

Introducing your new health plan benefits.

Learn how to make the most of your coverage.



It's important to know how your benefits work before you need care so you can get the greatest value from your coverage. Note that some changes have been made that may affect where you and your family receive care.

- 1. You will typically pay less when you see Tier 1 providers. Where you go for care can make a big difference in this plan.
- 2. Your network may have changed. To check if your doctor or nearby hospital is in the network, go to

The following information outlines key features for your new coverage.

Points to Consider		New Plan	
Network of doctors and hospitals			
Primary care doctor required			
Deductible			
Annual medical out-of-pocket limit			
<div>TIER 1</div> <div>You may save money when you see a Tier 1 provider.</div>	Copayments	Tier 1	Non-designated
	• Doctor		
	• Specialist		
Annual preventive care			
Inpatient hospital care			
Outpatient procedures			
Prescription drugs			
Urgent care			
Emergency services			

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Make sure your doctor is in the network.

Finding a network doctor who you trust is key to helping you stay healthy, and important to creating an effective health care team to help you manage your overall health. Reviewing your plan network and identifying the doctor(s) that may be right for you will be an important first step in using your new health plan.

Know your plan benefits and out-of-pocket costs.

This plan is designed to help lower your out-of-pocket costs when you select a Tier 1 doctor or facility from the plan network. It's important to review and understand the benefits provided by your plan and the costs you will need to pay out of pocket for different services or facilities when you and your family use the health care services.

Plan features can help you save money.

Where to go for your care, what services are covered, and if your plan requires referrals or prior authorization for specific treatments are all important to learning how to make the most of your coverage. Also, when you seek care from certain providers in our network, you generally will have lower out-of-pocket costs to help save you money.

You can help maximize your benefits when using:

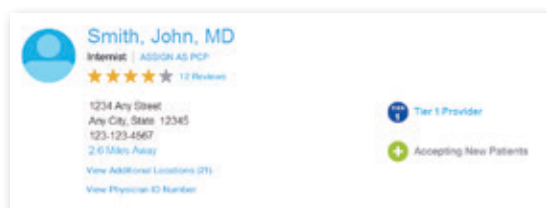
- Tier 1 providers within the UnitedHealthcare network.
- Non-hospital affiliated freestanding facilities instead of hospitals.
- Lower cost Tier 1 hospitals instead of Tier 2 hospitals.



When your plan changes, keep in mind how it affects you and your family:

- Choose a network doctor.
- Understand your benefits and out-of-pocket costs.
- Learn which plan features can help you save money.

Tier 1 Providers



Thank you for choosing
UnitedHealthcare.

Freestanding facilities

