



Built for lower costs and better health



Design a health plan that helps fit your needs

UnitedHealthcare Select and Select Plus plans provide the same great flexibility and national network access as our Choice and Choice Plus options. Members are not required to obtain referrals for eligible services from specialists and have direct access to any Select network primary care physician (PCP) or specialist. However, every Select and Select Plus member is encouraged to choose a PCP during open enrollment. If they don't pick one, a PCP will automatically be provided once enrolled.

Network-only or network/non-network plans

Select is a network-only plan

Members may choose a PCP from our broad provider network to coordinate care, provide guidance and help identify a preferred specialist if needed. However, a referral is not required to see a specialist. (Non-network services may be covered in an emergency.)

Select Plus adds a non-network option

This plan features the same benefits as Select but also provides non-network coverage. Copayments and coinsurance may be different for non-network care, and there may be separate deductibles and out-of-pocket limits for network and non-network coverage.

Greater use of primary care is associated with:¹

- Lower costs
- Higher patient satisfaction
- Fewer hospitalizations and emergency department visits
- Lower mortality

Designed to help manage spending

Select and Select Plus plans help your employees manage their health care spending on essential prescriptions and physician and hospital services. They can also help to keep costs lower in the long term by using preventive care services. Employers may benefit from a healthier, more satisfied and more productive workforce.

More value in one

With a PCP, members have direct access to the full provider network and can see any physician, specialist, hospital or other health care professional in the network. Select Plus plan members have coverage for non-network services, although their out-of-pocket costs may be higher. When members use a network provider, there are no claim forms to fill out or bills to handle.

Cost control through care management

Our Care Coordination program helps identify high-risk members and works to help close gaps in care through health education and reminder programs, hospital management and case management.

Your employees can take advantage of:



24/7 Virtual Visits

Conveniently connect with a provider by phone or video* for a wide range of urgent, nonemergency medical conditions—from flu and pinkeye to migraines and allergies—and get a prescription,** if needed



myuhc.com and the UnitedHealthcare® app

- Find care and costs
- See claim details and view progress toward deductibles
- View and share health plan ID cards



Personal support

Call the toll-free number on the ID card to connect with customer service professionals for answers and information

Benefits to employers

- More cost savings potential than with traditional Preferred Provider Organization (PPO) plans
- Option to provide network-only coverage

Benefits to employees

- Members are encouraged to engage their PCP to provide guidance and coordinate care
- Network and non-network coverage (through Select Plus)
- Innovative, personalized health and wellness information and resources
- Access to personal benefits and health information through myuhc.com®
- Customized wellness newsletters, resources and tools

Contact your UnitedHealthcare representative for more information

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* Data rates may apply.

** Certain prescriptions may not be available, and other restrictions may apply.

¹ Koller, C. F. (2017, July 31). Measuring Primary Care Health Care Spending.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.

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.

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 either your broker or the company.

24/7 Virtual Visits phone and video chat with a doctor 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. 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.

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