



UnitedHealthcare Sourcebook

**Grab-and-Go Content for
Enrollment and Member Engagement**

April 26, 2024



What's inside

- Welcome..... 5
- How to use this Sourcebook..... 5
- Best practices..... 6
- Sourcebook asset key..... 6
- Contact us..... 6
- How UnitedHealthcare is there for you when it matters 7**
 - The value of UnitedHealthcare 8
 - Primary care..... 9
 - Digital resources10
 - UnitedHealthcare logo guidelines11
- Our most common medical plans..... 13**
 - UnitedHealthcare Charter plan14
 - UnitedHealthcare Charter Plus plan.....15
 - UnitedHealthcare Choice plan16
 - UnitedHealthcare Choice Advanced plan17
 - UnitedHealthcare Choice Direct plan18
 - UnitedHealthcare Choice Plus plan.....19
 - UnitedHealthcare Choice Plus Advanced plan.....20
 - UnitedHealthcare Choice Plus Direct plan.....21
 - UnitedHealthcare Choice Plus Premier plan22
 - UnitedHealthcare NexusACO OA plan23
 - UnitedHealthcare NexusACO OA Plus plan.....24
 - UnitedHealthcare Select plan25
 - UnitedHealthcare Select Plus plan26
 - UnitedHealthcare Benefit Ally.....27
 - Surest28
- Pharmacy 29**
 - Understanding your pharmacy benefits30
- Financial accounts..... 31**
 - Health savings account.....32
 - Health care flexible spending account.....33
 - Dependent care flexible spending account34
 - Limited-purpose flexible spending account34
- Specialty benefits..... 35**



UnitedHealthcare Accident Protection plan	36
UnitedHealthcare Accidental Death and Dismemberment plan	37
UnitedHealthcare Basic Life plan	38
UnitedHealthcare Critical Illness plan	39
UnitedHealthcare Benefit Assist	40
UnitedHealthcare Dental INO plan	41
UnitedHealthcare Dental PPO plan	42
UnitedHealthcare Hospital Indemnity Protection plan	43
UnitedHealthcare Long-term Disability plan	44
UnitedHealthcare Short-term Disability plan	45
UnitedHealthcare Supplemental Life Insurance plan	46
UnitedHealthcare Vision plan	47
Wellness programs	48
24/7 Virtual Visits	49
Behavioral Health Solutions	49
Cancer Support Program	50
Care Cash	51
Centers of Excellence	51
Employee Assistance Program	52
Maternity support	53
Member support	54
One Pass Select	54
Preventive care	55
Quit For Life	55
Real Appeal	56
Self Care by AbleTo	56
Transplant resource services	57
UnitedHealthcare Rewards	58
Vital Medication Program	59
Messaging and content: open enrollment & ongoing engagement	60
Messaging and content guide	61
Messaging and content: during open enrollment	62
Choosing a health plan	63
Why UnitedHealthcare?	64
Medical	65
Dental only	66



Vision only	66
Financial protection only	67
Get connected to UnitedHealthcare	67
Messaging and content: open enrollment confirmation	68
Open enrollment confirmation.....	69
Medical	70
Medical and vision.....	70
Vision	71
Dental	71
Financial protection	72
Digital engagement	73
Messaging and content: ongoing member engagement	74
Compare costs before accessing care.....	75
Network provider	76
Preventive care	77
Transferring care	78
Sourcebook version history	79



Welcome

Welcome to the UnitedHealthcare Sourcebook. This is where you'll find need-to-know details about health plan offerings by UnitedHealthcare for fully insured (FI) and level funded (LF) plans. The Sourcebook features grab-and-go content to use as a base to build your plan details for enrollment. You'll find descriptions of our most common medical plans, specialty benefit plans and wellness programs, links to provider directories, educational flyers and videos and so much more. **The Sourcebook is updated regularly so check back before each build for the latest copy.**

How to use this Sourcebook

- This Sourcebook was created so that customers, brokers, and others can copy and paste content into their benefit administration experience (i.e., Websites) with updated and relevant UnitedHealthcare product details. This content does not represent all client/custom configurations but is meant to be a base to build from
- Please review the content, choose all of the products and programs that match the benefit offering for a given group or plan, and add those details to your open enrollment tools.
- The goal is to make content curation easier for administrators, while helping employees get more engaged in their health and all that it offers
- When uploading content, be sure to look for product and state-specific asterisked copy that includes notes such as:
 - “*Only use the Benefit Assist bullet if Benefit Assist is included in the plan” and “*Video not for use in NY or AZ.”; this will indicate whether or not you'll need to include certain information for your employees.
- Don't forget to include all disclaimer copy that appears in small type when displaying information for employees
- For UMR, please consult with your account manager to create a description of the plan.



