



Employee health plans at your service

UnitedHealthcare offers National Restaurant Association and State Restaurant Association members access to quality health plan solutions. Members-only plan options are designed to help meet the challenges of rising health care costs with savings, flexibility and simplicity, as well as access to the nation's single largest proprietary network¹ through UnitedHealthcare, and the Optum Rx[®] network of pharmacies.



Product and price flexibility

- HSA and PPO plans
- **Level Funded** plans
- Opportunity to save when you bundle UnitedHealthcare medical and specialty plans
- **Surest[®] plan** from UnitedHealthcare offering clear, upfront copays (not estimates) with no deductibles or coinsurance in an intuitive digital experience
- **UnitedHealthcare FlexWork[®]** provides customizable benefit options for intermittent employees, available for groups of 1,000+



Value-added programs and services*

- \$0 Vital Medication Program eliminates out-of-pocket costs for insulin, epinephrine, glucagon, naloxone and albuterol
- 24/7 Virtual Visits
- Behavioral Health
- Cancer Support Program
- COBRA Administration
- Real Appeal[®] weight management support
- UnitedHealthcare Rewards incentive program where participants can earn rewards for completing healthy actions



UnitedHealthcare networks and resources

- Nationwide network of 1.9M+ physicians and health care providers and 5,600+ hospitals²
- Provider search and cost comparison tools on myuhc.com[®]
- Specialized support from dedicated Customer Care Advocates
- UnitedHealthcare[®] app or Surest app

Request a quote

For more information or a quote, contact your UnitedHealthcare representative or visit uhc.com/restinfo

*Availability of programs and value added services varies by plan and funding type.
continued



¹ UnitedHealth Network Access internal analysis, October, 2024.

² UnitedHealthcare internal analysis, September 30, 2025.

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.

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.

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.

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.

Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.

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.

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

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.

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 1-866-230-2505 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 and Puerto Rico.

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.

Fully Insured: Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

UnitedHealthcare Level Funded: 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.

UnitedHealthcare FlexWork: Administrative services provided by United HealthCare Services, Inc. and UnitedHealthcare Service LLC in NY, or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA. Noninsurance services are offered only on specific lines of coverage and are not insurance. These services may be modified or terminated at any time, may not be available in all states and may vary depending on state laws and regulations. Not available in New York and Washington.