



# Helping to make health care more affordable for employees through a smaller, focused network.

UnitedHealthcare’s Core benefit designs feature a smaller, more focused network of cost-efficient providers designed to deliver lower costs to you and your employees.

## Freedom to choose.

With the Core benefit design, your employees may choose their own health care providers and pharmacies from within the network. They are not required to choose a primary care provider or get referrals to see specialists. The Core network includes more than 500,000 physicians,<sup>1</sup> so employees may choose providers convenient to where they live or work. If they choose to see providers outside of the network, they will have a higher member cost share. The highest level of coverage is offered for providers within the network.

## Save with a focused network.

With a smaller network made up of quality, cost-efficient doctors, providers and hospitals, Core benefit designs may offer savings of up to 5 percent while providing quality care.<sup>2</sup>

Plus, preventive care in the network is covered at 100 percent of eligible expense.

### Core benefit design.

- **181,400+** primary care physicians and **379,400+** specialists in the Core network.
- Up to **5%** savings.<sup>2</sup>
- No primary care provider requirement.
- No referrals needed to see a specialist.
- Network preventive care is covered at 100 percent of eligible expense.

Plan	Benefit levels	Network physician	Out-of-network physician or facility
UnitedHealthcare Core	Network benefits.	Network benefits.	Out-of-network benefits at a higher member cost share.

## Additional services.

In addition to providing value, Core benefit designs feature the full complement of UnitedHealthcare services, including:



### Virtual Visits.

- Connect with a doctor for non-emergency care online, whenever, wherever.
- Get a prescription sent to a local pharmacy.\*
- Appointments are available 24/7 and take about 20 minutes.



### myuhc.com®.

- Get help finding Core network providers.
- Find care and estimate costs.
- Check the status of claims.
- Chat online with a Health Advocate for questions about care, claims or benefits, and more.



### Health4Me® app.

- Access health plan ID cards and health plan records.
- Get help finding quick-care options.
- Connect with a nurse and more.



### Customer Service.

Customer Service answers questions and helps callers be as healthy as they can be. Members simply call the number on their health plan ID cards.



To learn more about Core benefit designs, call your UnitedHealthcare representative today.



\* Prescription services may not be available in all states.

<sup>1</sup> UnitedHealthcare Network Database, Core Network physician count, 2018.

<sup>2</sup> Savings estimates relate to UnitedHealthcare's book-of-business results. All figures of estimated savings represent historical performance and are not a guarantee of future savings. Meaningful benefit design differentials needed to achieve the upper boundary of savings. (As of May 2017.)

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 broker or UnitedHealthcare sales representative.

Virtual Visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the website or mobile application terms of use under Find Care & Costs section.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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