To make sure you have the latest version, please revisit the **Sourcebook landing page link**. See the **Version History** section for a log of updates. Please **DO NOT download** the Sourcebook to your desktop.



Best practices

- We're always innovating to bring employees more engaging benefits – that's why it's a good idea to check back frequently for the most up-to-date content and support resources
- When linking to assets, be sure to use the URLs provided – instead of uploading actual files – it will help reduce the risk of accessing outdated information
- Please note that videos do not have an embed code capability
- To access more information about our products, click on the links below each option
- To copy text and links from a PDF file online:
 - Open the PDF in the online reader or your Internet browser
 - Select the text you want to copy by holding down the left mouse button and dragging across the text
 - Press and hold Ctrl and C on your keyboard to copy the text
 - Paste the text into another document or location by pressing and holding Ctrl and V on your keyboard

Sourcebook asset key

{Text} indicates areas where member data is needed to personalize the content.

Contact us

If you've used our Sourcebook, we'd like to know what you'd think. Please visit our **website** take a quick survey and submit your feedback. **Please also reach out to your UHC Field Account Manager (FAM) for assistance with using this resource.**



How UnitedHealthcare is there for you when it matters



The value of UnitedHealthcare

Welcome to our nationwide network of quality care – designed to help lower your costs – with health plans that are built with affordability, convenience and simplicity in mind.

With our network of over 1.7 million providers¹ and 7,000 hospitals — one of the largest networks in the U.S. — UnitedHealthcare helps make it easier to access care when and where you need it.

If it's a healthier you you're after, there are many programs and services included in your UnitedHealthcare plan at no additional cost — from wellness and lifestyle to mental health and emotional support.

And, preventive care — such as routine annual checkups and certain recommended screenings and immunizations — is covered by most of our plans at no additional cost when you see network providers.²

To connect with your plan, whether you're at home or on the go, there's **myuhc.com**[®] and the UnitedHealthcare[®] app. These tools are designed to make it easier to manage claims, find network providers, share your health plan ID card and so much more.

¹UnitedHealthcare internal analysis, June 30, 2023. Network access may vary depending on plan offering.

²Certain 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.

Learn More	Link
Watch video Why UnitedHealthcare? – see what sets UnitedHealthcare apart (1:15)	https://uhc.care/tpa_video_whyuhc
Watch video Tips for choosing a health plan – follow these 4 tips to help find the health plan that best supports you and your family (3:20)	https://uhc.care/tpa_video_choosingahealthplan
Watch video Digital tools to manage your plan – find and estimate costs, search providers, view plan balances and claim details with UnitedHealthcare's digital tools: myuhc.com and UnitedHealthcare app. (3:02)	https://uhc.care/tpa_video_digitaltools



Primary care

One of the most important decisions you'll make for your health is choosing your primary care provider (PCP). A PCP is the doctor who knows you best. Your PCP:

- Is usually your first point of contact when you have medical questions or issues
- Can help you navigate decisions and get you the care you need
- May help you save time and avoid cost surprises

Need a few more good reasons to have a PCP?

- They know your complete health history and health goals
- They provide routine care – such as annual checkups — which may help identify potential health issues earlier
- They can refer you to a specialist, if needed

Even when your health plan may not require you to choose a PCP, it's still a good idea to have one.

3 easy ways to find a network PCP:

1. Go to **myuhc.com** and click on "Find a Provider"
2. Search using the **UnitedHealthcare®** app by selecting "Find Care"
3. Call the number on your health plan ID card

Learn more	Link
Watch video See the benefits of having a network PCP and how to find one that's right for you. (1:49)	https://uhc.care/tpa_ae_video_pcpvalue



Digital resources

UnitedHealthcare digital tools are available to you at home with **myuhc.com** or on-the-go with the **UnitedHealthcare app**. These digital tools make managing your plan so much easier. You can find and estimate costs, check what's covered, search providers and facilities, access provider reviews and ratings, view plan balances, and see claims details.

