



# Welcome

**Killeen ISD**  
NexusACO OA

United  
Healthcare®

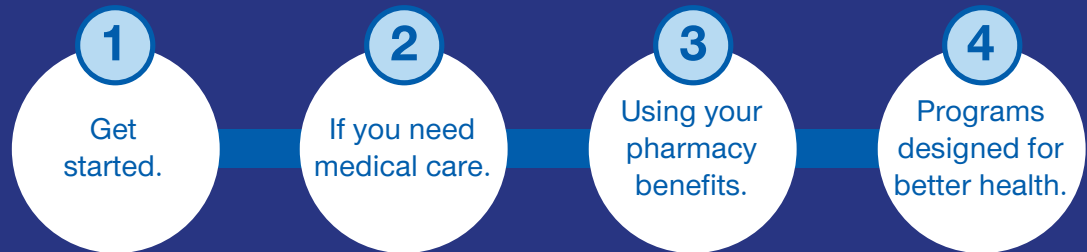


Let's  
do  
this.

# Thank you for being a UnitedHealthcare member.

We're here to help make each step of your health care experience easier. Take a look at this guide to help you better understand your benefits, find care, manage costs and get more out of your health plan.

## What's inside:



### Call us.

If you don't have computer access, need language assistance or still have questions after reading this, please call 1-888-331-3408, TTY 711.\*



### Connect with us.

- [Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare)
- [Twitter.com/UHC](https://twitter.com/UHC)
- [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare)
- [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

\* A TTY is a special device that lets people who are deaf, hard of hearing or speech-impaired use the telephone to communicate by allowing them to type messages back and forth to one another.

# 1 Get started.



## Activate your myuhc.com<sup>®</sup> account.

When it comes to managing your health plan, **myuhc.com** lets you see what's covered, manage costs and so much more. To help everyone get the most from their plan, it's important that each member age 18 and over create their own account. Then, use it to:

- Find a network doctor.
- View and pay claims.
- Check your account balances.
- Learn about preventive care.
- Find and estimate costs.

### Set up your account today.

- Go to [myuhc.com](https://myuhc.com) > **Register Now**.
- Have your ID card handy and follow the step-by-step instructions.



## Download the UnitedHealthcare<sup>®</sup> app.

The UnitedHealthcare app puts your health plan at your fingertips. Download it to:

- Find nearby care options in your network.
- See your claim details and view progress toward your deductible.
- View and share your health plan ID card.
- Video chat with a doctor – without leaving the app.



Access your  
plan from  
your car.

Or from  
your couch.

## Get started.



## Simple ways to save.

### Stay in the network.

The doctors and facilities in the network have agreed to provide services at a discount — so staying in network makes sense, especially when visiting an out-of-network provider could end up costing you a lot more for care. Sign in to [myuhc.com](https://myuhc.com) > [Find Care & Costs](#) to locate:

- Labs
- Hospitals
- Mental health professionals
- Network doctors
- Pharmacies
- And more

### Look up the cost of a medication.

Sign in to [myuhc.com](https://myuhc.com) > [Pharmacies & Prescriptions](#) to find information about your medication, prices and lower-cost options.

### Shop around.

With such a wide variety of services, from minor procedures to major surgeries, it's a good idea to check approximate pricing first. Visit [myuhc.com](https://myuhc.com) > [Find Care & Costs](#) to estimate your costs. Members who comparison shop may save up to 36 percent\* for care near them.

\*UnitedHealthcare Internal Claims Analysis, 2015.



## If you need medical care.



### How to get the most out of your benefits.

#### Look for the Tier 1 symbol.

Where you go for care can make a difference in how much you pay. Tier 1 providers are doctors, facilities and other health care providers who may offer you the greatest value for your health care benefits. Look for the “blue dot” Tier 1 symbol when searching the network on [myuhc.com](https://myuhc.com).

#### Pick a network PCP.

Your plan requires you to choose a network primary care physician (PCP) — also called a primary care provider — for each covered family member.\* Your PCP generally knows your history and builds an in-depth knowledge of your health care over time. You can choose a family practitioner, internist, pediatrician or general medicine physician.\*\* They'll provide preventive care, treat chronic conditions, manage your medications and connect you with a specialist, if needed. They can help guide you on the best path of care and help save time and money.

Check the name of the PCP on your ID card and make sure it's the one you want to see. Changes can be made by calling the number on your ID card or by signing in to [myuhc.com](https://myuhc.com). PCP changes can be made once a month and are effective the first of the following month. Change requests can be submitted on or before the last day of the month. New ID cards will be issued with each change.

