



Health plans designed with the needs of employers in mind

Product Catalog

California Small Business (1-100)
Effective Jan. 1, 2022

**United
Healthcare**

Contents

3 **The power of the network**
UnitedHealthcare Product Continuum Chart
Choice Simplified*

6 **Plan information**
Select Plus
Core
Navigate
Doctors Plan
UnitedHealthcare Level Funded

12 **HMO plan offerings**
Signature
Alliance
UnitedHealthcare SignatureValue® Harmony+

14 **Pharmacy**
Specialty Medication Cost Share
Standard Select

17 **Value-added programs for all our plans**
Advocate4Me®
Care Coordination
Complex Medical Conditions
Disease Management
eSync Platform®
Evidence-Based Medicine
Find Care & Costs
UnitedHealthcare® app
myuhc.com®
Mental Health Programs and Benefits
UnitedHealthcare Motion®
24/7 Virtual Visits
Quit For Life®

21 **eServices**
Employer eServices®
United eServices® for Brokers

23 **Additional value-added programs available with every plan and other additional services**
Apple Fitness+
One Pass™
Peloton®
Rally® Health & Wellness
Rally Marketplace®
SimplyEngaged®
Specialty Plans
Dental
Vision
Packaged Savings®
Enhanced Member Service
Benefit Services

*Formal product name: UnitedHealthcare Multi-Choice®

+ Formal HMO product names:

Signature = UnitedHealthcare SignatureValue®

Advantage = UnitedHealthcare SignatureValue Advantage

Alliance = UnitedHealthcare SignatureValue Alliance

SignatureValue Harmony = UnitedHealthcare SignatureValue Harmony

Better information. Better decisions. Better health.

UnitedHealthcare is a division of UnitedHealth Group, a Fortune 50 company and one of the single largest health coverage carriers in the country. We offer a diverse range of health coverage plans and a national network of more than 1,212,068* physicians and health care professionals, 6,333* hospitals and 67,000 pharmacies. Serving 48 million members nationwide, we're committed to helping enhance the health care experience through:



Better information — We alert individuals and their doctors to potential health risks or opportunities to help take charge of their health. We give employers access to information to plan and implement worksite wellness programs designed to help boost productivity and morale. Use this guide to review supplemental benefits. Inside, you can check out your plan details, learn about other benefits and more.



Better decisions — When we give employers, individuals and doctors access to relevant information, they can be empowered to help make informed health care decisions.



Better health — Our mission is **helping people live healthier lives®**, which may encourage a healthier and more productive, cost-efficient workplace.

Helping keep prices more affordable — and plans and processes simpler



Affordability

Good health. We hear and read every day that one of the best ways to help get control over health care costs is to get healthier. Most UnitedHealthcare plans include 100% coverage for network preventive care and wellness benefits,* such as wellness coaching and biometric screenings. Built-in incentives to help encourage healthier behaviors (like reimbursing a portion of an employee's fitness membership if they meet the criteria) and other value-added programs at no additional premium cost. And we contact our members to encourage them to get that preventive care or take action on personal health risks when the need arises.

Education. We're helping make it easier for our members to understand and manage their health care costs with tools such as our easy-to-use Find Care & Costs and easily accessible health advisors, professionals who offer guidance as needed through the health care system.

Plan design. Plans such as Select Plus and Alliance feature flexibility in choice of benefits and financial responsibility, as well as give the member more control over managing health-related expenses. And the increasing availability of lower-cost generic drugs may make a significant dent in the high cost of prescription medication.



Simplicity

Simpler is better. We've improved our services, simplified administration and renewals, and made it easier to offer more health care coverage options to employers and their employees.

And our **Choice Simplified** option provides employers with the opportunity to mix and match any of our plans to help meet their needs. Plus, specialty plans, such as dental, vision or life, can be added—and administration services are part and parcel of the program.

*Learn more about Wellness Programs on page 23.

The power of the network

Our commitment to providing you with health coverage solutions includes offering a variety of networks, both nationally and locally, that are easier to use, fully integrated and stable.

Our California HMO network includes*:

- **Signature plan**¹: 65,000 physicians and health care professionals, and 273 hospitals²
- **Alliance plan**^{1,3}: 35,000 physicians and health care professionals, and 258 hospitals²
- **SignatureValue Harmony**¹: 22,000 physicians and health care professionals, and 200 hospitals²

Our California Select Plus network includes:

- 83,000 physicians and health care professionals, and 303 hospitals²

Our California Core network includes:

- 46,000 physicians and health care professionals, and 296 hospitals²

Our Navigate network includes:

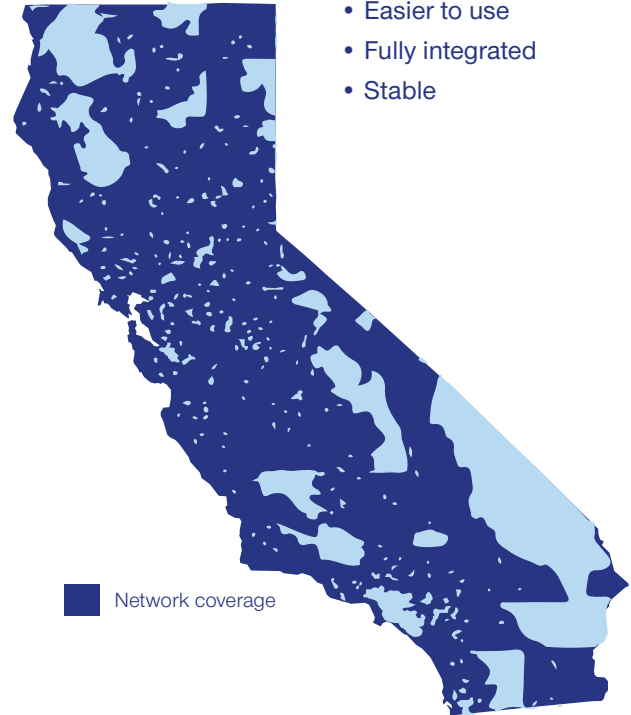
- 51,000 physicians and health care professionals, and 276 hospitals²

Our Doctors Plan network includes Canopy Health in Northern California:

- More than 5,000 physicians and health care professionals, and 22 hospitals²

Our national network includes:

- 1,212,068 physicians and health care professionals, and 6,333 hospitals⁴
- 83% of all available U.S. hospital beds and 2 out of 3 available doctors and health care professionals are accessible for employees nationwide



- Easier to use
- Fully integrated
- Stable

¹ Formal HMO product names:

Signature = UnitedHealthcare SignatureValue®
Advantage = UnitedHealthcare SignatureValue Advantage
Alliance = UnitedHealthcare SignatureValue Alliance
SignatureValue Harmony = UnitedHealthcare SignatureValue Harmony

² NDAR, November 2021.