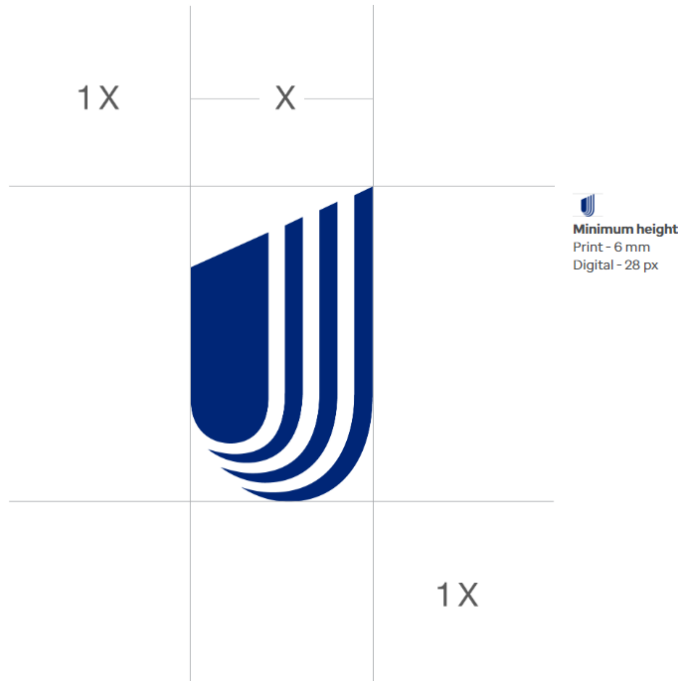
Learn more	Link
Watch video This video offers the features and benefits of the UnitedHealthcare app and myuhc.com, including tutorials for how to register for each (3:02)	http://www.uhc.com/digitaltools
Download flyer Digital tools to keep you connected	https://uhc.care/tpa_flyer_digitalengagement



UnitedHealthcare logo guidelines

Please review and follow the UnitedHealthcare logo and brandmark guidelines below.

The U-mark expresses a dynamic, ribbon-like quality that uniquely illustrates how UnitedHealthcare creates connections to champion better health every day — at every age and every stage of life. It is the symbol of our commitment to improving health for all.



Clearspace is equal to the width of the U-mark.

Use the stacked wordmark in most cases and the horizontal wordmark when vertical space is limited. UnitedHealthcare is always written in 1 word – 2 caps, no gaps.

The stacked wordmark is preferred:



Separate placement for the U-mark and wordmark is always preferred. When it isn't possible to liberate the U-mark from the wordmark, the brand lockup may be used.



 United
Healthcare
Minimum height
Print = 6 mm
Digital = 28 px

Clearspace is equal to the height of an "e" in UnitedHealthcare.



Our most common medical plans



UnitedHealthcare Charter plan

Highlights of the UnitedHealthcare Charter® plan include:

- This plan requires you to choose network primary care physicians (PCPs) for you and each covered family member. A PCP is your health guide — they’re the person who can help connect you to the care you need
- Out-of-network providers, facilities and services are not covered
- Referrals are required to see a network specialist
- Preventive care in the network is covered at 100%¹

Learn more	Link
View plan website	https://uhc.care/tpa_web_charter
See if your provider is in the network	https://uhc.care/tpa_network_charter

¹Certain 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.



UnitedHealthcare Charter Plus plan

Highlights of the UnitedHealthcare Charter[®] Plus plan include:

- This plan requires you to choose network primary care physicians (PCPs) for you and each covered family member. A PCP is your health guide — they're the person who can help connect you to the care you need
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- Referrals to see a specialist are not needed, but help ensure the highest coverage
- Preventive care in the network is covered at 100%¹

Learn more	Link
View plan website	https://uhc.care/tpa_web_charterplus
See if your provider is in the network	https://uhc.care/tpa_network_charterplus

¹Certain 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.



UnitedHealthcare Choice plan

Highlights of the UnitedHealthcare Choice plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they’re the person who can help connect you to the care you need
- Out-of-network providers, facilities and services are not covered
- No referrals needed to see a specialist
- Preventive care in the network is covered at 100%¹

Learn more	Link
View plan website	https://uhc.care/tpa_web_choice
See if your provider is in the network	https://uhc.care/tpa_network_choice

¹Certain 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.



UnitedHealthcare Choice Advanced plan

Highlights of the UnitedHealthcare Choice Advanced plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Choose Tier 1 doctors and specialists for care at a lower cost¹
- Out-of-network providers, facilities and services are not covered
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%²

Learn more	Link
View plan website	https://uhc.care/tpa_web_choiceadvanced
See if your provider is in the network	https://uhc.care/tpa_network_choiceadvanced

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

²Certain 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.