#### Find a network provider.

Sign in to [myuhc.com](https://myuhc.com) > [Find Care & Costs](#) to locate a network physician, clinic, hospital or lab based on location, specialty, reputation, estimated cost of services, availability, hours of operation and more. You can even see patient ratings and compare quality and costs before you choose services. Additionally, seeking care from a Tier 1 provider may save you even more for your care. If you would like more information on a physician's qualifications, call the toll-free member phone number on your ID card.

#### Keep up on preventive care.

Preventive care — such as routine wellness exams, certain recommended screenings and immunizations — is covered by most UnitedHealthcare plans at no additional cost when you see network providers. Learn more at [uhc.com/preventivecare](https://uhc.com/preventivecare).

\*Choosing a PCP is not a requirement in Texas for insurance licensed products.

\*\* Some states allow you to choose a specialist, like an OB-GYN, as your PCP. Sign in to [myuhc.com](https://myuhc.com) to see the providers in your network.



## If you need medical care.



## Know what to do if you need:

### Hospital care.

Talk to your PCP first to determine which hospital in your network can meet your medical or surgical needs. You or the admitting physician may be required to notify UnitedHealthcare before you're admitted.

### Prior authorization.

Your plan may also require prior authorization before you receive certain services. This means that you or your network provider may need to get approval from your plan before the services are covered. Call the toll-free member phone number on your ID card or sign in at [myuhc.com](https://myuhc.com) > **Coverage & Benefits** to check if prior authorization is needed.

### Referrals.

If your ID card states "Referrals Required," you'll need an electronic referral from your PCP before seeking services from another network physician. Without an electronic referral, your costs may be higher or they may not be covered at all.

#### Referrals aren't needed to see the following network providers:

- Obstetricians/gynecologists (OB-GYNs).
- Behavioral health or substance use disorder clinicians.
- Convenience care clinics.
- Urgent care clinics.
- Designated network Virtual Visit Providers.

#### Confirm your referral.

Before seeing a network physician or specialist, be sure that the referral has been made by checking [myuhc.com](https://myuhc.com) or calling the member phone number on your ID card. Emergencies are covered anywhere in the world — including hospitals out of the network — without a referral.



## Here's an example of how a health plan works.

Let's take a look at an example of how a typical plan works when you receive care from a network provider. Your plan may be different. Find your specific plan details at [myuhc.com](https://myuhc.com) > **Coverage & Benefits**.

And here's the breakout.

<b>At the start of your plan year...</b>	
You're responsible for paying 100 percent of your covered health services until you reach your <b>deductible</b> , which is the amount you pay before your health plan pays a portion.	<b>YOU PAY 100%</b>
<b>Along the way...</b>	
You may also be required to pay a fixed amount — or <b>copay</b> — each time you see a provider or purchase a prescription.	<b>YOU PAY 100% of the copay</b>
<b>Once you reach your deductible...</b>	<b>YOU PAY 20%*</b>
Your health plan starts to share a percentage of the costs for covered health care services with you — this is your <b>coinsurance</b> .*	<b>YOUR PLAN PAYS 80%</b>
<b>When you reach your out-of-pocket limit...</b>	
Your plan covers your costs (the allowed amount) at 100 percent. Your <b>out-of-pocket limit</b> is the most you'll pay for covered health services in a plan year — copays and coinsurance count toward this.	<b>YOUR PLAN PAYS 100%</b>

## If you need medical care.



## Get to know your care options and costs.

How much you pay for care can depend on where you go. You'll want to make your PCP your first stop whenever possible. For life-threatening conditions, call 911 or go to an emergency room.

Care Options	START HERE				
	 <b>PCP</b> Care from the doctor who knows you best.	 <b>Virtual Visits</b> See a doctor whenever, wherever.	 <b>Convenience Care</b> Basic conditions that aren't life-threatening.	 <b>Urgent Care</b> Serious conditions that aren't life-threatening.	 <b>Emergency Room</b> Life- and limb-threatening emergencies.
Average Cost*	Varies by plan type	Less than \$50**	\$90	\$180	\$2,100
Hours	Varies by location	24/7	Varies by location	Varies by location —may be open nights/weekends	24/7
How To Connect	Contact your PCP	<a href="http://myuhc.com/virtualvisits">myuhc.com/virtualvisits</a>	<a href="http://myuhc.com">myuhc.com</a>	<a href="http://myuhc.com">myuhc.com</a>	<a href="http://myuhc.com">myuhc.com</a>

✓ indicates the recommended place for care when it comes to the following common conditions:

Broken bone				✓	✓
Chest pain					✓
Cough	✓	✓	✓		
Fever	✓	✓	✓		
Muscle strain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus problems	✓	✓	✓		
Sore throat	✓	✓	✓		
Sprain	✓		✓	✓	
Urinary tract infection	✓	✓	✓		

### Did you know?

**Emergency rooms are the most expensive place to get care.** When you need to be seen, consider the chart above to help you find care. If you're still unsure about what's best for your situation, sign in to [myuhc.com](http://myuhc.com) > **Find Care & Costs** to locate a network provider or call the member phone number on your ID card for support. If you have a question about what's covered by your plan, visit [myuhc.com](http://myuhc.com) > **Coverage & Benefits** for answers.

