you've paid your deductible. You can use your HSA to help pay.

Find out if your medication is covered by visiting [welcometouhc.com/choiceplushsa](https://www.welcometouhc.com/choiceplushsa).

Save on your medication

Use home delivery

Order a 3-month supply through Optum Rx and you may pay less for medication, get standard shipping at no additional cost and save trips to the pharmacy.

Use network pharmacies

Using network pharmacies may help you save money. Our network includes thousands of pharmacies across the country.

Use lower tier medications

Choosing medications from the lower tiers on the PDL may help you save money. Ask your doctor or check your PDL for lower-cost options, including generics.

More ways to help manage your meds

With [myuhc.com](https://www.myuhc.com) 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



Resources to help with your health care experience

We'll give you tools and support designed to help you save time, save money and find care when you need it.



Certain preventive care is covered 100% by most plans in our network*

- Immunizations
- Preventive exams and health screenings



Help is a call, email or web chat away

We're here to help you find information you're looking for. Get in touch if you:

- Have questions about your health care benefits
- Need help resolving a claim
- Have questions about a recent screening or test
- Need to find a doctor or schedule an appointment
- Need to talk to or web chat with a registered nurse, 24/7



You may save on covered services when you use network providers**

- Doctor office visits
- Prescription drugs
- Emergency services
- Hospital care
- Lab services
- Pregnancy care services
- Outpatient care services
- Rehabilitative services and devices
- Wellness services
- Mental health and substance disorder services

Resources to help you manage your health and plan — online and on the go

Access your benefits and get help anytime, anywhere with myuhc.com

For more information, visit welcometouhc.com/choiceplushsa

* 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.

**This is not the complete list of covered services.



Join health and wellness missions

Join our health and wellness program powered by Rally® designed to help you become more active.



Get care, virtually anywhere

24/7 Virtual Visits let you see and talk to a doctor using your mobile device* or computer. Members can learn more on myuhc.com.

*Data rates may apply.



Learn more

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or call 1-866-873-3903, TTY 711. Habla Español? Podemos ayudar.

United
Healthcare®

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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 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.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. The content of this communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

Optum Bank is a subsidiary of Optum Financial™.

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.

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.

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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