³ Alliance product is available in select markets. Please contact your UnitedHealthcare representative for information.

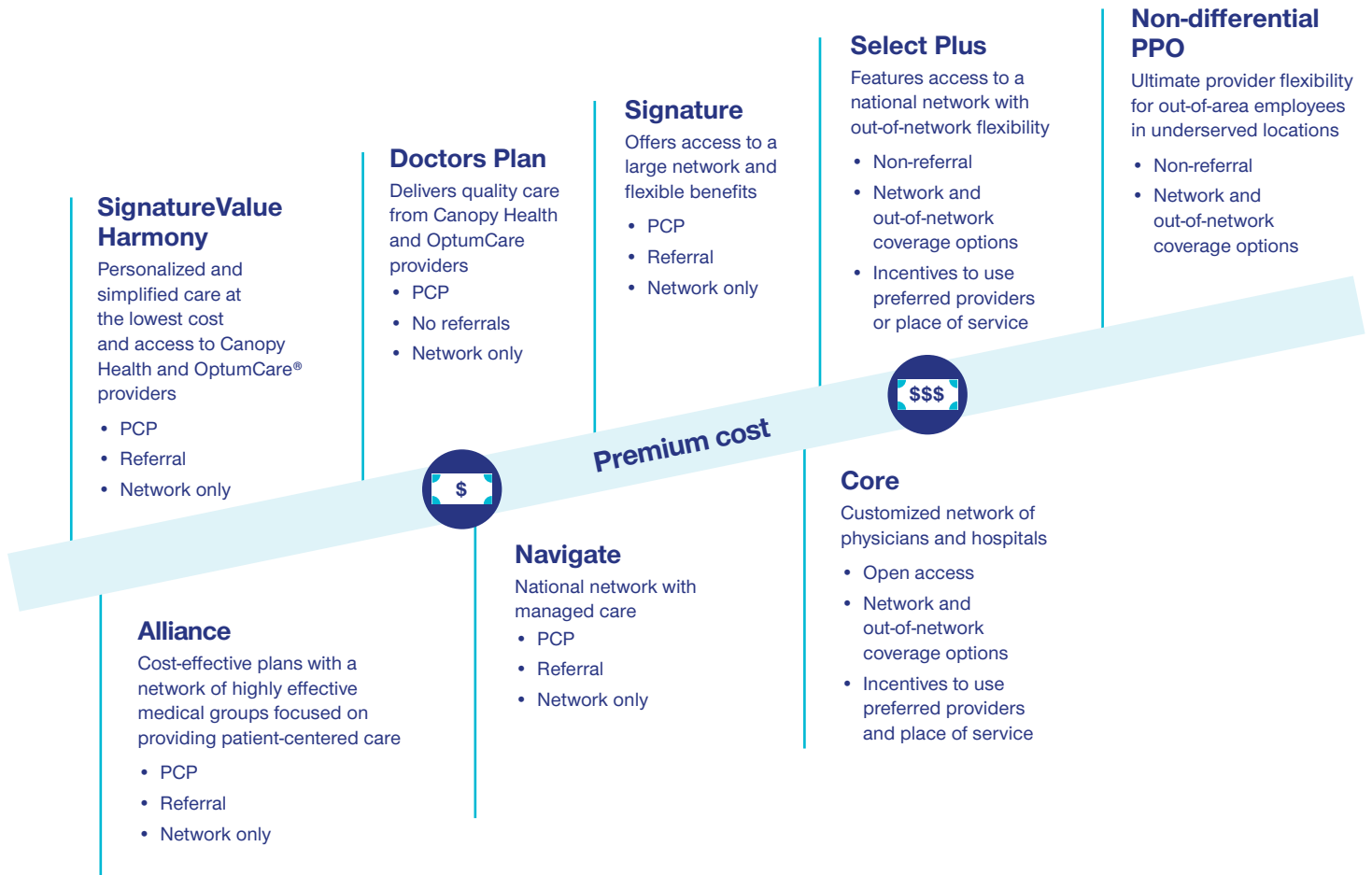
⁴ As of September 30, 2021.

*There has been a change to the SignatureValue HMO product counts. Individual providers are counted one time, regardless of the number of specialties they are licensed for or number of locations they practice in.

UnitedHealthcare product continuum chart

California small business (1–100 employees)

UnitedHealthcare offers a broad range of health plans that are designed to be affordable and flexible for employers of various sizes. To help determine the plans that best suit employees' need for affordability, we've created a product continuum chart. The plans are arranged from lowest to highest premium and list key features.



Formal HMO product names:

Signature = UnitedHealthcare SignatureValue®
Alliance = UnitedHealthcare SignatureValue Alliance
SignatureValue Harmony = UnitedHealthcare SignatureValue Harmony

Formal Insurance product names:

Navigate = UnitedHealthcare Navigate®
Core = UnitedHealthcare Core
Select Plus = UnitedHealthcare Select Plus

Formal PPO product name:

Non-Differential PPO = Non-Differential PPO

The Choice Simplified portfolio of plans

Plans in our Choice Simplified portfolio allow small group employers with 1 or more enrolling employees to purchase 1 health plan package that includes multiple benefit design options. They can offer their employees an array of health care coverage options to help meet a variety of health care and financial needs. Plans include different product options, ranging from health maintenance organizations (HMOs) to consumer-driven health plans eligible for health savings accounts (HSAs).

How Choice works:



Step 1:

Pick the plans that help fit the employees' needs. Employer can choose as many plans as they need to fit their program.



Step 2:

Direct employees to choose the benefit design option that best meets their individual needs from the selected plans.



Step 3:

The employer renews with UnitedHealthcare, and can keep or change their plan offerings within the package year after year, helping to ensure that the health plan benefits will evolve with the changing needs of the employer and their employees.



Plan information

Select Plus

Flexible plans with network advantages

UnitedHealthcare provides network and out-of-network benefits, plans for single-site, multi-site and multi-state businesses and variable options for deductibles, coinsurance and pharmacy plans designed to help meet employers' needs.

Some Select Plus plan designs include a per-occurrence deductible, which is applied to inpatient hospital and certain outpatient services, such as outpatient surgery, standard lab/X-ray and complex imaging (e.g., MRI, CT, PET). Members with these plans have the option to avoid the per-occurrence deductible when accessing these outpatient benefits by receiving services from a network independent, non-hospital-affiliated provider.

These benefit plan designs offer employers:

- **Affordability** — Lower-cost alternatives for premiums
- **Choice** — Popular combinations of benefits and pricing
- **Network*** — Access to 83,000 physicians, 303 hospitals and 67,000 pharmacies across the country

Select Plus plans help give members the freedom to see any doctor in or outside the Select Plus network without a referral.

