



Welcome.

We're glad
you're here.



Now, let's get started.

Here's your health plan ID card. Carry it with you to help make your health care experience easier. Before tucking it into your wallet, make sure all the information is correct. If you need to make a change, call the toll-free phone number on your ID card and let us know how we can help.

Take a look at this guide to help you better understand how your health plan works and how to make the most of your coverage.

This'll be a breeze. Just look inside for **THINGS TO DO** and **THINGS TO KNOW**.

Activate your myuhc.com[®] account.

Your personalized website, myuhc.com, helps you manage your health plan, see what's covered and so much more. To help everyone get the most from their plan, it's important that each enrollee age 13 and older create their own account. Use it to:

- Find a network doctor.
- View and submit claims.
- Check your account balances, if applicable.
- Learn about preventive care.
- View average costs.

Ready. Set. Go!

Find a network PCP.

Although your plan may not require you to choose a PCP (primary care provider or sometimes called a primary care physician or doctor),* it's a good idea to have one main doctor to guide you through your care.

For help choosing a PCP, call us using the toll-free phone number on your ID card or sign in to myuhc.com > **Find Care & Costs** and:

- See location, specialty, reputation, availability and hours of operation (if available).
- Look for patient ratings.

Keep up on preventive care.

Preventive care—such as routine wellness exams and certain recommended screenings and immunizations—is insured or administered by Oxford. Learn more at uhc.com/preventivecare.

Download the UnitedHealthcare[®] app.

Find nearby care options in your network, video chat with a doctor 24/7 within the app, see your claim details and even check your progress toward your deductible.



Three ways to answer your questions:

- 1** Sign in to myuhc.com.
- 2** Download and use the **UnitedHealthcare app**.
- 3** Call the toll-free phone number on your ID card, if you don't have access to a computer or need language assistance.

*Depending on your health plan, selection of a primary care physician may be required.

Psst!
Money-saving
tips below.



Ways to help you save.

1 Stay in the network.

The doctors and facilities in our network have agreed to provide services at a discount—so staying in network usually saves money. You can find network doctors, pharmacies, hospitals, labs and more at myuhc.com > **Find Care & Costs**.

2 Make more informed choices.

The UnitedHealth Premium® Program uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality and cost-efficient providers. Find UnitedHealth Premium Care Physicians by going to myuhc.com > **Find Care & Costs**. Look for blue hearts. ♥♥



See what's covered by your plan by signing in to myuhc.com > **Coverage & Benefits**.

Now you're
in the know.

And good to go.



Here's how a typical plan works.

This example shows you how an average plan works and defines good-to-know terms. You can find your specific plan details at myuhc.com > Coverage & Benefits.

So here's an example.

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

*Your coinsurance may vary. This example is for illustrative purposes only. Please visit myuhc.com > Coverage & Benefits for your coverage details.



If you need a referral.

If your ID card has the words "Referrals Required," have your PCP send Oxford an electronic referral before you make an appointment with a specialist or other network provider. Without it, your care may not be covered and you may end up paying more. To learn what services require referrals, sign in at myuhc.com > Coverage & Benefits to view coverage details in your plan documents.



If you need prior authorization.

Your plan may require prior authorization (sometimes referred to as preauthorization or precertification) before you receive certain services or medications. This means that you or your network provider may need to get approval from your plan before the services or medications are covered. To learn what services require prior authorization, call the toll-free number on your ID card or sign in at myuhc.com > Coverage & Benefits to view coverage details in your plan documents.



Get to know your care options and costs.

How much you pay for care can depend on where you go. Here's a look at some options and the approximate price you'll pay. You'll want to make your PCP your first stop whenever possible. For life-threatening conditions, call 911 or go to an emergency room.

START HERE

Care Options					
	PCP	Virtual Doctor Visits	Convenience Care	Urgent Care	Emergency Room
	Care from the doctor who knows you best.	See a doctor whenever, wherever.	Basic conditions that aren't life-threatening.	Serious conditions that aren't life-threatening.	Life- and limb-threatening emergencies.

Average Cost	Varies by plan type	\$\$	\$\$+	\$\$\$	\$\$\$\$
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	myuhc.com/virtualvisits	myuhc.com	myuhc.com	myuhc.com

✓ 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	✓	✓	✓		

And that's a wrap.

Easy peasy.



Virtual Doctor Visits 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 Doctor 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.

Check your health plan documents to see what services and providers are covered by your health plan.

Visit www.uhc.com/legal/required-state-notice to view important state-required notices. 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. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details. Refer to your health plan coverage documents for information regarding your specific benefits. Specific information about in-network and out-of-network facility-based physicians can be found at myuhc.com or by calling the toll-free telephone number that appears on your health plan ID card.

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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: Civil Rights Grievance

P.O. Box 30608, Salt Lake City, UT 84130

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

تنبيه: إذا كنت تتحدث العربية (**Arabic**)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرف العضوية.

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, नॉ:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yáníłti'go, saad bee áka'anídaawo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nit'izí bee nééhozinígíí bine'dęę t'áá jíík'ehgo béesh bee hane'í biká'ígíí bee hodílnih.

Not all health plans include behavioral health benefits. To find out if your plan includes mental health and/or substance abuse/substance use disorder benefits and the limitations and/or exclusions that may apply, ask your employer, refer to your COC, or call the toll-free phone number on your health plan ID card.

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