



# Benefits designed with care

Explore your plan option(s) for:

- Health
- Dental
- Vision



## Benefits Guide 2023

Abbey Care Inc Home Health

United  
Healthcare

# Welcome to what care can do



Insurance: It's a good thing to have. It can help protect you from high costs for care and services—whether those costs are planned or unexpected. Another thing it's good for? Keeping you on track through a network of connected care. Use this guide to help you choose a plan that, at the heart of it, works every day to take good care of you.

## We're here to help

Get even more info about your options

### Health plans

1-844-333-8728

### Dental plans

1-888-679-8925

### Vision plans

1-888-679-8925

## Choosing a plan — 4 good questions to ask

### 1 Is your provider in the network?

A network is a group of providers and facilities who've been contracted to deliver health care services, often at a discount. Getting care from within the network may help you save money. If there's a provider you see regularly and want to keep seeing, it's a good idea to first make sure they're in the plan's network.



To find out if your preferred providers are included:

- Go to [whyuhc.com/choiceplus](https://whyuhc.com/choiceplus) > Search for a Provider

### 2 What are your health needs?

Thinking about the care you or your family may need in the plan year ahead can help you decide the level of coverage you may need. For example, you may want a plan that offers more coverage if you:

- Have major health care needs
- See doctors or specialists often
- Are anticipating a change, like a growing family or upcoming surgery

If you see the doctor occasionally for things like an annual checkup or minor illnesses, a health plan that offers less coverage may work well for you.

### 3 Are your medications covered?

If you take any medications, you can check a plan's Prescription Drug List (PDL) to see your costs and possible deductibles.

To check the list:

- Go to [whyuhc.com/choiceplus](https://whyuhc.com/choiceplus) > Search for a Prescription
- Select the appropriate PDL to see which medications are covered

### 4 How do you like to manage your costs?

Some people manage costs by keeping their monthly premium payments low. Others prefer paying higher monthly premiums because it tends to lower other costs, like copays or deductibles. Another good idea is to compare health plan deductible, coinsurance and out-of-pocket limit amounts. Knowing the differences can help you keep your costs in check—and know what to expect, too.



[justplainclear.com](https://justplainclear.com)

For thousands of health care terms defined simply and clearly, this is your site.

## Common health care terms — good info to know

### Coinsurance

The percentage of costs you pay for a covered health care service after your deductible is reached.

### Copayment

Also called a copay, this is a fixed amount of money you may pay for certain covered health services, like a doctor's appointment.

### Deductible

The amount you pay before your plan starts sharing costs for covered services.

### Out-of-pocket limit

The most you could pay for covered services in a plan year.

### Premium

A routine payment that's typically taken out of your paycheck and helps keep your plan active, so you can stay covered.

# How health plans work — an example

## Plan start



You pay 100%\*

At the start of your plan year, you pay 100% of your covered health services until you meet your **deductible**, which is the amount you pay before your plan starts sharing costs.

## Deductible reached

You pay 20%

Your plan pays 80%

Now, your health plan starts to share a percentage of the costs with you —this is your **coinsurance**.\*

## Out-of-pocket limit met

Your plan pays 100%



Here, your plan's got you covered at 100%. Your **out-of-pocket limit** is the most you could pay for covered services in a plan year—copays, coinsurance and deductibles count toward this.

Along the way, you may also be required to pay a fixed amount—or **copay**—each time you see a provider.

\*Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.

## Quick tips, good info — it's all here

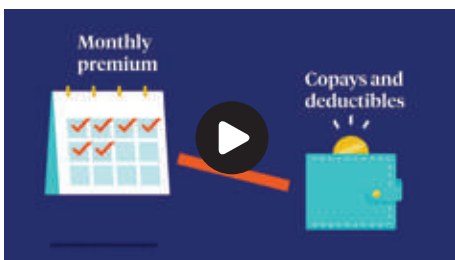
As you get ready to choose a plan for the year ahead, it's a good time to brush up on important info. Watch these short videos and you'll be well on your way to choosing the plan that best fits your needs.