Benefits of the Select Plus plan include:

- Members are encouraged to choose a primary care physician who can help a member get healthy and stay healthy. This is accomplished by identifying, preventing or reducing disease risk factors, and also by managing and coordinating chronic disease care. All of these may help a member have a better quality of life.
- Members visit any participating network physician or facility (including specialist) without a referral
- When members visit participating network physicians and hospitals, there aren't any claim forms or bills to worry about
- Range of plan designs with different deductible levels, copayments, coinsurance and out-of-pocket amounts

Core

An open-access product with a customized network designed to offer more affordable health care options

UnitedHealthcare Core® plan is designed to give members the freedom to choose from any health care professional in the UnitedHealthcare Core network, including specialists, without a referral or choosing a primary care physician (PCP). Since Core is an open-access product, members can seek care from any provider, but they may pay more out-of-pocket costs when they do not receive care from network providers or facilities.

Core has similar plan designs and shares many features with Select Plus, but uses a smaller, customized network designed to offer more affordable plan options. This flexible product provides simple-to-use coverage designs and integrated specialty services for employees. In addition, they will have access to tools and information on our member website, **myuhc.com**®, and quality outreach, advocacy and wellness programs.

*NDAR November 2021.

Why Core?

Value

- A lower price point allows employers and employees to benefit from lower premiums compared to other UnitedHealthcare plans in California

Flexibility

- Plan design options are flexible and have the ability to help support a range of benefit designs, including HSA-compatible plans
- Dual option is available with Core, or it can be sold as a standalone product

Access

- Core national network allows members access to health care services nationwide. No gatekeeper gives members more flexible access to see a specialist.
- Out-of-network benefits allow members the option of seeing out-of-network providers with more limited coverage
- No referrals are required

Navigate

Promoting better health and lower costs

The UnitedHealthcare Navigate® product is built on the fundamentals of patient-centered care, with the goal of enhancing the patient-doctor relationship and promoting better health and lower costs.

Upon enrollment in any Navigate plan, members must select a primary care physician (PCP) from the Navigate network. PCPs can be general practitioners, family practitioners, internists, OB/GYNs or pediatricians. Each family member can choose a different PCP to manage their health care needs.

A PCP is the key to helping members live healthier lives, guiding them through the health care system and helping them make informed health care decisions.

Our Navigate plan designs include a per-occurrence deductible, which is applied to inpatient hospital and certain outpatient services such as outpatient surgery, standard lab/X-ray and complex imaging (e.g., MRI, CT, PET). Members with these plans have the option to avoid the per-occurrence deductible when accessing these outpatient benefits by receiving services at a network independent, non-hospital-affiliated provider.

Why Navigate?

Value

- Plans offer patient-centered health care benefits
- Members choose a primary care physician (PCP) as their trusted partner in health care who also grants referrals for specialists' services

Access

- The Navigate national network allows members to access physicians and specialists nationwide once a referral from the PCP has been entered online
- Out-of-network coverage is not available, except in the case of emergency care

Doctors Plan from Canopy Health and UnitedHealthcare

The approach is simple and transparent: helping your employees and their families choose, understand and access the care where they live, work and play. Doctors Plan offers advantages you'll see right from the start.



More savings for you and your employees

With competitive market premiums and lower out-of-pocket costs, Doctors Plan is designed for affordability with copays for PCP visits, Online Doctor visits, Urgent Care visits starting as low as \$0.*

Tools designed to help employees manage costs

Online tools and personalized videos help employees understand their costs and manage their benefits.



More access with thousands of providers to choose from

Employees and their families have access to thousands of PCPs and specialists from quality medical groups and hospital systems. Enhanced provider search tools help employees choose the doctor who best fits their needs.



More simplicity and coordinated care designed for better outcomes

Employees and their families can choose a PCP from anywhere in the Doctors Plan network. Doctors Plan is built to foster strong connections between your employees and their PCP—so they've always got a doctor in their corner guiding them to quality care and helping them avoid cost surprises. Employees don't need a referral to see a specialist and they're able to see Doctors Plan providers—not just those in their PCP's medical group. This may mean faster and more personalized care for your employees and their families.

Our Doctors Plan includes Canopy Health in Northern California:

- 22 hospitals
- More than 5,000 physicians and health care professionals¹

Care teams offer:

- More immediate access to PCP appointments
- 24-hour online doctor visits



¹ As of November 2021.

* Refer to plan documents for your specific benefits.

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.

Consumer-driven health plans

Primary Advantage: 100% covered primary care—A consumer-centric plan with first dollar coverage

This is a competitively priced, easier-to-use health plan. It includes a broad network and health programs to help employees optimize their well-being with incentives to use network providers while including out-of-network coverage. Primary Advantage emphasizes primary care with a doctor and services with a primary care provider (PCP) that previously required a copay and are now covered at 100%. Although referrals are not required with this plan, PCPs have an in-depth knowledge of their patients and can guide them along the best path of care that helps promote better health and lower costs.

High-deductible health plan (HSA)

Our Health Savings Account (HSA) plans offer a medical plan, coverage for preventive care and a health savings account that members control and access themselves to cover some of the costs of qualified medical expenses.

HSA features

- Members can manage their medical claims and HSA together online or with a representative
- Three account types offer balance of interest, account fees and spending. Non-proprietary mutual fund investing is available.
- For greater member convenience, HSAs include a debit card and online bill payment
- Accounts are administered by Optum Bank®, Member FDIC. OptumHealth Financial ServicesSM provides educational tools that help both employers and individuals successfully engage in their financial health.



UnitedHealthcare Level Funded (10-300)

One of the biggest challenges facing business owners is the cost of employee health coverage. Managing costs is important, but so is offering a health plan your employees actually like. UnitedHealthcare Level Funded health plans are designed to give you a different way to balance the cost savings.



Savings

- Based only on the medical claims experience of your employees (groups 5–50 not subject to adjusted community rating)
- \$0 kids' copays for primary care physician visits
- A potential year-end surplus refund if medical claims are lower than expected



Flexibility

- Exemption from most Affordable Care Act (ACA) regulations and state insurance premium taxes
- A variety of plan and network designs to choose from



Stability

- Fixed monthly payments, similar to a fully insured plan experience
- Stop loss protection from unexpected high medical claims
- Online tools to help simplify plan management

Get the benefits of self-funding

Many larger businesses choose self-funded health plans for more cost control and their ability to spread claims risk across a large base of employees. Level Funded is essentially a self-funded plan, too, but with safeguards built in for small and mid-size businesses.

