

The UnitedHealthcare Freedom Plans Network

UnitedHealthcare Freedom Plans offer New Hampshire members access to local and national networks helping to make their health care experience easier and more accessible.

The UnitedHealthcare Freedom Plans Network provides PPO and EPO options, \$0 cost-share for insulin and emergency use drugs, \$0 copay for 24/7 Virtual Visits¹ and up to \$150 per year reimbursement through our fitness reimbursement program.²

Features



Local Access: The **UnitedHealthcare Freedom Plans Network** provides access to more than 10,000 providers and all 26 acute care facilities³ in the Granite State, plus facilities in bordering Maine and Vermont




National Access: All products within our **UnitedHealthcare Freedom Plans Network** provide additional access to our national UnitedHealthcare Choice Plus Network⁴ when traveling outside of New Hampshire⁵

- Physicians and health care professionals: 1.7M+
- Hospitals: 5,593



Inpatient hospital tiering with Granite Advantage EPO Tiered plans:

- Provides a tiered benefit for inpatient hospital stays in New Hampshire
- Members enrolled in these plans will have their deductible waived (\$0 deductible) when utilizing one of our Tier 1 network hospitals in New Hampshire.⁶
- These plans can provide employers with **10% savings** on medical premiums⁷
- Members have access to all network hospitals but will receive the greatest value when seeking care from a designated  hospital

How to find a UnitedHealthcare Freedom Plans Network provider

Medical

1. Go to **myuhc.com**[®]
2. Click **Find a Provider** > **Medical Directory** or **Behavioral Health Directory** > **Employer & Individual Plans** > **UnitedHealthcare Freedom PPO or UnitedHealthcare Freedom EPO**
3. Enter any additional criteria and click **Search**

Pharmacy

1. Go to **myuhc.com**
2. Click **Find a Pharmacy**
3. Enter search criteria (e.g., pharmacy name or ZIP code) and click **Search**

UnitedHealthcare Freedom Plans Network hospitals

Members enrolled in our new Granite Advantage EPO Tiered plans have access to all network hospitals in New Hampshire, bordering states and nationwide, but will find the greatest savings opportunities when seeking care from a designated Tier 1 hospital.



New Hampshire

- | | | |
|---|--|---|
| Alice Peck Day Memorial  | Elliot Hospital  | Southern NH Medical Center  |
| Androscoggin Valley Hospital | Exeter Hospital | Speare Memorial  |
| Catholic Medical Center | Frisbie Memorial | St. Joseph Hospital |
| Cheshire Medical  | Huggins Memorial Hospital | The Memorial Hospital  |
| Concord Hospital | Littleton Regional Hospital | Upper Connecticut Valley Hospital |
| Concord – Franklin | Monadnock Community Hospital  | Valley Regional Hospital |
| Concord – Laconia | New London Hospital  | Weeks Medical Center  |
| Cottage Hospital  | Parkland Medical Center | Wentworth Douglass Hospital  |
| Dartmouth Hitchcock  | Portsmouth Regional Hospital | |

UnitedHealthcare Freedom Plans Products

PPO	EPO	HSA
Granite Advantage PPO	Granite Advantage EPO Granite Advantage EPO Open Access (OA) Granite Advantage EPO Tiered	Granite Advantage PPO Saver Granite Advantage EPO Saver

- PPO plans offered with the Freedom Plans Network provide members with network and out-of-network coverage
 - Members are able to access the national UnitedHealthcare Choice Plus Network and bordering facilities in Maine and Vermont if they live outside of New Hampshire
 - These plans do not require a PCP referral for specialist visits
- When seeking care in New Hampshire and facilities in bordering Maine and Vermont, members enrolled in these EPO plans have access to network care only within the UnitedHealthcare Freedom Plans Network, except in the case of an emergency
 - The Granite Advantage EPO requires the selection of a PCP and a referral for specialist visits
 - EPO Open Access plans have a tiered cost share for place of service for laboratory, imaging and outpatient services. These plans do not require the selection of a PCP or a referral for specialist visits
 - Granite Advantage EPO Tiered plans have a tiered benefit for inpatient hospital stays. These plans require the selection of a PCP and a referral for specialist visits.
 - Some plans may allow for place of service tiering
- These high deductible PPO or EPO plans can be paired with an HSA for employees to use for eligible medical and pharmacy expenses
 - Network and out-of-network coverage is available depending on the product selected
 - Members are able to access the national UnitedHealthcare Choice Plus Network and facilities in bordering Maine and Vermont when outside New Hampshire, depending on the plan selected
 - A PCP referral may be required for specialist visits depending on the plan selected

Learn more

Contact your broker or UnitedHealthcare representative for more information



Insurance policies underwritten by UnitedHealthcare Freedom Insurance Company.

¹The 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. \$0 24/7 Virtual Visit copays apply to all fully insured non-HSA plans.

²Reimbursement is limited to one per family. Must be a member of fitness facility for 4 months within a 12 month time period. Subscribers should also consult with an appropriate tax professional to determine if there are any tax obligations from receiving reimbursement under this program.

³UnitedHealthcare Freedom Plans network internal analysis, March 2025. This data represents all UnitedHealthcare Freedom Insurance Company participating (network) providers except urgent care centers. Behavioral health practitioners, complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty, and/or practice at more than one location, are counted only once and at only one location.

⁴As of Dec. 31, 2024, UnitedHealth Networks national network statistics.

⁵Please note that Mayo Clinic medical providers are nonparticipating for members enrolled in these plans.

⁶Members enrolled in the UnitedHealthcare Freedom Plans Granite Advantage EPO Tiered plans will have their deductible waived (\$0 deductible) for in-patient hospital stays when utilizing one of our Tier 1 network hospitals in New Hampshire. Standard cost-shares will apply and other charges may apply. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.

⁷UnitedHealthcare internal analysis based on 2025 filed rates. Savings based on comparison of UnitedHealthcare Freedom Plans Granite Advantage EPO plans to UnitedHealthcare Freedom Plans Granite Advantage EPO Tiered plans with similar plan design cost shares.

Tier 1 hospitals may be subject to change. Visit myuhc.com[®] for the most current information or call the number on your health plan ID card.

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.

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.

Our health savings account (HSA) is a high-deductible health plan that is designed to comply with IRS requirements. Eligible enrollees may open an HSA with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the HSA that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP. This communication is not intended as legal or tax advice. It is meant for general informational purposes only. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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.