\*Source: 2018 Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$1,900.00 difference between the average emergency room visit and the average urgent care visit.) The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

\*\*The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time. Check your official health plan documents to see what services and providers are covered by your health plan.

## 3 Using your pharmacy benefits.



### Say hello to savings.

With OptumRx®, your pharmacy care provider, it's easier to save on medications and easier to keep track of them, too — whether you're online or on the go.

#### Manage your meds.

Visit [myuhc.com](https://myuhc.com) > Pharmacies & Prescriptions to:



- Find and compare medication costs.
- Locate a network pharmacy.
- See if your medications have any requirements before filling them.



## Two easy ways to fill your prescriptions.

### 1 Home delivery.

Order up to a 3-month supply of medications you take regularly. Sign up on [myuhc.com](https://myuhc.com), use the **UnitedHealthcare** app or call the number on your ID card. There's free standard shipping to U.S. addresses. Make sure you have at least a 1-month supply to cover you through the transition.

### 2 Pick up at the pharmacy.

Show your ID card at any UnitedHealthcare network pharmacy — which can be found by checking the **Pharmacy Locator** on [myuhc.com](https://myuhc.com), the **UnitedHealthcare** app or by calling the member number on your ID card.

Get your fill.

One way  
or another.



# 4

## Programs designed for better health.

Once your health plan becomes active, you can choose to participate in the following programs. There's no additional cost to you — just the opportunity to get information and support. Find out more at [myuhc.com](https://myuhc.com).

Jump in.



### Health and Wellness

#### Your path to better health.

Sign up for **Rally**® on [myuhc.com](https://myuhc.com). It's a program to help you move more and eat better. It even rewards you for your progress. How it works:

- **Take your health survey.** It'll guide you with visual prompts. You'll receive your results as a "Rally Age<sup>SM</sup>" — a number to help you assess your actual age compared to your health age based on your survey responses.
- **Pick your focus.** Get personalized activities and recommended missions — or individual action plans — based on your survey results. Missions provide activities to help improve or maintain your health. Choose ones that fit your lifestyle.
- **Earn rewards.** As you complete certain activities, you'll earn Rally coins. Use them to enter sweepstakes for chances to win prizes, get discounts, support charities or bid in auctions. The more you participate in Rally, the more coins you earn.

#### Support to help you lose weight and keep it off.

Whether you want to lose a lot of weight or just a few extra pounds, try **Real Appeal**®, \* an online weight loss program focused on making small changes to help you live a healthier life. It includes:

- **An online coach** who leads group sessions and provides guidance tailored to your unique lifestyle.
- **24/7 online support and a mobile app** to help set, track progress toward and reach your goals.
- **A success kit** with scales, exercise tools, food guides and more delivered to your door.

\*The Real Appeal program is available at no additional cost to eligible members as part of your health plan. Access to Real Appeal not available in Hawaii.



### Decision Support

#### Have a health plan question?

We're here to help you find information and resources.

- Have questions about your benefits?
- Need help resolving a claim?
- Not sure where to go for care?
- Have questions about a recent screening or test?
- Can't find a doctor?

Contact us for help with a personal touch. Call the member phone number listed on your ID card or sign in to [myuhc.com](https://myuhc.com) and click the **Call or Chat** button.



### Support for Parents

#### Get support throughout your pregnancy.

Learn what to expect, how to stay healthy, and manage your health through pregnancy and postpartum using various resources and tools offered by UnitedHealthcare®. Call the number on your health plan ID card to get more information.

## Programs designed for better health.

1

2

3

4



## Care for Specific Conditions

### Emotional support.

Get connected to behavioral health providers (in-person or virtual), resources, and digital tools that can help with a variety of topics such as:

- Meditation, mindfulness and stress relief (Sanvello® mobile app available to all members)
- Depression and anxiety
- Alcohol and drug use recovery
- Coping with grief and loss
- Relationship difficulties
- Compulsive habits and eating disorders (Recovery Record mobile app available to all members)
- Medication management

Call the number on your health plan ID card to check benefit eligibility and get started.

