



In New Jersey and ready to help meet your health care needs



With UnitedHealthcare, you can expect quality health plans and services, plus innovative tools – all delivered by a team of local experts.

**United
Healthcare®**



Care by the numbers

1,628,247

total members¹

761,896 Employer & Individual¹
468,012 Medicare & Retirement¹
398,339 Community & State¹

88

hospitals¹

5,566 nationwide²

57,598

physicians and health care professionals¹

1,776,640 nationwide²

6,237

full-time New Jersey employees across 5 offices¹

Investing in our local communities

\$1,827,452

\$275,034 Business and United Health Foundation giving¹

\$1,197,437 United for Giving program¹ (employee giving, corporate match, volunteer rewards)

\$155,000 Diversity in Health Care Scholarship program¹

\$199,981 UnitedHealthcare Children's Foundation grants³

58,457

employee volunteer hours¹

What UnitedHealthcare brings to New Jersey



Quality health plans

UnitedHealthcare provides a wide variety of health plans designed to offer cost control, convenience and choice. Options vary from traditional to high-deductible plans, HSAs and more, including:

- **Surest** is a \$0 deductible, copay-only health plan that provides members with clear, upfront pricing of treatment options before making an appointment
- **UnitedHealthcare and Oxford Level Funded** plans are designed to give more savings, more flexibility and more stability, with the potential for a surplus refund*
- **Specialty** plans like dental, vision, life and disability benefits are designed to work seamlessly with our medical plans – giving more people access to more types of care when and where they need it
- **Pharmacy benefits** provide evidence-based drug benefits with a focus on member-centric care, serving more than 61 million members nationwide⁴



Nation's single largest proprietary network**

With UnitedHealthcare, your employees have greater access to doctors and hospitals in New Jersey – and throughout the country.

No. 1

UnitedHealth Group was named the top-ranking company in the Health Care: Insurance and Managed Care sector on Fortune's 2026 "World's Most Admired Companies" list for the 16th year in a row.⁵



Wellness programs and more

- **Vital Medication Program** may provide no out-of-pocket costs for certain medications, including insulin (rapid, short- and long-acting), epinephrine (allergic reactions), glucagon (hypoglycemia/low blood sugar), naloxone (opioid overdose) and albuterol (asthma).
- **UnitedHealthcare Rewards** is a program where employees and their spouses may earn rewards for reaching program goals and completing one-time activities. Participants can personalize their experience by selecting activities that are right for them – and choosing ways to spend earnings. Participants may immediately start earning rewards by activating UHC Rewards from the UnitedHealthcare® app or their myuhc.com account.
- **Real Appeal**® takes an evidence-based approach to support weight loss, helping people make small changes necessary for larger long-term health results. Real Appeal uses digital tools, videos and live online coaching to drive small behavior changes. The program includes:
 - Group coaching with other participants
 - Coaches who guide employees through the program, customizing goals to help fit their needs
- **One Pass Select**® is a subscription-based fitness and well-being network that includes access to thousands of gym locations nationwide, online classes and a grocery delivery service.
- **Wellos** is a mobile-based wellness solution designed to engage employees and encourage healthy and sustainable behavior changes. It offers daily content and support for nutritional health, emotional well-being and weight management.
- **Calm Health app** provides programs and tools to help support mental health and well-being.
- **UHC Store** is a consumer-centric, digital shopping experience that allows members to choose from a variety of health and wellness solutions at a discounted rate.

See what UnitedHealthcare can do for you and your employees

Contact your broker or UnitedHealthcare representative | uhc.com

United
Healthcare®

*Please consult a tax and/or legal advisor to determine if, by receiving this refund, there are any restrictions or obligations. Surplus refund available only where allowed by law.

**UnitedHealth Network Access internal analysis, October, 2024.

¹ UHG New Jersey State Snapshot produced December 2025: Membership, local network, and employee counts as of December 2025. Community investments and employee volunteer hours contributed in 2024.

² UnitedHealthcare internal analysis, Dec 31, 2025.

³ UnitedHealthcare Childrens Foundation grants awarded in 2025.

⁴ Optum Rx membership count available at <https://www.unitedhealthgroup.com/ns/optum-rx/differentiated-pharmacy-benefit-solutions.html> Accessed April 14, 2026.

⁵ FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time, Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group.

The UnitedHealthcare Children's Foundation (UHCCF) is a 501(c)(3) charitable organization that provides medical grants to help children gain access to health-related services not covered, or not fully covered, by their parents' commercial health insurance plan. UHCCF's funding is provided by contributions from individuals, corporations and UnitedHealth Group (NYSE: UNH) employees.

United Health Foundation is funded solely by UnitedHealth Group.

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 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.

Wellos - fully insured: Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 1:1 live coaching, is available for purchase for certain groups (buy-up option not available in HI, MT and NM). 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.

Wellos - self-funded: Wellos is a voluntary wellness 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.

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.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 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, or for all members. Check your benefit plan to determine if these services are available.

Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.

UnitedHealth Premium® is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

UnitedHealthcare Rewards 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 an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with 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 1-866-230-2505 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. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

Real Appeal is a voluntary weight management 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.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state. (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico, (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business - discuss with your UnitedHealthcare representative for details. 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, digital fitness or grocery services 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 or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program nor service, is not insurance, and is not a substitute for health plan benefits nor professional medical advice, diagnosis, or treatment. UnitedHealthcare does not endorse nor guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services, or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these offerings. Purchasing any offerings may have tax implications. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from the UHC Store, subscriptions' Health Savings Account (HSA)/Flexible Spending Account (FSA) eligibility, and to determine if a subscription provides medical care that may impact HSA eligibility. Components subject to change. UHC Store is not available in all states or for all members.

These policies have 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.

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 UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

Oxford Level Funded: Administrative services provided by Oxford Health Plans LLC. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ and UnitedHealthcare Insurance Company of New York in NY.

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