UnitedHealthcare Choice Direct plan

Highlights of the UnitedHealthcare Choice Direct plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Choose Tier 1 doctors and specialists for care at a lower cost¹
- Out-of-network providers, facilities and services are not covered
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%²

Learn more	Link
View plan website	https://uhc.care/tpa_web_choicedirect
See if your provider is in the network	https://uhc.care/tpa_network_choicedirect

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

²Certain 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.



UnitedHealthcare Choice Plus plan

Highlights of the UnitedHealthcare Choice Plus plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%¹

Learn more	Link
View plan website	https://uhc.care/tpa_web_choiceplus
See if your provider is in the network	https://uhc.care/tpa_network_choiceplus

¹Certain 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.



UnitedHealthcare Choice Plus Advanced plan

Highlights of the UnitedHealthcare Choice Plus Advanced plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Choose Tier 1 doctors and specialists for care at a lower cost¹
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%²

Learn more	Link
View plan website	https://uhc.care/tpa_web_choiceplusadvanced
See if your provider is in the network	https://uhc.care/tpa_network_choiceplusadvanced

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

²Certain 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.

Health Plan coverage provided by UnitedHealthcare of New Mexico, Inc.



UnitedHealthcare Choice Plus Direct plan

Highlights of the UnitedHealthcare Choice Plus Direct plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%¹

Learn more	Link
View plan website	https://uhc.care/tpa_web_choiceplusdirect
See if your provider is in the network	https://uhc.care/tpa_network_choiceplusdirect

¹Certain 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.



UnitedHealthcare Choice Plus Premier plan

Highlights of the UnitedHealthcare Choice Plus Premier plan include:

- This plan does not require you to select a network primary care provider (PCP), but choosing one is recommended. A PCP is your health guide — they're the person who can help connect you to the care you need
- Choose Tier 1 doctors and specialists for care at a lower cost¹
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%²

Learn more	Link
View plan website	https://uhc.care/tpa_web_choicepluspremier
See if your provider is in the network	https://uhc.care/tpa_network_choicepluspremier

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

²Certain 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.



UnitedHealthcare NexusACO OA plan

Highlights of the UnitedHealthcare NexusACO® Open Access (OA) plan include:

- This plan requires you to choose network primary care physicians (PCPs) for you and each covered family member. A PCP is your health guide — they're the person who can help connect you to the care you need*
- Choose Tier 1 doctors and specialists for care at a lower cost¹
- Out-of-network providers, facilities and services are not covered
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%²

Learn more	Link
View plan website	https://uhc.care/tpa_web_nexusacopenaccess
See if your provider is in the network	https://uhc.care/tpa_network_nexusacopenaccess

*PCP selection is not a requirement in Texas for insurance licensed products.

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

²Certain 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.



UnitedHealthcare NexusACO OA Plus plan

Highlights of the UnitedHealthcare NexusACO® Open Access (OA) Plus plan include:

- This plan requires you to choose network primary care physicians (PCPs) for you and each covered family member. A PCP is your health guide — they're the person who can help connect you to the care you need*
- Choose Tier 1 doctors and specialists for care at a lower cost¹
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%²

Learn more	Link
View plan website	https://uhc.care/tpa_web_nexusacooopenaccessplus
See if your provider is in the network	https://uhc.care/tpa_network_nexusacooopenaccessplus

*PCP selection is not a requirement in Texas for insurance licensed products.

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

²Certain 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.



UnitedHealthcare Select plan

Highlights of the UnitedHealthcare Select plan include:

- This plan does not require you to choose network primary care physicians (PCPs) for you and each covered family member, but you're encouraged to do so. A PCP is your health guide — they're the person who can help connect you to the care you need. If you don't select one when enrolling, we'll automatically provide one for you.
- Out-of-network providers, facilities and services are not covered
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%¹

Learn more	Link
View plan website	https://uhc.care/tpa_web_select
See if your provider is in the network	https://uhc.care/tpa_network_select

¹Certain 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.



UnitedHealthcare Select Plus plan

Highlights of the UnitedHealthcare Select Plus plan include:

- This plan does not require you to choose network primary care physicians (PCPs) for you and each covered family member, but you're encouraged to do so. A PCP is your health guide — they're the person who can help connect you to the care you need. If you don't select one when enrolling, we'll automatically provide one for you.
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%¹

Learn more	Link
View plan website	https://uhc.care/tpa_web_selectplus
See if your provider is in the network	https://uhc.care/tpa_network_selectplus

¹Certain 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.