What your Level Funded dollar buys:

Self-funded Medical Plan

- Coverage for medical expenses of employees and their families
- Fixed monthly rate
- Wellness programs

Administrative Services

- Claims administration
- Reports
- Employee services

Stop Loss Insurance

- Limits your exposure to medical claims risk
- Individual and aggregate coverage

Find a customized fit

- Choose from HSA, PPO and EPO plan portfolios
- Nationwide network of more than 1M doctors and health care professionals and more than 6,000 hospitals¹
- Opportunity to bundle UnitedHealthcare Specialty benefits like vision and dental, taking advantage of combined billing and Packaged Savings

Help employees get healthier

- **\$0 copay for kids:** This benefit provides unmarried dependents under the age of 19 with \$0 copays for primary care. It's available for copay-based medical plans and Premier PROformance plans.
- **\$0 HealthiestYou virtual care:** 24/7 unlimited mobile* access to doctors who can diagnose, prescribe** and treat with no consult fees
- **Real Appeal:** With online coaching, a Success Kit and more, this program is designed to help participants lose weight and keep it off
- **UnitedHealthcare Motion:** Use a wearable device to help track activity, reach certain daily activity goals and earn financial rewards of up to \$1,095 per year

¹ UnitedHealthcare internal analysis, Dec. 31, 2020.

*Data rates may apply.

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

**HMO plan offerings for Signature,
Alliance and UnitedHealthcare
Signature Value Harmony**

Signature

The Signature plan includes our full network of contracted providers. With this HMO plan, members simply choose a primary care physician (PCP) from our full network of contracted providers to coordinate all their medical care. They can then visit their PCP for routine checkups, and when they need to see a specialist, their PCP provides a referral. Members are charged only a copayment for each doctor's visit. Preventive care, including checkups, is covered.

Alliance

Designed with affordability and quality in mind, the Alliance plan puts members at the center of a "patient-centered care" experience to promote better outcomes and lower costs. Upon enrollment, members select a PCP to coordinate their care throughout a network of well-recognized physicians and facilities selected based on a track record of practicing evidence-based medicine and keeping costs in check. Alliance physicians are committed to using and sharing de-identified health data to advance best practices and help deliver better care, every step of the way.

UnitedHealthcare SignatureValue® Harmony

SignatureValue Harmony, an HMO plan, unites care and coverage. This plan was designed to bring together doctors and patients, help lower costs and improve quality. UnitedHealthcare, OptumCare and Canopy Health collaborate to offer access to this plan focused on the physician-patient relationship and designed to be affordable. With SignatureValue Harmony, members have access to care and information 24/7, concierge service from a cross-trained team of advocates to help align care and coverage, and tools designed to help support better health through myuhc.com. When enrolling, members choose a primary care physician (PCP) from the SignatureValue Harmony network who guides them through the health care system and coordinates additional care. The difference: A personalized, convenient and simplified care experience.

SignatureValue Harmony service area *

- Alameda
- Contra Cost
- Los Angeles
- Marin
- Orange
- Riverside
- San Bernardino
- San Diego
- San Francisco
- San Mateo
- Santa Clara
- Santa Cruz
- Solano
- Sonoma

*Some countries are partial for this plan.

Pharmacy: Specialty Medication Cost Share and Standard Select Network

Specialty Medication Cost Share program manages the high cost of specialty medications

Specialty medications used to treat complex and chronic conditions often cost more than other medications — and their cost continues to rise. These medications account for about half of most employers' medication spend today yet represent only 1–2% of use.* Specialty Medication Cost Share is a benefit design that helps you control costs by structuring your employee's cost share according to the true cost of the medication.

Medication pricing

Covered generic and brand-name medications, including specialty medications, are listed on a prescription drug list (PDL). This list is divided into tiers that reflect medications' costs and value. Medications in Tier 1 have the lowest out-of-pocket cost and provide the highest overall value, while higher-cost medications are in higher tiers.

Transparency for employees

Your specialty medication plan encourages employees to work with their physician to find the lowest-cost and clinically appropriate specialty medication under their benefit. Employees also receive support from our integrated clinical team and can look up benefit-specific options and cost information — including the copays and coinsurance for each medication tier as determined by the Specialty Medication Cost Share.

Specialty Medication Cost Share reflects our commitment to provide access to medications, while also driving value for employees and employers.

CA Advantage PDL plan design example

	Non-Specialty medication	Specialty medication
Tier 1	\$10	\$10
Tier 2	\$35	\$150
Tier 3	\$75	\$250
Tier 4	25%	25%

All numbers are illustrative purposes and may not represent actual plan designs or prescription drug costs.

All costs shown are monthly prescription drug and member costs. Deductible and out-of-pocket maximums may apply.

*Based on UnitedHealthcare commercial fully insured data. Fiscal year 2019 post-rebate, allowed amount.

Standard Select Pharmacy Network meets member demand for pharmacy access while limiting disruption

UnitedHealthcare's Standard Select Pharmacy Network is comprised of approximately 50,000 retail pharmacies. Walgreens, along with other mass merchants and supermarkets, are included in the network, so your members are assured of finding a participating pharmacy close to home or work.

There are several popular pharmacy chains in the network, including Walgreens as the major anchor chain. Other national and regional chains and pharmacies are also included in the network.

Alternative to our broad network and value network

We offer the Standard Select Network as an alternative to our comprehensive, traditional broad network and our narrower value network.

UnitedHealthcare pharmacy network options

Broad network	Standard Select network
67,000 pharmacies ¹ across the country. Includes all major national and regional chains, as well as Pharmacy Services Administrations Organizations (PSAO), and independent pharmacy participants. ²	50,000 pharmacies ¹ across the country. Includes Walgreens as the major anchor chain, mass merchants, regional chains, grocers and select PSAOs.


A better member experience

The Standard Select Pharmacy Network gives members more choices and greater convenience with less disruption.

Empower members

Help members manage their care with easy access to information. Members can look up medication prices and easily find participating network pharmacies by:

 Signing in to myuhc.com to use the Find and Price a Medication or Locate a Pharmacy tool

 Calling the number on their member ID card

 Checking the printed pharmacy list provided by their employer

Key features

UnitedHealthcare pharmacy networks provide

- Convenient access for members²
- Quality and safety monitoring of pharmacies
- Fraud, waste and abuse monitoring

Value-added programs for all our plans

Quit For Life

Quit For Life® is a clinically proven tobacco-cessation program that uses an evidence-based combination of physical, psychological and behavioral strategies designed to help employees overcome their tobacco addiction, including electronic nicotine delivery systems (ENDS) or e-cigarettes.

How Quit For Life works

A Quit Coach develops a plan for each employee using behavior-change strategies based on their goals. The plan includes 5 key elements:

- 1 Set a quit date.** We help employees choose a quit date and set them up for success through coaching, text messaging and online support.
- 2 Manage tobacco urges.** Employees learn how to cope with urges to smoke, no matter when or where they have them.
- 3 Use cessation medications.** Employees learn how to supercharge their quit attempt with the proper use of nicotine replacement therapy and other FDA-approved cessation medications.
- 4 Tobacco-proof the environment.** Employees learn why getting rid of all their tobacco, ashtrays and lighters can help them quit and not start again.
- 5 Use social support.** Employees learn why it's important to ask their family and friends for support, as well as how to ask.