### Experience what care can do

Learn about our large network of providers and the programs and services included in the plans.

**Watch video: Why UnitedHealthcare (1:13)**



### Get help choosing a plan

Use these 4 helpful tips as you explore your plan options and pick the one that's built to work better for you.

**Watch video: Choosing a health plan (2:35)**



### See a plan in action

Take a closer look at how copays, deductibles and more work together throughout your plan year.

**Watch video: How a health plan works (1:30)**



# Review your plan coverage details

Health plan coverage		\$3,000 Deductible Plan		\$5,500 Deductible Plan	
Deductibles and out-of-pocket limits	Network	Out-of-network	Network	Out-of-network	
Deductible amounts					
Individual	\$3,000	\$5,000	\$5,500	\$5,500	
Family	\$6,000	\$10,000	\$11,000	\$11,000	
Out-of-pocket limits					
Individual	\$5,500	\$10,000	\$6,475	\$10,000	
Family	\$11,000	\$20,000	\$12,950	\$20,000	
Medical copays and coinsurance	Network	Out-of-network	Network	Out-of-network	
Doctors and specialists					
Preventive care visit	No Charge	Not Covered	No Charge	Not Covered	
Primary care visit (illness or injury)	25% *	50% *	25% *	30% *	
Specialist visit	25% *	50% *	25% *	30% *	
Urgent care visit	25% *	50% *	25% *	30% *	
Lab and X-ray	25% *	50% *	25% *	30% *	
Major diagnostic and imaging	25% *	50% *	25% *	30% *	
Virtual Visit (online doctor)	25% *	Not Covered	25% *	Not Covered	
Emergency care					
Emergency room	25% *	25% *	25% *	25% *	
Emergency transportation	25% *	25% *	25% *	25% *	
Other care					
Mental health visit (outpatient)	25% *	50% *	25% *	30% *	
Mental health visit (inpatient)	25% *	50% *	25% *	30% *	
Surgery — outpatient	25% *	50% *	25% *	30% *	
Hospital — inpatient stay	25% *	50% *	25% *	30% *	
Physician fees for surgical and medical services	25% *	50% *	25% *	30% *	
Pharmacy copays	Retail up to 31-day supply	Out-of-network	Home delivery up to 90-day supply	Retail up to 31-day supply	Out-of-network  Home delivery up to 90-day supply
Prescription type					
Tier level 1 (\$ — generic)	\$10 copay	\$10 copay	\$25 copay	\$10 copay	\$10 copay \$25 copay
Tier level 2 (\$\$ — brand-name and generic)	\$35 copay	\$35 copay	\$87.50 copay	\$35 copay	\$35 copay \$87.50 copay
Tier level 3 (\$\$\$ — brand-name and generic)	\$60 copay	\$60 copay	\$150 copay	\$60 copay	\$60 copay \$150 copay

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.  
\* After the deductible.





## Get to know

When you choose this plan, you'll have the freedom to use any doctor, clinic, hospital or health care facility in the plan's national network. There's coverage if you need to go out of the network—but seeing an out-of-network provider will likely cost you more. Get care or receive services from a network provider or facility, though, and you'll get a higher level of coverage—which may help lower your costs.

## These plans offer you:



### Lower out-of-pocket costs

- Save money by choosing network providers and facilities
- Preventive care is covered at 100% when you see a network provider



### A streamlined experience

- No requirement to select a PCP
- No referrals needed to see network specialists



### Greater access to care

- Access a national network of providers and facilities
- Use any doctor, clinic, hospital or facility in the network



## Get more info

Visit [whyuhc.com/choiceplus](https://www.whyuhc.com/choiceplus)



## It's so easy to connect to your plan

You'll get personalized digital tools that help you check in on your plan whenever you want—which makes it easier to stay on top of your benefit details.