UnitedHealthcare Benefit Ally

UnitedHealthcare Benefit Ally® is an employer-provided medical and supplemental bundle that pays you a financial benefit for qualified medical events – at no additional cost. With Benefit Ally, the benefits are clear:

- There are no claims to file or receipts to submit
- You can use the money any way you like
- It's included with your plan – so you don't have to pay anything extra

Some of the covered services and medical issues include:

- Accidents such as ambulances, emergency room visits, urgent care, x-rays or MRIs and follow-up provider visits
- Critical illnesses* such as cancer, heart attack and stroke
- Hospital Indemnity such as hospital or intensive care unit (ICU) admissions and stays

Learn more	Link
View the Benefit Ally website The faster, easier way to get your benefit payout	https://uhc.care/tpa_web_beneficially
Watch video Learn more about Benefit Ally (1:57)	https://uhc.care/tpa_video_beneficially

NOT FOR USE IN ARIZONA OR NEW YORK.

UnitedHealthcare Benefit Ally® offers Accident Protection, Critical Illness, and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered "minimum essential coverage" under the Affordable Care Act and therefore none of the products satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

*Not a complete list of covered illnesses. Review your official plan documents for the detailed list.



Surest

Highlights of the Surest plan include:

- This plan does not require you to choose network primary care provider (PCP)
- Network and out-of-network providers, facilities and services are covered — but going out-of-network may cost more
- A digital-first approach with the Surest app that shares prices (copays) and allows you to compare treatment options before scheduling care
- This is a copay-only plan with no deductible and no coinsurance
- No referrals are needed to see a specialist
- Preventive care in the network is covered at 100%¹

Learn more	Link
View Surest website See how powerful simple can be	Britehr.app/{XXX} (Insert unique customer URL provided by the account representative for Surest)
Watch video Learn more about Surest (1:38)	https://uhc.care/tpa_video_surest

Benefit Administrator: For more information about Surest, email content to share with enrollees and more grab-and-go content, click here to view the **Surest Resource Guide**.

Reminder: {Text} indicates areas where member data is needed to personalize the content.

¹Certain 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.

Fully Insured Only: Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA) or by UnitedHealthcare Insurance Company (for AZ, AR, DC, KS, MI, MN, MO, NC, NV, OK, PA, SC, TN and TX). These policies have 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. Administrative services provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA.

Self-Funded Only: Administrative services provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by BindBenefits, Inc. d/b/a Surest Administrators Services, in CA.

Level-Funded Only: Administrative services provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by BindBenefits, Inc. d/b/a Surest Administrators Services, in CA. Stop loss insurance is underwritten by United Healthcare Insurance Company.



Pharmacy



Understanding your pharmacy benefits

Optum Rx[®] is your plan’s pharmacy care services manager and is committed to helping provide you with easier and lower-cost ways to get the medication you need. Whether you’re at home or on the go, Optum Rx is designed to help make it easier to manage your medications — and save on them, too.

- Access thousands of retail pharmacies
- Save when you use a network pharmacy
- {Better understand your coverage limits}
- {Take advantage of home delivery for maintenance medications}

By using one of our digital tools, like myuhc.com or the UnitedHealthcare app, you can find and compare medication costs, locate a network pharmacy nearby, manage your home delivery orders, and view lower-cost alternatives through the prescription drug list, or PDL. A PDL gives you a list of commonly prescribed medications and lets you know which ones are covered by your plan. The PDL also arranges medications by tiers, from typically lower-cost generic drugs on Tier 1 to higher-priced brand name ones on higher tier levels. You can use the PDL to discuss lower-cost options with your doctor.

Learn more	Link
Watch video Learn about Optum Rx (1:44)	https://uhc.care/tpa_video_optumrx

Optum Rx[®] is an affiliate of United HealthCare Insurance Company.

Reminder: {Text} indicates areas where member data is needed to personalize the content.



