



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

UnitedHealthcare's Core Essential Direct benefit designs feature a smaller, more focused network of cost-efficient providers and additional savings for using freestanding facilities to help deliver lower costs to you and your employees.

Freedom to choose.

With the Core Essential Direct 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 over 500,000 physicians and specialists,¹ so employees may choose providers convenient to where they live or work. There is no coverage if a member chooses to receive care outside the network, except in the case of an emergency.

Save with a focused network.

With a smaller network made up of quality, cost-efficient doctors, providers and hospitals, Core Essential Direct benefit designs may offer savings of up to 5 percent while providing access to quality care.² This plan includes place-of-service benefits, which provide an opportunity to lower out-of-pocket costs by using network freestanding facilities for certain diagnostic and outpatient services.

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

Core Essential Direct benefit design.

- **181,400+** primary care physicians and **379,400+** specialists in the Core network.
- Up to **5%** savings.²
- Additional savings are offered for choosing freestanding facilities for certain diagnostic and outpatient services.
- 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 Essential Direct	Network benefits, single-tier benefit. Place-of-service benefits: Additional savings option for use of freestanding facilities for outpatient diagnostic, scopic and surgical services.	Network benefits.	No out-of-network benefits except in the case of emergencies.

Additional services.

In addition to providing value, Core Essential Direct 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.

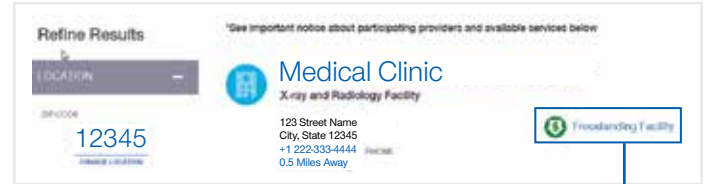
- Access health plan ID cards and health plan records.
- Get help finding quick-care options.
- Connect with a nurse and more.

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.

Identifying freestanding facilities.

A freestanding facility symbol helps your employees identify opportunities to save money when they need care at an outpatient facility, diagnostic or ambulatory center, physician office or independent laboratory.



The freestanding facility symbol indicates locations that members with place-of-service benefits can save money.

Core Essential Direct benefit designs offer cost-savings opportunities at freestanding facilities.

Core Essential Direct benefit designs offer employees the ability to help lower their out-of-pocket costs by seeking care from network freestanding facilities instead of network hospitals for outpatient diagnostic services, scopic procedures and outpatient surgeries. If a member uses a network hospital for these services, an additional copayment is applied.

Samples of Core Essential Direct benefit designs:

Service	Description	Member Pays	
		Freestanding	Hospital
Lab/X-ray	Routine lab and X-ray.	Plan pays 100%	Coinsurance, not subject to deductible
Scopic procedures—outpatient diagnostic	Diagnostic scopic procedures are those for visualization, biopsy and polyp removal.	Deductible/coinsurance	\$500 per occurrence deductible + deductible/coinsurance
Major diagnostics	Services for CT scans, PET scans, MRIs, MRAs, nuclear medicine and major diagnostic services received on an outpatient basis at a hospital or alternate facility.	Deductible/coinsurance	\$500 per occurrence deductible + deductible/coinsurance
Surgery—outpatient	Surgery and related services received on an outpatient basis at a hospital or alternate facility.	Deductible/coinsurance	\$500 per occurrence deductible + deductible/coinsurance

Hospital per occurrence deductibles are in addition to the calendar/policy year deductible and coinsurance, and continue to apply after the deductible is satisfied. Hospital per occurrence deductibles do not accrue toward the calendar year deductible.



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



* Prescription services may not be available in all states.

¹ UnitedHealthcare Network Database, Core Network physician count, 2018.

² 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.

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