



Designed for better outcomes and reduced costs



UnitedHealthcare Charter® may help support employee health and reduce overall costs

By encouraging employees to work closely with their primary care provider (PCP), UnitedHealthcare Charter promotes value and quality. Charter helps employees and their families navigate the health care system to get care.

On the journey to good health, the PCP is the starting point, providing essential care and offering referrals to help the employee see a specialist when needed. This may help avoid unnecessary services and reduce health care costs.

A simpler experience

With Charter, the PCP works with the employee's care management team to support them at every step, from preventive care to help employees stay healthier, to helping manage chronic conditions. Additionally, for those employees or covered family members with complex medical needs (e.g., transplants, cancer or congenital heart disease), we provide access to the UnitedHealthcare Centers of Excellence nationwide network.*

Charter health plan may deliver up to estimated annual savings of¹

15%

* Check your benefit plan to determine network providers.

Employees can also use a suite of programs that can help them take charge of their health and their health care plan:



24/7 Virtual Visits

- Connect with a provider by phone or video*
- Providers can treat a range of conditions, from flu and pinkeye to migraines and more
- Get a prescription sent to a local pharmacy**



myuhc.com® and the UnitedHealthcare® app

- Find nearby network care options
- See claim details and view progress toward deductibles
- Refill a prescription and view Health Record

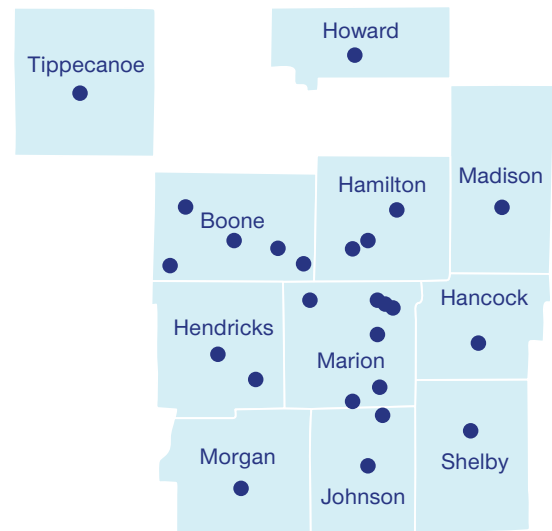
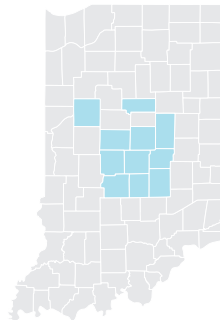


Personal support

- Call the toll-free number on the health plan ID card
- Connect with customer service professionals

The UnitedHealthcare Charter network is available in the following counties:

- Boone
- Hamilton
- Hancock
- Hendricks
- Howard
- Johnson
- Madison
- Marion
- Morgan
- Shelby
- Tippecanoe



Learn more

Contact your broker or UnitedHealthcare representative | Visit uhc.com/charterindiana

**United
Healthcare**

*Data rates may apply.

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

¹Savings estimates relate to UnitedHealthcare's book-of-business results. All figures and estimated savings represent historical performance and are not a guarantee of future savings. Meaningful benefit design differentials to achieve estimated annual savings. Quality and cost efficiency based on national standards and local benchmarks. February 2023. Premium costs for Charter products are typically lower compared to UnitedHealthcare Navigate® or UnitedHealthcare Choice products. Results shown are not a guarantee of future performance.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

Your Health Record only has information on care you've received as a UnitedHealthcare member during a certain timeframe. Information in the Health Record is not a substitute for medical or behavioral health care advice. If you have questions about the information in your Health Record, please talk with your doctor or call the Health Record Dedicated Service Team toll-free at 1-844-585-1471.

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. Review your benefit plan documents to determine your specific coverage details.

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

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.

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.

Health Plan coverage provided by or through a UnitedHealthcare company. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.