### myuhc.com

#### Your personalized member website

Built to help you manage your plan 24/7, **myuhc.com®** gives you access to all your plan info in one place, so you can:

- Find and estimate the cost of care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors and pharmacies
- Order prescriptions

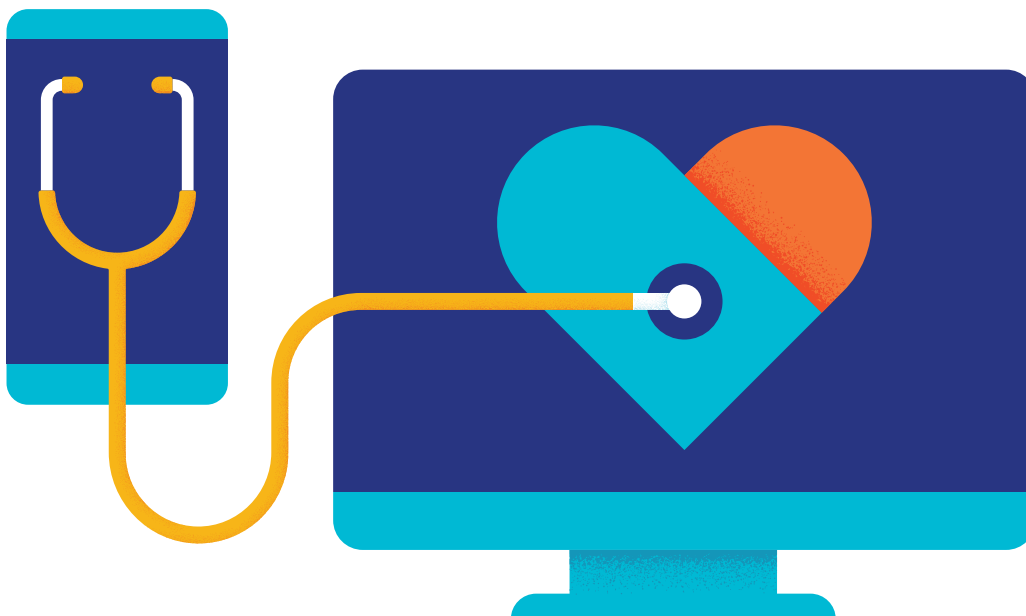


### UnitedHealthcare app

#### Your app for on-the-go access

When your health plan's right at your fingertips, you can manage your benefits anytime, anywhere. Download the UnitedHealthcare® app 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 24/7



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







# Choose a dental plan that makes you smile

Preventive dental care is most often covered at 100% when you see a network dentist.

## Other dental benefits include:

- Routine exams and cleanings
- Fillings, crowns and more
- Annual oral cancer screenings for covered adults
- Extra cleanings and gum treatments for expectant mothers, as recommended by your dentist

## Finding a network provider may help lower your costs:

- Go to [myuhc.com](https://myuhc.com) > Find a Dentist
- Follow the prompts

## Get a copy of your dental ID card, anytime

Once you're enrolled, you can print a copy of your dental ID card by signing in to [myuhc.com](https://myuhc.com) or the UnitedHealthcare app.

## Dental checkups tell a lot about your overall health

Getting regular screenings can help your dentist detect early signs of gum disease, which may help reduce the risk of:



### Diabetes

Gum disease may cause blood sugar levels to rise, making it harder to control diabetes<sup>1</sup>



### Heart disease

Gum disease may put a person at risk for heart attack and stroke<sup>2</sup>



### Respiratory conditions

Gum disease bacteria may increase risk of pneumonia and infections<sup>3</sup>



### Rheumatoid arthritis

Gum disease may increase the severity of arthritis<sup>2</sup>

<sup>1</sup> Xiaofeng Wang, Huiyu Wang, Tianfu Zhang, Lu Cai, Chenfei Kong, Jintong He. Front Endocrinol (Lausanne): "Current Knowledge Regarding the Interaction Between Oral Bone Metabolic Disorders and Diabetes Mellitus." Published online August 7, 2020. [www.ncbi.nlm.nih.gov/pmc/articles/PMC7438828/](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7438828/)