Our goal is to help employers and employees manage costs by helping people improve their total health and productivity. That's why we offer these additional health and wellness programs with all of our plans at no additional charge.

Advocate4Me®

Delivering a proactive, highly personalized experience, UnitedHealthcare helps make it easier for individuals to make informed health care choices and get the most out of their benefits. And, for employers, we help them better manage costs. Our advocacy is built on a foundation of robust data and insights that:

- Offers proactive, personal guidance
- Simplifies the benefits experience
- Provides access to quality care

Care coordination

Coordinates and customizes services where gaps in care may exist. Education and prevention programs include pre-admission counseling, inpatient care advocacy and readmission prevention.

Complex Medical Conditions program

Provides access to Centers of Excellence networks comprising medical centers identified as specialists in treating specific conditions and that meet strict evaluation requirements. The Complex Medical Conditions program also provides clinical consulting services to help manage treatment programs and costs to maximize employee benefits.

Disease Management

Identifies high-risk individuals with chronic conditions, such as asthma, diabetes and coronary artery disease, who may benefit from a focused intervention program. Individuals are placed on 1 of 3 levels of intervention to help improve quality of life and keep cost trends in check.

eSync Platform®

Takes a big-picture look at a member's health and, using proprietary technology, alerts the member and his or her physician to a potentially serious condition so that intervention can occur at the diagnostic stage.

Evidence-based medicine

Helps improve consistent clinical outcomes and reduces inefficient delivery of care. We offer Clinical Evidence (a compilation of thousands of recent research studies); facilitate peer-to-peer data-sharing consultations; and provide physicians and hospitals with relevant data regarding their performance compared to nationally accepted, evidence-based practices.

Find Care & Costs

This tool makes it easier for members to view their claims and account balances, estimate out-of-pocket expenses, find physicians and compare treatment cost estimates, and more. When members are able to get information based on their plan, they can better understand their choices and take ownership of their personal health and health care spending.

UnitedHealthcare® app

The mobile app is the go-to resource to help your employees manage their health care. Anywhere. Anytime. It's designed to help members manage different aspects of their health, like searching for providers and getting health care cost estimates for specific treatments and procedures. Members can find and receive care, access financial accounts, view claims status, estimate costs and pay bills directly from the app.

myuhc.com® member website

Gives Select Plus, Core, Consumer-Driven Health and Non-Differential PPO members a single site that has just about all they need to get the most out of their plan benefits.

myuhc.com provides free, 24/7 access to online tools members use to:

- Check current and past claim status
- Review benefits and coverage
- Find network doctors and hospitals

myuhc.com also provides customized information and articles on hundreds of health-related topics.

Mental health programs and benefits

If members or their loved ones have feelings of anxiety, stress, isolation, or depression, They're not alone. Many people face emotional struggles and may need help to cope. How you feel matters. And the way you learn to cope matters too. Mental health and behavioral health programs and resources are available to help members feel better. Behavioral health care includes mental health care with a focus on a person's behaviors and habits as well as treatment for substance use. Visit uhc.com/mentalhealth to learn more about resources available to them.

Say hello to Sanvello

Sanvello™ is an app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression—anytime. Connect with tools that are there for you right as symptoms come up, each designed to help you stay engaged every day for benefits you can feel. The Sanvello app is available to you and covered family members age 13 and over at no extra cost as part of your plan's behavioral health benefits.

UnitedHealthcare Motion®

UnitedHealthcare rewards members for taking ownership of their healthy habits, which may result in healthier employees and lower medical claim costs. Motion is designed to promote physical activity through the use of activity tracking. It provides financial incentives and is a critical step toward promoting and motivating health ownership.

Employees may get healthier

Members with an HSA may earn up to \$3 per day if they meet all 3 FIT (Frequency, Intensity, Tenacity) goals for up to \$1,095 per calendar year, plus a \$55 registration credit.

Here's how it works

- 1 Eligible employees and covered spouses create an account on unitedhealthcaremotion.com and select an activity tracker from the website, or use a motion-compatible activity tracker they already own.
- 2 A “registration credit” can be applied to purchased devices or taken as a reward if they use their own device (from the approved list). Purchased devices are delivered to the employee’s home.
- 3 Participants set up their device, begin walking to meet daily FIT goals and sync their device weekly.
- 4 Every day, participants can earn a monetary incentive, which is deposited quarterly into their HSA by meeting the walking goals. Participants may earn up to \$1,095 for HSA per year.

Three ways to earn		HSA
F	Frequency 300 steps in 5 minutes; 6 times a day, at least 1 hour apart ¹	\$1.00
I	Intensity 3,000 steps in 30 consecutive minutes	\$1.00
T	Tenacity 10,000+ total daily steps	\$1.00
		\$3/day \$1,095/year

24/7 Virtual Visits

These visits let employees and their covered family members see and speak to a doctor 24 hours a day, 7 days a week using a mobile device** or computer, wherever they are. If needed, a prescription*** can be sent to their local pharmacy. No appointment is necessary – and usually takes less than 20 minutes.¹ With a UnitedHealthcare plan, members pay \$0 for 24/7 Virtual Visits.***

24/7 Virtual Visits is fully integrated with the benefit plan administered by UnitedHealthcare and provided at no additional administrative cost to the employer.

**Data rates may apply.

***\$0 after deductible is met for HSA plans and for non-HSA plans covered at 100%. The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

¹ Average times based on monthly data reports from Virtual Convenience Care providers.

Employer eServices®

Streamlined administration for employers

Employer eServices is UnitedHealthcare's secure website that provides immediate and secure self-service access to health benefits information.

Self-service efficiency helps lead to:

- Increased employee satisfaction — employees have access to their benefits quickly and experience less hassle at the time of service with updated eligibility information
- Increased accuracy — customers benefit from accuracy through real-time processing and more accurate billing statements

From eligibility maintenance to customer reporting and billing solutions, Employer eServices is a gateway to tools that help make health benefits administration more efficient.

Online eligibility maintenance

- Add new employees
- Verify and change eligibility
- Request medical health plan ID cards
- Verify or change status of employees and dependents

Electronic eligibility management

- Submit data electronically from an HR system — no manual entry
- Spend less time reconciling full population files
- Download error reports into an easy spreadsheet
- Receive email notifications with updated eligibility statistics

Online billing

- Check claims status (self-funded customers only)
- View invoices online
- Authorize payment online
- Download invoices into spreadsheets
- View, sort and search current and prior month's invoices
- Request adjusted invoices after changing/adding eligibility information

Real-time reporting*

- View benefit plan cost and use information
- Access free standard reports and optional customized reports

Communication Resources

Communication Resources on employereservices.com or uhc.com/cr makes it easier for employers to communicate with their employees and help them get the most from their benefit plan.