### Get 24/7 care by video with Virtual Visits.

A **Virtual Visit** lets you video chat with a doctor 24/7 from your computer or mobile device\* for everyday conditions like the flu, coughs, infections and more without an appointment. The doctor can provide a diagnosis and, if appropriate, send a prescription\*\* to your local pharmacy. It's all part of your health benefits.

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

- Allergies
- Bladder/Urinary tract infections
- Bronchitis
- Eye infections
- Flu
- Headaches/migraines
- Rashes
- Sore throats
- Stomachaches

**It's easy to get started.** Visit [myuhc.com/virtualvisits](https://myuhc.com/virtualvisits) to sign in to your account or set one up if you don't have one. Complete a brief health profile and request 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'll be able to talk to a doctor about your health concerns, symptoms and treatment options.

\*Data rates may apply.

\*\*Certain prescriptions may not be available, and other restrictions may apply.

### Breathe easier.

Get help managing your asthma with the **Asthma Disease Management Program**. It can help you avoid asthma triggers and reduce hospital stays and missed days at work or school.

### You don't have to face cancer alone.

With **Cancer Resource Services**, you'll get personal support from an experienced cancer nurse who can help you understand your diagnosis and share information to help you make more informed decisions about your care. Call the member phone number on your ID card, TTY **711** or visit [myuhc.phs.com/cancerprograms](https://myuhc.phs.com/cancerprograms) to learn more.

### 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. We will work with you throughout your cancer journey. Call the member phone number on your ID card, TTY **711** or visit [myuhc.phs.com/cancerprograms](https://myuhc.phs.com/cancerprograms) to learn more.

### Get help if you have congenital heart disease.

A team of specialized **Congenital Heart Disease** nurses will support you through all stages of treatment and recovery. They'll help you make more informed decisions and provide information to **Centers of Excellence** providers.

### Get help if you have kidney disease.

## Programs designed for better health.



If you've been diagnosed with kidney disease, the **Comprehensive Kidney Solution** program will provide resources to help you manage the disease. Our experienced nurses will work with your doctor, dialysis centers and others to help you manage your condition. To take advantage of the program, call the member phone number on your ID card, TTY **711**.

### **Support for those in need of a transplant.**

The **Transplant Resource Services** program can connect you to transplant **Centers of Excellence**. Our experienced nurses will work with you and your doctors throughout your care. If you have questions, please call the member phone number on your ID card, TTY **711**.



And that's  
a wrap.



Easy peasy.

## We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

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

**Online:** [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

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 member phone number listed on your ID card.

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, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID 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 이용하실 때는 [경우]에 따라 [원] 서비스를 무료로 이용하실 수 있습니다. [편]하의 [인]분증 [카드]에 [재]된 □ 무료 [호]원 [전]화번호 [문의]하 □ 시오 □

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 русский (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

دعاسملا تامدخ ناف، (Arabic) ةيبرعل شذحت تنك اذ: ةيبنت  
يناجملا فتاهل مقرب لاصتال اى جري. لكل ةحاتم ةيناجملا ةيوغل  
لكب تصاخل فيرعتل ةقاطب لىل ع جردملا

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.

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.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا 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, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

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







# And now a word from our lawyers

Visit [www.uhc.com/legal/required-state-notice](http://www.uhc.com/legal/required-state-notice) to view important state required notices.

Member phone number 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 the member phone number services are 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. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

**Preventive care:** Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (PPACA), based on your age and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in PPACA. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

**Evaluation of New Technologies:** UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](http://myuhc.com)®. You should always visit [myuhc.com](http://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](http://myuhc.com) for detailed program information and methodologies.

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.

Twitter is a registered trademark of Twitter, Inc. Facebook is a registered trademark of Facebook, Inc. YouTube is a registered trademark of Google, Inc.

Instagram is a registered trademark of Instagram, LLC.

The UnitedHealthcare® app is available for download for iPhone® or Android®.

Android is a registered trademark of Google LLC.

Google Play and the Google Play logo are registered trademarks of Google Inc.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.

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.

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.

The information provided under the Maternity Support 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. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel. The UnitedHealthcare Healthy Pregnancy application is only available to eligible members of certain employer-sponsored plans. Application registration is required.

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.

Advocate4Me® 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 the program 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. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments) your coverage documents govern.

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The Sanvello Mobile Application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The information contained in the Sanvello Mobile Application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Available to all UnitedHealthcare members at no additional cost as part of their benefit plan. Participation in the program is voluntary and subject to the terms of use contained in the Application. © Optum 2020. All rights reserved.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.

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 Cost and Care section. Refer to your health plan coverage documents for information regarding your specific benefits.

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Tier 1 providers may be subject to change, visit [myuhc.com](http://myuhc.com) for the most current information or call the number on your health plan ID card.

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