<sup>2</sup> N. Fine, J.W. Chadwick, C. Sun, K.K. Parbhakar, N. Khoury, A. Barbour, M. Goldberg, H.C. Tenenbaum, M. Glogauer. Journal of Dental Research: "Periodontal Inflammation Primes the Systemic Innate Immune Response." First published October 20, 2020. [journals.sagepub.com/doi/10.1177/0022034520963710](https://journals.sagepub.com/doi/10.1177/0022034520963710)

<sup>3</sup> Vittorio Moraschini, José de Albuquerque Calasans-Maia, Monica Diuana Calasans-Maia. Journal of Periodontology: "Association between asthma and periodontal disease: A systematic review and meta-analysis." First published February 23, 2018, accessed January 21, 2022. [aap.onlinelibrary.wiley.com/doi/abs/10.1902/jop.2017.170363](https://aap.onlinelibrary.wiley.com/doi/abs/10.1902/jop.2017.170363)

# Compare your dental plan coverage details

Dental plan coverage	Dental Plan	
	Network	Out-of-network
Annual deductible *	\$50	\$50
Annual maximum *	\$1,000	\$1,000
Preventive and basic services	2 cleanings per 12 months	2 cleanings per 12 months
Routine exams and adult cleanings	100%	100%
Fillings	80%	80%
Crowns (porcelain) [D2752]	50%	50%
Orthodontic services		
Waiting Period	12 Month Period	
Children up to age 19	50%	50%
Orthodontic lifetime maximum	\$1,000	\$1,000

\* Per person.  
Family Deductible is \$150





## Choose a vision plan to help protect your eye health

Healthier eyes help support a healthier body, so it's important to keep up on regular eye exams.

### You'll see there's lots to love, including:

- Comprehensive eye exams
- Frame allowances
- Contact lens benefit
- Lens options

### There's always a provider in sight

With our large national eye care network, you can take advantage of personalized care from a private practice or convenient retail chain. Search for network vision providers near you at [myuhc.com](https://myuhc.com).

#### Participating locations include:

- 1800 Contacts
- America's Best
- Costco Optical
- For Eyes
- GlassesUSA
- LensCrafters
- MyEyeDr.
- Sam's Club Optical
- Target Optical
- [uhccontacts.com](https://uhccontacts.com)
- [uhcglasses.com](https://uhcglasses.com)
- Visionworks
- Walmart Vision Center
- Warby Parker

All trademarks are the property of their respective owner.

### You don't need a vision ID card to use your benefits

If you'd like a copy of your ID card once you've enrolled, you can sign in to [myuhc.com](https://myuhc.com) anytime to print it.

# Vision plan benefits that focus on your needs



## Contact lens benefit

### Pay less for your contacts

Our vision plans offer a selection of popular contact lenses at a discount, including daily, bi-weekly and monthly replacements.



## UnitedHealthcare Hearing

### Hearing care that's built around you

Our vision plans include access to all that UnitedHealthcare Hearing offers—including a wide selection of hearing aids from major manufacturers and private-label brands. You'll be able to choose from more than 7,000 accredited hearing provider locations nationwide for your hearing tests, hearing aid evaluations and follow-up support.



## Laser vision correction

### Enjoy the freedom of LASIK

If you're ready to break up with your glasses or contacts, our vision plan benefits include a discount of up to 35% on laser vision correction at QualSight®\* LASIK.

\* The QualSight program is not an insured benefit.



## Maternity vision benefits

### Extra coverage during pregnancy

Pregnant women can have a second eye exam without paying an additional premium. If their prescription changes 0.5 diopter or more in a plan year, a new pair of glasses (frames and lenses) will be covered, too—standard copays apply.



## Warby Parker

### Vision benefits just got more stylish

You may be eligible to save on Warby Parker contacts, eyeglasses or sunglasses, with prescription lenses included. For more info, visit [warbyparker.com/united](https://www.warbyparker.com/united).