- Access fliers, posters, brochures and articles that employers can email, print and use in company newsletters or any other form of employee communication
- Build a customized newsletter with articles provided
- Use communication tools that help employers plan a workplace wellness campaign

* Availability based on group size and funding arrangements.

United eServices® for brokers

Streamlined administration for brokers

We developed the United eServices website to help appointed brokers and consultants streamline their administrative tasks and provide better service to employers. Brokers can access an array of online tools and information, including:

- Network information
- Online commission statements and bonus schedules
- Sales support materials
- Reward program information
- Forms

United eServices also provides a gateway to the Employer eServices site for those brokers who manage benefits administration on behalf of their clients.

Register with United eServices online. Visit unitedeservices.com and click on the Registration button.

uhc.com/casb

We provide the most current Small Business plan information and tools right at your fingertips at uhc.com/casb.

With our new expanded small business product portfolio that includes plans, you can view and download PDFs by a click of a button. This includes:

- Product catalogs
- Small business forms
- Wellness tools
- Brochures and fliers for specialty plans, such as dental and vision, no-fee administrative services and more

Brokers can send a request for a quote within 24 hours or run quotes for all major health plan carriers in California and receive just 1 census and proposal. Visit uhc.com/casb today.

Sales Automation Management (SAM) quoting and online enrollment

SAM is an online tool on unitedeservices.com designed to help make every part of the quoting, selling and installation process simpler and faster — allowing you to sell more, serve more and satisfy more clients in less time.

With SAM, you can:

- Input minimal group data and plan requirements
- Filter and compare multiple plan options for your client
- Quote, generate and email medical and specialty proposals in minutes
- Continue the process using online enrollment when your client is ready to move forward

**Additional value-added programs
available with every plan and other
additional services**

New! One-year Apple Fitness+ Subscription

Eligible employees have access to a one-year Apple Fitness+ subscription at no additional cost.* The first fitness service powered by Apple Watch.

Adding value to your benefits may help inspire healthier behavior:

- \$79 value per employee can be shared with up to 5 family members**
- A single, comprehensive offering for various fitness levels—powered by Apple Watch*
- \$25 Apple Gift Card***
- Access to on-demand workouts on iPhone, iPad and Apple TV, with new workouts and meditations added every week



Designed to meet employees' unique needs

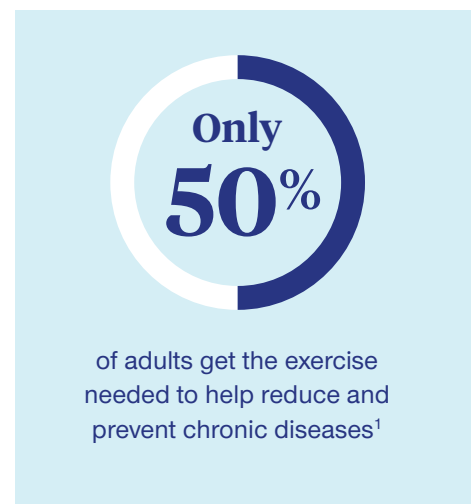
Apple Fitness+ may help employees achieve their goals, regardless of fitness level. It offers:

- ✓ 11 workout types, including high-intensity interval training (HIIT), yoga, treadmill, rowing, dancing, cycling, core, strength, Pilates, walking and more
- ✓ Curated programs for specific interests (such as Workouts for Beginners, Workouts for Pregnancy and Workouts for Older Adults)
- ✓ New workouts and meditations added weekly
- ✓ Personal recommendations

Designed to help keep employees engaged and motivated

Apple Watch personalizes the Apple Fitness+ experience by displaying personal metrics onscreen during every workout, such as heart rate and calories burned. To use Apple Fitness+, an Apple Watch Series 3 or later is required.

On certain workouts, the Burn Bar provides an added push, showing participants how they stack up against others who have participated in the same workout. Participants can listen to playlists chosen by trainers to complement the workout, and Apple Music subscribers can save and download Fitness+ playlists.



Quick access to workouts

- Choose the workout type
- Select a duration from 5–45 minutes
- Pick a favorite trainer and type of music

*Note: Apple Fitness+ requires Apple Watch Series 3 or later with watchOS 7.2 or later and one of the following Apple devices: iPhone 6s or later with iOS 14.3 or later, iPad with iPadOS 14.3 or later, or Apple TV with tvOS 14.3 or later. Available to applicable UnitedHealthcare plans for fully insured customers. Subject to state legal and regulatory review. Membership is \$9.99/month or \$79.99/year, if paid annually.

**Must be 13 years of age or older and covered under applicable UnitedHealthcare health plan.

***Only available for ASO customers. Receiving a gift card to purchase Apple products may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations under this program, as applicable.

¹Centers for Disease Control and Prevention. Physical Activity. cdc.gov/physicalactivity/about-physical-activity/why-it-matters.html. Accessed September 2021.

Available to applicable UnitedHealthcare plans for ASO customers. Subject to state legal and regulatory availability. Policies/certificates with situs in the state of Kansas may neither advertise nor include this offer in any pre-sale promotion of the policy/certificate, nor shall it be promoted as an inducement for member enrollment in plans.

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. You should consult with an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. The value of the application may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost.

All trademarks are the property of their respective owners.

New! One Pass

Provided by UnitedHealthcare, One Pass is a program designed to help your employees meet their fitness goals that offers flexibility in how much they pay and how many gyms and fitness studios they have access to. And the program comes fully integrated with the benefit plan administered by UnitedHealthcare and provided at no additional administrative cost to the employer.

One Pass features:

- Employees may select from more than 11,000 fitness options nationally
- Multi-location access enables employees to use different gyms in the same month
- Options include large national gyms, independent fitness centers and boutique studios
- Membership tiers range from \$25 to \$139 per month
- Employees have unlimited access to fitness locations every month
- Employees can change tiers monthly, if desired

One Pass is designed to help employees meet their fitness goals, which may lead to improved performance, lower absenteeism and lower health care costs.

New! One-year Peloton® Digital Membership

UnitedHealthcare is bringing quality fitness classes from Peloton to your employees to help them on their journey towards better health and well-being.

- UnitedHealthcare plans include 1 year of Peloton Digital Membership*
- \$155 value per employee and each covered family member**
- Single, comprehensive offering for various fitness levels, no equipment required
- Access to Peloton's engaging digital classes

Motivating

- Large library of live and on-demand digital classes offer variety
- Dynamic, expert instructors
- Friendly competition may inspire

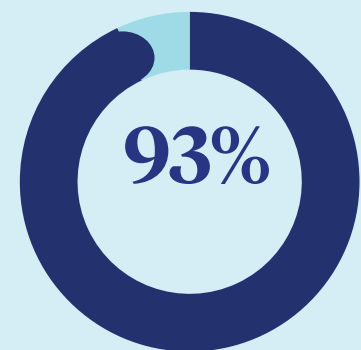
Engaging

- Track progress and milestones
- Social features that may help develop a sense of community
- Music that energizes

Flexible

- Work out with or without fitness equipment
- Class lengths to fit most schedules
- Work out or meditate anywhere, anytime

An engaging experience



annual retention among subscribers¹

Average of 25 workouts per month²

Peloton app rated 4.9/5 stars by over 502,000 users³

* Available to fully insured customers in applicable UnitedHealthcare plans who registers for an account with Peloton. Subject to state legal and regulatory review. UnitedHealthcare members that own a Peloton Bike or Tread can receive equivalent value (\$155) to be credited to an All-Access Membership. Credit to All-Access Membership is limited to 1 per family.

