



# The freedom to choose



UnitedHealthcare Choice offers a range of health plan designs built to help employees access quality care at lower costs.

**United  
Healthcare**

# Offering employees options? Well, that matters.

Choice is a consumer-friendly suite of health plans featuring our largest, national network of board-certified doctors, physicians and hospitals. Each plan delivers access to quality care, with the possibility for savings.<sup>1</sup> Your employees and their covered family members:

- May choose their own health care providers from a national network of over 1.7 million medical and behavioral health providers<sup>2</sup>
- Are not required to choose a primary care provider (PCP) or get referrals to see specialists

## Add optional plan features to offer additional savings

Choice plans use a tiered benefit design that encourages employees to seek care from Tier 1 providers who've been evaluated for providing quality and cost-efficient care. You can lower plan costs and employee cost-share by offering tiering within these benefits:

- **Primary care and specialist providers** – Employees can pay less and get an even higher level of quality care and network benefits when they use Tier 1 providers
- **Freestanding facilities** – Provide employees another way to save money for certain outpatient services
- **Preferred Lab Network** – Offers higher quality lab standards and more value for you and your employees with no cost-share for lab work at preferred lab facilities



Here's how primary care and specialist tiering works:

Office visit	Tier 1 providers	All network providers	Out-of-network providers*
PCP copay	\$25	\$50	\$100
Specialist office visit payment	\$50	\$100	\$250
Professional fees	90% after deductible	70% after deductible	50% after deductible

Note: All fees are for illustration only and may change over time.  
\*Services covered only in a Choice Plus plan.

# Freestanding facility benefit

Consider adding place of service tiering. Your employees may have a lower copay – or no copay at all – when they have an outpatient procedure at a network freestanding facility or provider office instead of a hospital.

“Place of service” benefits cover the following services at network freestanding facilities (ambulatory surgery centers), diagnostic centers, providers’ offices or independent labs:

Service	Description	Freestanding facility	Hospital
		Member pays**	
Lab/X-ray*	Routine lab and X-ray*	Plan pays 100%	Coinsurance, not subject to deductible
Major diagnostics*	Services for CT scans, PET scans, MRIs, MRAs, nuclear medicine and major diagnostic services received on an outpatient basis at a hospital or alternate facility	Deductible/coinsurance	\$500 copay + deductible/coinsurance
Scopic procedures – outpatient	Network benefits	Deductible/coinsurance	\$500 copay + deductible/coinsurance
Surgery – outpatient	Surgery and related services received on a deductible/coinsurance outpatient basis at a hospital or alternate facility	Deductible/coinsurance	\$500 copay + deductible/coinsurance

\*Plans filed in markets that have Designated Diagnostic Provider will not have Place of Service benefits on lab or major diagnostics.  
 \*\*Hospital copayments are in addition to the calendar/policy year deductible and coinsurance and continue to apply after the deductible is met. Hospital copayments do not accrue toward the calendar-year deductibles.

# Preferred Lab benefit

By adding this plan feature, your employees can get lab work with no cost-share when they use one of the designated preferred lab facilities.

Current procedural terminology (CPT) description	Preferred Lab	Network lab
General health panel	\$0	\$32
DNA-based noninvasive prenatal test	\$0	\$731
Cystic fibrosis prenatal test	\$0	\$276
Surgical pathology examination	\$0	\$151
Oncology testing	\$0	\$1,036
Toxicology	\$0	\$97

\*Participating PLN providers are subject to change upon annual review process.

## Who’s in the PLN?

The Preferred Lab Network (PLN) contains select laboratories that are committed to improving access, quality and services at a lower cost. Members with the Preferred Lab benefit will also have access to all network laboratory facilities at a higher cost-share. Participating labs include:\*

- Aegis Sciences Corporation
- AmeriPath Inc.
- BioReference Laboratories, Inc.
- Clinical Pathology Laboratories, Inc.
- Invitae Corporation
- Laboratory Corporation of America (LabCorp)
- Millennium Health, LLC
- Myriad Genetic Laboratories, Inc.
- Natera, Inc.
- NeoGenomics Laboratories, Inc.
- Quest Diagnostics, Inc.