Financial accounts



Health savings account

- A health savings account (HSA) is a personal bank account that can be used to help you save and pay for covered health care services and qualified medical expenses such as doctor office visits, prescriptions, eyeglasses and contacts
- It's a bank account with tax advantages – you can build savings for retirement and health care expenses
- There's no “use it or lose it” rule, and you get to keep it even if you change health plans, change employers or retire
- The money is there when you need it, use your Optum Financial debit Mastercard to pay at the pharmacy, doctor's office or at locations that accept Mastercard. You can also use your card for online purchases as long as it's a qualified expense

Learn more	Link
Watch video Learn more about a health savings account (1:35)	https://uhc.care/tpa_video_hsa
Download flyer	https://uhc.care/tpa_flyer_hsa

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

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.



Health care flexible spending account

- A flexible spending account (FSA) allows you to set aside pretax dollars from each paycheck to help you pay for eligible out-of-pocket medical expenses throughout the plan year including:
 - Doctor visits and procedures, including copays, coinsurance and deductibles
 - Eyeglasses, contact lenses and vision exams
 - Dental treatments, including X-rays, cleanings, fillings and orthodontic treatment
 - Covered prescriptions
- You choose how much money to put into your FSA
- You don't have to pay taxes on this money
- Both the IRS and your employer can limit the amount you contribute
- There is no carryover of funds from year to year. Be sure to keep your receipts for reimbursement.

Learn more	Link
Watch video Learn more about Flexible Spending Accounts (1:15)	https://uhc.care/tpa_video_fsa
Download flyer	https://uhc.care/tpa_flyer_fsa



Dependent care flexible spending account

- A dependent care flexible spending account (FSA) lets you set aside money to pay for eligible dependent care expenses. Use a dependent care FSA for eligible childcare and elder care expenses, such as:
 - Before- and after-school programs, including extended care
 - Babysitter expenses (work-related, in your home or someone else's home)
 - Childcare, nanny or au pair costs
 - Nursery school, preschool
 - Adult day care
 - Elder care (work-related, in your home)
 - Travel costs to and from eligible care if provided by your care provider
- There is no carryover of funds from year to year. Be sure to keep your receipts for reimbursement.

Limited-purpose flexible spending account

- A limited-purpose flexible spending account (FSA) lets you set aside money to pay or reimburse yourself for eligible dental and vision expenses. To do so, you:
 - Must be enrolled in a high deductible health plan (HDHP) or health savings account (HSA)-eligible plan
 - Can only use funds for eligible dental and vision expenses
 - May be allowed to use funds for eligible dependent care expenses
- There is no carryover of funds from year to year. Be sure to keep your receipts for reimbursement.

A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. 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.

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.



Specialty benefits



UnitedHealthcare Accident Protection plan

Helps protect you from the unexpected cost of an accident

Even with health insurance, an accidental injury can cost thousands of dollars. The Accident Protection Plan (APP) helps you pay for added costs you may have. The plan covers more than 80 injuries and care services – from burns and concussions to ambulance rides and rehabilitation.

Highlights of the UnitedHealthcare APP include:

- Lump-sum payment is paid directly to you
- Benefit payment may be used in any way you choose, such as helping pay your mortgage or rent, your deductible or other out-of-pocket expenses
- Coverage is portable so, if you change jobs, you can take the plan with you
- Benefit Assist can help simplify the claim process – and payouts – when you need it*

Learn more	Link
Watch video Learn more about APP (1:33)	https://uhc.care/tpa_video_accidentprotection
Download flyer	https://uhc.care/tpa_flyer_accidentprotection

*Only use the Benefit Assist bullet if Benefit Assist is included in the plan.



UnitedHealthcare Accidental Death and Dismemberment plan

Provides your family with additional protection

In addition to life insurance, you can also purchase Accidental Death and Dismemberment (AD&D) coverage, which pays a lump-sum benefit for any covered loss of life or limbs as a result of an accident¹ — whether on or off the job — within 90 days.

Highlights of the UnitedHealthcare AD&D plan include:

Settling affairs after a death can be overwhelming for loved ones. This plan provides access to resources and support that helps beneficiaries prepare and cope, including:

- Will and trust preparation
- Grief support
- Guidance services
- Fraud resolution

Learn more	Link
Watch video* Learn more about life plans including AD&D (2:33)	https://uhc.care/tpa_video_add

*Video not for use in NY.

¹The AD&D policy does not typically pay out under the following situations: disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by a physician, driving while intoxicated, engaging in any hazardous activities or travel in a private aircraft.



UnitedHealthcare Basic Life plan

Helps take care of a family financially after a loss

A term life insurance that’s provided by an employer, basic life is designed to help your family through a difficult time. It may pay a cash benefit directly to the beneficiaries to be used to help cover costs. Several valuable services are included as part of the supplemental life insurance plan — at no extra cost.