** Must be 18+ years of age and covered under applicable health plan. Peloton offers its services directly to consumer pursuant to an agreement between Peloton and the consumer.

¹ Peloton Investor & Analyst Session, Sept. 15, 2020.

² Per subscription. Peloton analysis among connected fitness members and includes all types of workouts (bike, treadmill, app), April–June 2020.

³ App Store® average rating as of April 7, 2021.

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. You should consult with an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. The value of the application may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost.

Rally Health & Wellness

This online health and wellness tool on myuhc.com uses a fun, interactive experience to help engage and energize members about getting and staying healthier. Every time members visit Rally, they'll earn Rally Coins, which can be used for a chance to win great things. They can also use the tool to track their personal health record and connect with others online that have similar goals.

Rally Marketplace

In the Rally Marketplace, instead of only spending Coins to enter sweepstakes or bid on auctions, users can also choose to exchange coins for significant discounts on a wide selection of popular items, including fitness devices from Fitbit® and Garmin®, bikes from Diamondback®, and even tickets to movies or sporting events from Ticket Monster®.

New discounts continue to be added. The latest additions are discounts on theme park tickets and Regal Cinema® theater tickets.

SimplyEngaged® incentive program

SimplyEngaged involves 5 components:

- 1 Offer employees and covered spouses a UnitedHealthcare medical plan**
SimplyEngaged can be paired with any UnitedHealthcare medical plan options.
- 2 Establish a “workplace wellness program”**
 - **Send out an announcement letter** to all employees from the company owner or a senior executive
 - **Designate a “Wellness Champion”** to serve as an ambassador to promote wellness events and activities
 - **Sponsor at least 1 health fair/wellness event (including a biometric screening) within the first 120 days of the policy year.** UnitedHealthcare will cover the cost of biometric screenings for covered employees at locations with 20 or more participating employees
 - **Send out a quarterly communication** (newsletter, article or flier) on a health and wellness topic to employees
- 3 Offer and promote the SimplyEngaged reward program**
Use tools to help motivate employees and their covered spouses to complete the wellness and health improvement activities. Additionally, UnitedHealthcare will distribute SimplyEngaged specific promotions, reminders and messaging to encourage action.
- 4 Reward employees for completing health actions or for specific health outcomes**
Members may benefit from these enhanced features of the Gym Check-In app at no additional cost to them:
 - **Increased choice:** Members will have access to even more participating facilities, including yoga, Pilates and CrossFit
 - **Enhanced experience:** Members will be able to report their gym visits through their smartphone via the Rally app with direct visibility to track their rewards in the digital solution
 - **Faster rewards:** Members will be able to receive their incentive amount in near real-time after completing their 12 gym visits a month
- 5 Meet 2 times a year with a broker and UnitedHealthcare representative**
Meetings should be with the company owner or a senior executive. The first meeting should be early in the policy year to cover the details of implementing the SimplyEngaged components in the workplace. The second meeting should occur about 60 days prior to renewal.

Specialty plans

Our **Dental, Vision, Life and Disability** plans feature simplified underwriting guidelines, a variety of benefits and business rules designed for easy administration, which makes them an easy addition to any medical plan.

UnitedHealthcare offers a broad portfolio of specialty plans that help make it easier to offer a complete benefit program:

- Can be purchased standalone or bundled together for additional convenience
- Designed to improve health and help reduce health care costs
- Most specialty plans are available on an employer-sponsored or voluntary basis so employers can choose how much or how little to contribute

Convenience

- 1 account management team
- 1 eligibility and enrollment process
- 1 consolidated bill to pay
- 1 dedicated customer service line and member website



Dental

Overview

- Dental coverage adds value to a standalone medical plan, which helps retain employers
- DHMO and DPPO and Indemnity dental plans are available as voluntary or contributory
- Dual choice plans available, combining DHMO or Direct Compensation with either DHMO/PPO or DPPO/PPO or Dental Indemnity*
- Dental HMO and Direct Compensation are enhancements to medical coverage
- Dental PPO and Indemnity offer the expanded dental coverage desired by many employers

HMO Dental

- Offered by Dental Benefit Providers of California, Inc. with one of the largest DHMO networks in California
- Employers can offer their members dental coverage at a competitive price
- No waiting periods; no deductibles; no claim forms
- All plans include orthodontics

Dental PPO and Dental Indemnity

- Provided by UnitedHealthcare
- Over 108,000 unique providers in our PPO network¹
- Over 100,000 and over 22 million plan participants worldwide²

UnitedHealthcare Dental Metrics

- High first-call resolution rate: Nearly 98% first-call resolution³
- Fast claims service: 95.86% of claims processed within 0–8 days; 97.55% within 10³
- 99.96% financial and clerical accuracy³
- 82% of claims are automatically adjudicated²

*Benefits for the UnitedHealthcare Dental DHMO/Direct Compensation plans are offered by Dental Benefit Providers of California, Inc. UnitedHealthcare Dental is affiliated with UnitedHealthcare.

¹ As of June 2021.

² As of June 2021.





³ Based on 2019 Internal Book of Business Report.

Vision

- Backed by UnitedHealthcare, with a strong presence in California
- Highly competitive benefits with generous material allowances
- Plans available to employers on a voluntary basis with 1 enrolled member
- Over 120,000 access points nationwide, including private practices¹
- Serves 22 million members nationwide²

Children's Eye Care program

Includes coverage for an additional eye exam each plan year for members, ages 13 and younger, as well as a new pair of glasses (frames and lenses) if their vision prescription changes at least .5 diopters in a benefit year (exam copay applies).