## Children's Eye Program

### Big care for little eyes

Children up to age 13 are covered for a second eye exam each plan year at no additional premium cost. Polycarbonate lenses for children are also available at no additional cost.



# Compare your vision plan coverage details

Vision plan coverage	Vision Plan	
	Network	Out-of-network reimbursements
Copays		
Exam(s)	\$10 copay	Up to \$40
Materials	\$25 copay	Not Applicable
Allowances		
Frame benefit	\$130	Up to \$45
Contact lens	Up to 4 boxes	Up to \$130
Benefits frequency		
Comprehensive exam(s)	12 months	
Eyeglass lenses	12 months	
Frames	24 months	
Contact lenses in lieu of eyeglasses	12 months	

\* Per person.



# Health and wellness benefits powered by care

Once your health plan becomes active, you can sign up for wellness programs and take advantage of health support services—all at no additional cost to you.



## Advocates

### Support with a personal touch

Connect with an Advocate by phone or on the UnitedHealthcare app to get the information you need, when you need it. Specially trained Advocates are here to help you understand your benefits, make more informed health care decisions and access the care that fits your needs.



## Employee Assistance Program

### It helps to have someone to talk to

When life gets stressful, the Employee Assistance Program (EAP) is just a phone call away. EAP coordinators are available 24/7 for confidential conversations and referrals to expert care and services.



## Behavioral Health

### Support for emotional well-being

Whether you're in a time of greater need or want to work on personal growth, you can get connected to self-help digital tools, in-person or virtual behavioral health providers and more. These resources and programs are designed to help with a variety of concerns, from depression and anxiety to mental health and substance disorder services.



## UnitedHealthcare Hearing

### Hearing care that's built around you

UnitedHealthcare Hearing offers a wide selection of hearing aids from major manufacturers and private-label brands. Choose from more than 7,000 accredited hearing provider locations nationwide for your hearing tests, hearing aid evaluations and follow-up support. Hearing loss can happen at any age—and treating it early may help improve your overall well-being.

# More health and wellness benefits to explore



## Maternity Support

### Caring support for precious deliveries

Maternity support is designed for all parents, no matter what the pregnancy journey looks like. It includes 24/7 access to online courses covering trimester benchmarks, nutrition and exercise during pregnancy, breastfeeding and postpartum care.



## Peloton App

### Get moving with the Peloton App

Get access to thousands of live and on-demand classes—ranging from 5-minute meditation to 90-minute workouts. There's something for nearly every fitness interest, ability and schedule, and you can take classes from anywhere with the Peloton App®, no fitness equipment required. As part of your health plan benefits, you can get a 1-year Peloton App Membership—available to you at no additional cost.



## Quit For Life

### Quit tobacco for good

With a coach on your side, it may be easier to leave tobacco behind. The Quit For Life® program includes access to a Quit Coach®, a mobile app and more to help you customize a quit plan and go tobacco-free.



## UnitedHealthcare Motion

### Get moving and earn rewards

Walk, bike, run or swim your way toward earning financial rewards with UnitedHealthcare Motion®, an app-based wellness program. You may earn over \$1,000 in a plan year when you get moving and meet certain program goals—so the more you move, the more you may make.



## Preventive care

### Make sure everything checks out

Preventive care—such as routine annual checkups and certain recommended screenings and immunizations—is covered by most of our plans for \$0 out-of-pocket when you see network providers. A preventive care visit may be a good time to help establish your relationship with your primary care provider and create a connection for future medical services.



## Rally

### Healthier starts here

Have fun and get healthier with Rally®, a digital experience that's designed to help you achieve your health goals. Get personalized support, join missions and complete activities to earn Rally Coins that you can use for a chance to win rewards.

# More health and wellness benefits to explore



## Real Appeal

### Lose weight, feel great

Connect with a community of support with Real Appeal®, an online weight loss program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 access to videos, tools to track your progress and more.