Highlights of the UnitedHealthcare Basic Life plan include:

It helps prepare for financial obligations you may leave behind, such as:

- Mortgage and ongoing living expenses for loved ones
- Final expenses
- Outstanding financial obligations
- Education
- Job retraining

Learn more	Link
Watch video Learn more about Basic Life insurance plans (2:33)	https://uhc.care/tpa_video_basiclife
Download flyer	https://uhc.care/tpa_flyer_basiclife



UnitedHealthcare Critical Illness plan

Get financial support during a serious illness

Enrolling in a critical illness protection plan helps give you more financial security if you or a covered family member is diagnosed with a covered illness.

Highlights of the UnitedHealthcare Critical Illness plan include:

- Benefits are not affected by payments from other insurance benefits
- Lump-sum payment is paid directly to you
- Benefit payment may be used in any way you choose, such as helping pay for your mortgage, rent or other out-of-pocket expenses
- Benefit Assist can help simplify the claim process – and payouts — when you need it*

Learn more	Link
Watch video Learn more about the Critical Illness protection plan (1:40)	https://uhc.care/tpa_video_criticalillness
Download flyer	https://uhc.care/tpa_flyer_criticalillness

For coverage details, see official benefit plan documents. Not available in NY or AZ.

*Only use the Benefit Assist bullet if Benefit Assist is included in the plan.



UnitedHealthcare Benefit Assist

Ensures claims are proactively identified, processed and paid

Benefit Assist is designed to make the claims process is easier. If you're a health plan member and also have a supplemental health plan — including the Accident, Critical Illness or Hospital Indemnity Plan — the service is included at no additional cost. It's designed to help make sure you get the benefits you're eligible for — and get them more easily.

Here's how it works:

- Review – Benefit Assist will review your eligible medical claims
- Support – If any of your medical claims may qualify for a supplemental health plan benefit payout, you will either be paid automatically or contacted directly*
- Connect – When an eligible claim is found, a Benefit Assistant will reach out to you and help you submit the claim; some claims may be paid automatically

Learn more	Link
Watch video** Learn more about Benefit Assist (1:33)	https://uhc.care/tpa_video_benefitassist

*Calls may appear on caller ID as WellTok, Unknown or an 888 number **Video not for use in NY.



UnitedHealthcare Dental INO plan

Highlights of the UnitedHealthcare Dental In Network Only (INO) plan include:

- Provides extra benefits to help you stay healthier
- See any network dentist
- Referrals to see specialists aren't needed
- Preventive care can be covered 100% in our network
- Two routine checkups in a 12-month period

More help for better health

- Adults get oral cancer screenings as part of the preventive care benefit
- Extra dental visits throughout pregnancy and the first 3 months after birth are covered

Learn more	Link
Watch video	https://uhc.care/tpa_video_dentalino
Download flyer	https://uhc.care/tpa_flyer_dental



UnitedHealthcare Dental PPO plan

Highlights of the UnitedHealthcare Dental Preferred Provider Organization (PPO) plan include:

- Provides flexible dental benefits designed to fit your needs
- Save with network providers
- No specialty referrals needed
- Coverage for certain preventive procedures
- Two cleanings every 12 months

Additional wellness services

- Enhanced prenatal benefits
- Robust coverage for oral cancer screenings
- Teledentistry coverage provides a clinical consult 24/7, up to 2 times every 12 months
- Savings on our Discount and Rewards marketplace at uhc.com/benefithub
- Adults get oral cancer screenings as part of the preventive care benefit
- Extra care during pregnancy and 3 months after delivery includes dental cleanings, nonsurgical gum treatment and gum maintenance (care to keep gums healthy after treatment)

Learn more	Link
See if your provider is in the network	https://uhc.care/tpa_web_dentaldirectory
Watch video (with orthodontic coverage)*	https://uhc.care/tpa_video_dentalppoortho
Watch video (without orthodontic coverage)*	https://uhc.care/tpa_video_dentalppo
Download flyer	https://uhc.care/tpa_flyer_dentalppo

*Videos not for use in TX.



UnitedHealthcare Hospital Indemnity Protection plan

Helps protect you from the high costs of hospital care

If you receive covered hospital care, the Hospital Indemnity protection plan may pay you directly — in a single, lump-sum payment.