Product	Options	Key features
Dental 	<ul style="list-style-type: none"> • PPO and Indemnity plans for maximum flexibility • Network-only and DHMO plans in select markets for maximum savings • Dual offerings available • Voluntary plans offered 	<ul style="list-style-type: none"> • Large national PPO network with 400,000 locations • State-wide DHMO with 2,551 locations • Average PPO network discounts of 30% • Enhanced benefits during pregnancy • Oral cancer screenings included for adults • Online Treatment Cost Calculator • Consumer MaxMultiplier[®] feature allows rollover of unused annual limits² • Option to exclude preventive care costs from annual limits³ • Optional enhanced coverage for dental implants⁴
Vision 	<ul style="list-style-type: none"> • Comprehensive plan⁵ (covers eye exam, frames lenses and contacts, plus price protection on popular lens extras) • Voluntary plans offered 	<ul style="list-style-type: none"> • Annual eye exams • Complete pair of eyeglasses or contacts (refer to the benefit materials) • Coverage on contact fit and evaluation offered on a separate allowance • Diabetes Retinal Screening Photography (RSP) at a \$0 copay, as well as a second eye exam (exam copay applies) • Coverage for popular options like progressive lenses • Online contact lens ordering at myuhccontacts.com • Includes access to the Children's Eye Care program
Disability 	<ul style="list-style-type: none"> • Long-Term Disability • Voluntary plans available 	<ul style="list-style-type: none"> • Staff members have an average of 15 years of experience working with disability claims • Services and support include vocational and physical rehabilitation, career planning and transitional work return
Life Insurance 	<ul style="list-style-type: none"> • Basic Life/Accidental Death and Dismemberment (AD&D) • Supplemental Life • Dependent Life • Supplemental/Voluntary Life 	<ul style="list-style-type: none"> • Flat coverage amounts or multiples of salary • Will and trust preparation services included • Travel assistance included • Beneficiary services included

¹ UnitedHealthcare Vision national account book of business, 2021.

² UnitedHealthcare membership report, October 2020.

³ Rollover plans available for groups with two or more when there are waiting periods and 10 or more without waiting periods. Ask your UnitedHealthcare representative for details.

⁴ These optional dental benefit enhancements require 10 or more members.

⁵ Vision benefits only require two eligible and 1 enrollee to qualify.

Packaged Savings

Employers can combine our medical plans with specialty benefits – dental, life, disability and vision. When they bundle the benefits, they can expect proven knowledge and service from a leading specialty carrier plus the simplicity and convenience of just 1 team to administer benefits.

Packaged Savings means:

- Bundled UnitedHealthcare medical and specialty benefits for administrative credit
- Savings based on medical enrollment and the number of eligible employer-paid or contributory specialty coverages chosen
- One account team from UnitedHealthcare to serve all of your benefits needs
- Streamlined administration
- Innovative online tools

When your group purchases medical:	The following potential savings calculated per employee per month:
Dental	\$3.00
Vision	\$2.00
Life ¹	\$1.00
Short-term disability ²	\$1.00
Life ¹ and short-term disability ²	\$2.00
Life ¹ and long-term disability ²	\$2.00
Dental and vision	\$5.00
Dental and life ¹	\$4.00
Vision and life ¹	\$3.00
Dental, vision and life ¹	\$6.00
Dental, vision, life ¹ and short-term disability ²	\$7.00

¹ Any combination of life products counts as 1 product for the purpose of the program.

² Any combination of disability products counts as 1 product for the purpose of the program.

Long-term disability must be bundled in conjunction with life or short-term disability coverage to qualify for the program and be eligible for credit.

Per-employee per-month savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.

Enhanced Member Service

When employees call UnitedHealthcare with a benefits, program or claims question, employers and their employees should expect first-class service and quick and complete resolution to the issue. We strive to provide that and more. Experience customer service the way it is supposed to be with our Enhanced Member Service. Members can get help to:

- Understand a bill or resolve a claim
- Find a network health care provider
- Schedule an appointment
- Better understand their health plan benefits
- Resolve their issues with service professionals who will perform outbound or 3-way calls
- Follow through when additional research or assistance is needed
- Understand their responsibility and how to coordinate across medical and financial accounts

We are dedicated to providing members with the best possible experience. Members can call the number on their health plan ID card for questions.

Benefit Services

UnitedHealthcare Benefit Services comes at no additional cost when employers purchase medical coverage through UnitedHealthcare, to help employers and their employees save both time and money.

- **Pretax Premium Plans.** These plans allow employers and their employees to pay their premiums on a pretax basis, which lowers their taxable income under Section 125. Employees can reduce their payroll-related taxes, and they can decrease their taxable income and increase their take-home pay
- **COBRA Administration.** We offer streamlined administration and efficient record-keeping, so employers can focus on managing and growing their business, not on the administrative responsibilities required by COBRA
- **Flexible Spending Accounts (FSAs).** Our FSA services include planning, implementation, communication, administration, compliance and maintenance

Sales support

Concord
2300 Clayton Rd., Suite 1000
Concord, CA 94520
1-866-288-4993

Orange County
5995 Plaza Drive
Cypress, CA 90630
1-866-288-4993

United Healthcare

All trademarks are the property of their respective owners.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated, and each entity is responsible for its own contractual and financial obligations.

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.

Real Appeal is a voluntary weight-loss program that is offered to eligible members at no additional cost 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. Results, if any, may vary. 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 **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.

One Pass is a voluntary program. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships under this program.

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. • **Preventive Care:** 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 **Centers of Excellence (COE)** program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center. • The **UnitedHealthcare Core** product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. Network status may be determined by calling the number indicated on the health plan ID card or visiting myuhc.com®. • **Advocate4Me** 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 Advocate services 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. Advocate services are not an insurance program and may be discontinued at any time. • **24/7 Virtual Visits:** 24/7 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. 24/7 Virtual Visits is 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. • **HSA:** 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. • **Find Care & Costs:** All UnitedHealthcare members can access a cost estimator tool online or on the mobile app. None of the cost estimate tools are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing the tool, please refer to the website or mobile application terms of use under Find Care & Costs section. • **Disease Management Programs:** 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. • **Packaged Savings®:** Minimum participation requirements may apply. Packaged savings program is not available for all group sizes. Please consult your UnitedHealthcare representative for more details. • **SimplyEngaged®** is a voluntary program. 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. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. • **Rally®:** 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. • This Product Catalog is intended only to highlight your benefits and should not be relied upon to fully determine your coverage. If this Product Catalog conflicts in any way with the plan documents, i.e., the Combined Evidence of Coverage and Disclosure Form (EOC/DF) or Certificate of Coverage (COC), including the Schedule of Benefits and any amendment(s), the plan document shall prevail. Your plan document provides the terms and conditions of your coverage with UHC of California and UnitedHealthcare and all applicants have a right to review this document prior to enrollment. Upon request, a copy of the plan document will be provided to all potential enrollees prior to enrollment. Components subject to change. These programs provide information and support as part of your health plan. It is not a substitute for a doctor's or professional's care.

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. Benefits for the UnitedHealthcare Dental DHMO/Direct Compensation plans are offered by Dental Benefit Providers of California, Inc. UnitedHealthcare Dental is affiliated with UnitedHealthcare. 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 your UnitedHealthcare representative.

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. 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 your UnitedHealthcare representative.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare Level Funded: Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United HealthCare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).