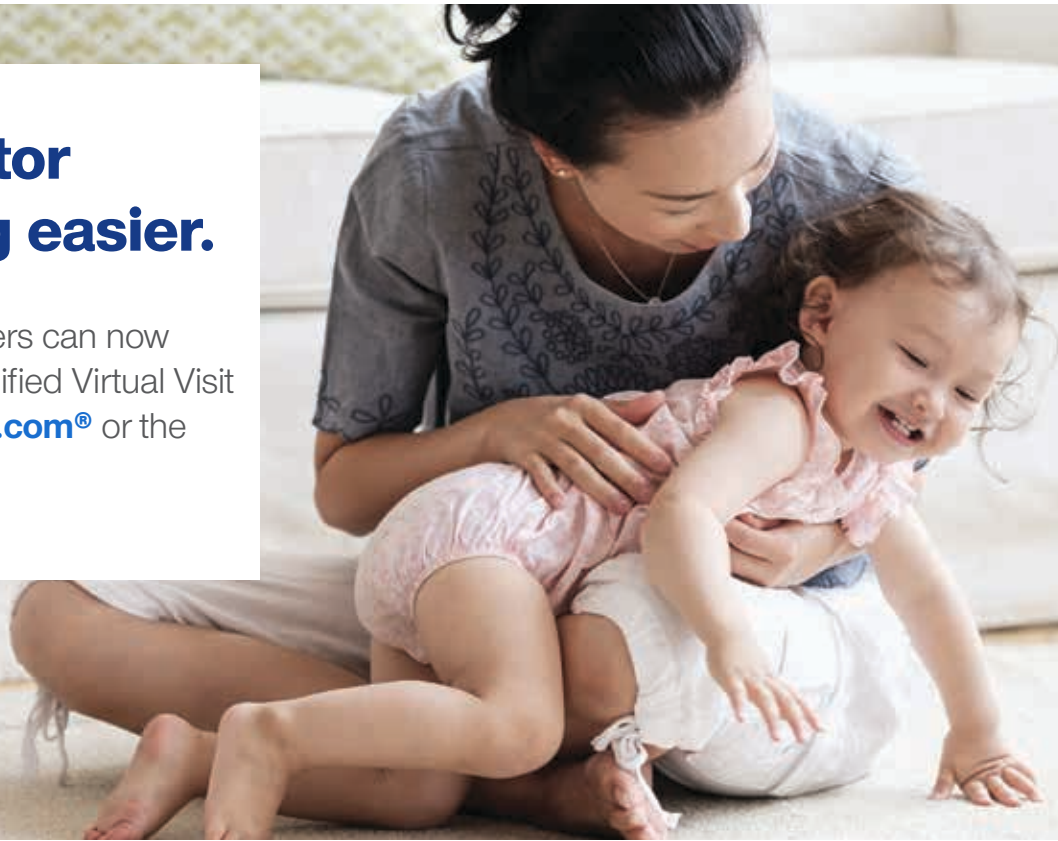


Seeing a doctor keeps getting easier.

UnitedHealthcare members can now take advantage of a simplified Virtual Visit experience using myuhc.com[®] or the UnitedHealthcare[®] app.*



The convenient and faster way to see a doctor.

With Virtual Visits, employees and their covered family members can see and speak to a doctor anywhere, anytime on a mobile device** or computer. No appointment is necessary — and a Virtual Visit usually takes less than 20 minutes.¹ Doctors are able to diagnose a wide range of nonemergency medical conditions and prescribe medications. If needed, a prescription can be sent to their local pharmacy.***



No additional administrative costs.

Virtual Visits are fully integrated with your benefit plan administered by UnitedHealthcare and are provided at no additional administrative cost to you, the employer.



Virtual Visits can help save time and money.

It's been estimated that 25% of ER visits could be addressed with a Virtual Visit.²

* The UnitedHealthcare[®] app is available for download for iPhone[®] and Android[™]. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.

** Data rates may apply.

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

Understanding Virtual Visits.

Virtual Visits are covered under member health plans administered by UnitedHealthcare with some member cost-share. Member cost-share is based on the benefit plan as follows:³

Benefit Plan	Virtual Visits Benefit
High deductible health plan	<ul style="list-style-type: none">• Follows standard medical plan rules.• Member pays full cost of Virtual Visit until deductible is met.• Each Virtual Visit cost is generally less than \$50.*• Once deductible is met, member pays their coinsurance or cost-share under their medical plan rules.• Once out-of-pocket limit is met, member pays \$0.
Coinsurance and deductible plan	<ul style="list-style-type: none">• Follows standard medical plan rules.• Member pays same member cost-share percentage, pre- and post-deductible.• Once out-of-pocket limit is met, member pays \$0.
Cost-share plan	<ul style="list-style-type: none">• Can be set to the same cost-share level as an office visit. <p>OR</p> <ul style="list-style-type: none">• A lesser cost-share than standard office visit.• Self-funded plans can specify employee cost-sharing.

The Virtual Visits provider groups we contract with are aligned with American Medical Association (AMA) and Federation of State Medical Boards (FSMB) guidelines. Contracted provider groups are currently operating in all 50 states and the District of Columbia.⁴



The cost of Virtual Visits.

Administrative cost

No additional administrative costs.

Claim cost

Generally less than \$50 per Virtual Visit.[†]

Member cost

Cost-share plans can be at or below in-office visit rate, depending on client preference.

For fully insured clients, member cost-share/copay amounts are based on the UnitedHealthcare medical benefits product offering in their state.

Employer cost

With administrative services only (ASO) plans, employers pay the normal difference between the employee's cost-share amount and the total claim cost.



Contact your UnitedHealthcare representative for additional information.



*The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

[†] Average times based on monthly data reports from Virtual Visits providers.

² Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low-acuity and could be treated in a Virtual Visit, PCP or urgent/convenient care setting.

³ Virtual Visits are not included with UnitedHealthcare's Preventive Plans.

⁴ Contracted Virtual Visits provider groups may vary by state and are subject to changes dependent on state laws and regulations.

Virtual Visits is not an insurance product, health care provider or a health plan. Virtual Visits is an internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the member and physician. 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. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. No controlled substances may be prescribed. Other prescriptions may be available where clinically appropriate and permitted by law, and can be transmitted to the pharmacy of the member's choice.

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