# Comparing Choice options

With Choice Plus plans, access to out-of-network providers and facilities can be included. With Choice plans, out-of-network services are not covered – except in case of an emergency. The Choice suite includes:

- **Choice Premier/Choice Plus Premier** – Employees can save when they get care from Tier 1 physicians
- **Choice Direct/Choice Plus Direct** – Employees can save when they get care from network providers and network freestanding facilities\*
- **Choice Advanced/Choice Plus Advanced** – Employees can save when they get care from Tier 1 physicians and network freestanding facilities\* for certain outpatient care



	Choice/Choice Plus	Choice Premier/ Choice Plus Premier	Choice Direct/ Choice Plus Direct	Choice Advanced/ Choice Plus Advanced
<b>Referral requirement</b>	None	None	None	None
<b>Provider tiering</b>	None	Tier 1 PCPs and/or specialists	None	Tier 1 PCPs or/and specialists
<b>Facility tiering</b>	None	None	Freestanding facilities for specific procedures	Freestanding facilities for specific procedures
<b>Procedure tiering</b>	None	<ul style="list-style-type: none"> <li>• Lab/X-ray benefit</li> <li>• Major scopic and diagnostics</li> <li>• Outpatient surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Lab/X-ray benefit</li> <li>• Major scopic and diagnostics</li> <li>• Outpatient surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Lab/X-ray benefit</li> <li>• Major scopic and diagnostics</li> <li>• Outpatient surgery</li> </ul>
<b>Examples of member cost-share</b>		<ul style="list-style-type: none"> <li>• Tier 1 PCP: \$25</li> <li>• Network PCP: \$50</li> </ul>	<ul style="list-style-type: none"> <li>• Outpatient surgery</li> <li>• Freestanding facilities</li> <li>• \$500+ deductible and coinsurance</li> </ul>	<ul style="list-style-type: none"> <li>• Tier 1 PCP: \$25</li> <li>• Network PCP: \$50</li> <li>• Outpatient surgery</li> <li>• Freestanding facilities: deductible and coinsurance</li> <li>• Hospital: \$500+ deductible and coinsurance</li> </ul>
	\$	—————		\$
	Savings			More savings**

\*Freestanding facilities include outpatient facilities and diagnostic and ambulatory centers. At a freestanding facility, the deductible and coinsurance still apply. See plan benefit information for further details.

\*\*When compared to the robust Choice network.

# Making it easier to find care, costs and more

The UnitedHealthcare® app and [myuhc.com](https://myuhc.com)® provide access to health plan benefits and resources. With just a few steps, employees can:

- Locate a doctor, clinic, hospital, lab and more
- Filter results by average cost, location, language and services offered
- Get cost estimates, site of care recommendations and provider information, including ratings and reviews

## Offering virtual access to national providers

With nationwide access, it's even easier for employees to find providers who meet their needs – and conveniently connect via phone or video\* from anywhere.

- **Virtual primary care**<sup>3</sup> – for preventive visits and managing ongoing health conditions
- **Virtual specialists**<sup>3</sup> – for migraines, women's health, speech therapy, gastroenterology care and more
- **24/7 Virtual Visits** – for on-demand access to care for minor conditions

Learn more

Contact your broker or UnitedHealthcare representative

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Healthcare®

\*Data rates may apply.

<sup>1</sup> Savings estimates relate to UnitedHealthcare book-of-business results. All figures of estimated savings represent historical performance and are not a guarantee of future savings. Meaningful benefit design differentials needed to achieve the upper boundary of savings (As of August 2023).

<sup>2</sup> UnitedHealthcare Network Database, Core Network physician count (as of July 2024).

<sup>3</sup> For plans that tier on the PCP benefit; access to virtual primary and specialists services will be accessed through local in-person providers.

All trademarks are the property of their respective owners.

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.

Virtual specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual specialists 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. Certain prescriptions may not be available, and other restrictions may apply.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply.

Tier 1 providers may be subject to change, visit [myuhc.com](https://myuhc.com)® for the most current information or call the number on your health plan ID card.

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.

These plans have exclusions, limitations, and reduction of benefits. Contact your UnitedHealthcare representative for more information.

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

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.