

Reasons for choosing a UnitedHealthcare plan

Designed and offered to Big Sky Chamber participants, UnitedHealthcare plans provide quality coverage with resources to help control health care costs for your business. Here are the top 10 reasons to choose a UnitedHealthcare plan as part of your chamber membership.

1 Network and pharmacy strength

- National network access to providers across the country
 - 68,000+ pharmacies¹
- Montana network features the Billings Clinic
 - 8,000+ providers and health care professionals²
 - 60 hospitals²

2 \$0 copays

- \$0 out-of-pocket cost for certain medications
- \$0 copays for children's visits to primary care providers (PCPs)
- \$0 copays for 24/7 Virtual Visits*

3 HSA and PPO plan portfolios available

- Deductible range: \$500–\$5,000
- Coinsurance options: 70% or 80%
- Embedded deductibles
- HSA with embedded deductible/ out-of-pocket cost

4 Employee Assistance Program (EAP) core coverage

- 24/7 access to an EAP specialist who can help in the moment with emotional and mental health support
- A strong focus on employees and their families
- Guidance to relevant community and social resources
- Access to over 435,000 network clinicians nationwide for in-person support, including more than 218,000 for virtual support

5 Level Funded plans

- Level Funded can provide an effective solution for small- to mid-size businesses looking for alternatives to traditional fully insured plan designs
- A potential year-end surplus refund if medical and pharmacy claims are lower than expected**

6 No-cost COBRA Administration through UnitedHealthcare Benefit Services

- Notifying, enrolling and billing COBRA participants
- Working directly with the health plan to update member eligibility
- Monthly reimbursements to cover health plan costs for enrolled members
- Full web support on uhceservices.com

7 Dedicated service

- Our team of advocates is committed to providing information and support with every customer interaction and is empowered to own organizational processes, resulting in timely resolution
- We build trust through our first-contact resolution and compassion service model

8 The UnitedHealthcare® app and myuhc.com®

- Find care and costs
- Access plan documents, including viewing claims
- Manage prescriptions

9 Value-added wellness programs and health services

- UnitedHealthcare Rewards – allows plan participants and their covered spouse the opportunity to earn up to \$300 each per year
- Real Appeal® – provides weight loss support
- HealthiestYou™ – offers virtual care***
- One Pass Select® – gives members access to a lower cost, nationwide gym network and digital fitness
- Vital Medication Program – provides an integrated pharmacy program with certain prescriptions, like insulin, at no added cost

10 Packaged Savings®

- You may save when you bundle your UnitedHealthcare medical plan with a specialty plan (dental, vision, life)
- Savings per plan participant, per month is given as a monthly administrative credit
- Credits remain as long as the eligible coverages are in force

Ready to explore your options?

- Talk with your broker about UnitedHealthcare plans
- Connect with a UnitedHealthcare representative
- Or visit uhc.com/bigskychamber to learn more



* The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change and may apply after the deductible according to plan design. Individuals should check their benefit documents for specific coverage details.

** 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.

*** Data rates may apply.

¹ Number of pharmacies shown is approximate and may vary based on store openings, closings, and network actions. Network participants are subject to change. Optum Rx internal analysis; *Pharmacy Solutions at a Glance*, July 16, 2025. Accessed 5/1/26.

² UnitedHealthcare network analysis, April 17, 2025.

³ SURE Network Summary Dashboard, Commercial E&I and Commercial non-E&I Q4 2024 (December 31, 2024 data); January 14, 2025.

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.

Vital Medication Program: 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.

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.

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.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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.

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.

Where available, 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. Please refer to the Website or Mobile application terms of use under Benefits & Cost to access a cost estimate, and under Find Care to search for care. Level Funded and Neighborhood Health Partnership members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. Please refer to the Website or Mobile application terms of use under Benefits & Cost to access average cost data, and under Find Care to search for care.

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 1-855-256-8669 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. 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.

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.

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, nontherapeutic 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.

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 One Pass Solutions, Inc. Subscription costs are payable to One Pass Solutions, Inc.

Packaged Savings® program is not available in all states or for all group sizes. Minimum participation requirements may apply. Please consult your UnitedHealthcare representative for more details.

Level Funded: Person must reside within the United States. An employee residing in Hawaii is not an Eligible Person. May not be available in all states.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Administrative services provided by UnitedHealthCare 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.