## Self Care

### Support for when you feel stressed

Get access to self-care techniques, coping tools, meditations and more—anytime, anywhere. With Self Care, you'll get new, personalized content each week that's designed to help you boost your mood and shift your perspectives. Tap into clinician-created tools—all here to help support your self-guided journey to better mental health.



## 24/7 Virtual Visits

### Get care, virtually anywhere

With 24/7 Virtual Visits, you can connect to a care provider by phone or video\* through [myuhc.com](https://myuhc.com) or the UnitedHealthcare app. Providers can treat a wide range of nonemergency health conditions — from flu and pinkeye to migraines and more — and may even prescribe medication as needed.\* \*

\* Data rates may apply.

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

# Here's the fine print

## 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.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification 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 LU'U 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 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

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

تويوغلل قددعاسمل تامدخ ناف، (**Arabic**) ةيبرعل شذحتت تنك اذا: هي بنيت  
ىلع جردملا يناعمل افتاهل مقرب لاصتال اىجرى. اكل ححاتم ةيناعمل  
كعب قصابلا فيرعتل اقاطب.

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. لطفاً 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 yánilti'go, saad bee áka'anida'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shq'odí ninaaltsoos nitl'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodiilnih.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Disclaimer for UnitedHealthcare, Oxford, UHC Level Funded, All Savers Alternate Funding and USP platform members only:

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.

Disclaimer for NHP, UHCWest, NICE platform:

Members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing average cost data, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

The UnitedHealthcare® app is available for download for iPhone® or Android®. Android is a registered trademark of Google LLC. iPhone is a registered trademark of Apple, Inc.

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

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.

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.

**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. 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.

UnitedHealthcare Motion is a voluntary program. The information provided 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 and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult 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.

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.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. UnitedHealthcare makes no representation or warrant with regard to the accuracy of the information presented. If you believe that you may have any emergency medical condition you should immediately call 9-1-1. Participants should consult an appropriate health care professional to determine what may be right for them. If you have questions about the information presented or questions about health care services, supplies, or treatments, you should consult your health care provider before making any health care decisions. 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% 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 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 Peloton offering is available to members enrolled in applicable fully insured UnitedHealthcare plans and participants enrolled in UnitedHealthcare Level Funded NavigateNOW plans who are 18+ years of age and register for an account with Peloton. Offer is valid until June 30, 2023. Members and participants that own a Peloton Bike, Bike+ or Tread can redeem a 3-month All-Access Membership. Limit one code redemption per member and participant. All services provided

by Peloton directly to consumers are governed by Peloton's Membership Terms, located at <https://www.onepeloton.com/membershipterms>. 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. Members and participants should consult with an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. The value of this offering may be taxable. Members and participants should consult with an appropriate tax professional to determine if they have any tax obligations from having access to this offering at no additional cost.

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.

The AbleTo 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 Self Care information contained in the AbleTo mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to members ages 13+ at no additional cost as part of your benefit plan. Self Care is not available for all groups in District of Columbia, Maryland, New York, Pennsylvania, Virginia or West Virginia and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the mobile application.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

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. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX, DPOL.12.TX (Rev. 9/16) and DPOL.18.TX and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX, DCERT.IND.12.TX and DCOC.18.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA, policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA or policy form number DPOL.18.VA with associated COC form number DCOC.18.VA

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. Plans sold in Texas use policy form number VPOL.06.TX, VPOL.13.TX or VPOL.18.TX and associated COC form number VCOC.INT.06.TX, VCOC.CER.13.TX or VCOC.18.TX. Plans sold in Virginia use policy form number VPOL.06.VA, VPOL.13.VA or VPOL.18.VA and associated COC form number VCOC.INT.06.VA, VCOC.CER.13.VA or VCOC.18.VA. 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 either your broker or the company.

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.

## Take care, take note

[illegible]

## Take care, take note

[illegible]

## Take care, take note

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