Highlights of the UnitedHealthcare Hospital Indemnity Protection plan include:

- Works alongside your health plan
- Covered hospital expenses may include hospital admission, hospital confinement, intensive care unit (ICU) admission and ICU confinement

Use the money any way you choose

- Benefit Assist can help simplify the claim process – and payouts — when you need it*

Learn more	Link
Watch video Learn more about Hospital Indemnity protection (1:28)	https://uhc.care/tpa_video_hospitalindemnity
Download flyer	https://uhc.care/tpa_flyer_hipp

For coverage details, see official benefit plan documents. Not available in NY or AZ.

*Only use the Benefit Assist bullet if Benefit Assist is included in the plan.



UnitedHealthcare Long-term Disability plan

Provides you with wage replacement for an extended time

Long-term Disability insurance provides you with income if you have a qualifying injury or chronic illness keeping you from performing job duties for an extended period of time (typically 90 days or more).

Highlights of the UnitedHealthcare Long-term Disability plan include:

For eligible Long-term Disability claims, your plan will pay a portion of your paycheck (typically up to 60%) each month. This provides you income replacement to help pay for expenses like rent, medical bills, food and more. With your disability plan, you can rely on:

- Claims support to help you focus on getting well without added stress
- Personal support to help you get back to your job more quickly and safely
- A Member Assistance Program (MAP) to help you and your family with personal and confidential support

Additional benefits

- Return-to-work and absence support
- Vocational rehabilitation
- Workplace modification
- Lump-sum survivor benefit
- Social Security assistance

Learn more	Link
Watch video* Learn more about Long-term Disability (2:31)	https://uhc.care/tpa_video_ltdisability
Watch video** Learn more about Long-term Disability in New York (2:34)	https://uhc.care/tpa_video_ltdisability_ny
Download flyer	https://uhc.care/tpa_flyer_ltdisability

*Video not for use in NY.

**Video for use in NY.



UnitedHealthcare Short-term Disability plan

Delivers wage replacement for a brief time

The Short-term Disability plan pays a portion of your paycheck each week if there's a qualifying disability as the result of an injury or health event and you're unable to perform your job duties. This means you'll have weekly income to help you and your family pay for expenses like:

- Mortgage or rent
- Medical bills
- Food

Highlights of the UnitedHealthcare Short-term Disability plan include:

- Receive monthly payments until you return to your job or reach the end of the benefit period, whichever comes first
- You may be able to work part-time and still receive benefit payments
- Have access to disability specialists who can work with you and your employer to help make a successful return to the workplace

Learn more	Link
Watch video* Learn more about Short-term Disability (2:00)	https://uhc.care/tpa_video_stdisability
Watch video** Learn more about Short-term Disability in New York (2:02)	https://uhc.care/tpa_video_stdisability_ny
Download flyer	https://uhc.care/tpa_flyer_stdisability

*Video not for use in NY.

**Video for use in NY.



UnitedHealthcare Supplemental Life Insurance plan

Provides your family with additional financial protection

Supplemental Life Insurance — UnitedHealthcare’s additional term life insurance plan — provides a benefit payout beyond the basic life insurance plan offered through your employer. This additional cash payout can be used to help pay for funeral expenses, rent, mortgage, education costs and more.

Highlights of the UnitedHealthcare Supplemental Life Insurance plan include:

Helps you prepare for financial obligations that may be left behind, such as:

- Ongoing living expenses for loved ones
- Final expenses
- Outstanding financial obligations
- Education
- Job retraining

Learn more	Link
Watch video Learn more about Supplemental Life Insurance (2:33)	https://uhc.care/tpa_video_suplife
Download flyer	https://uhc.care/tpa_flyer_supplife

*Video not for use in NY.



UnitedHealthcare Vision plan

Offers you a better eye care experience

Highlights of the UnitedHealthcare Vision plan include:

- Complete eye exam, subject to a copayment
- Expanded benefits for women who are pregnant or breastfeeding, as well as covered children up to age 13, at no additional cost
- An allowance to help buy any frame offered by your doctor
- Help buying any prescribed contact lenses
- A contact lens fitting and up to 2 follow-up visits¹

Note: You don't need an ID card to use your vision benefits.

Our large provider network includes ophthalmologists and optometrists in private practice and retail settings.

Employers with integrated vision

To find a network eye doctor and to see what's covered, go to myuhc.com[®] or call Vision Customer Care at 1-800-638-3120 toll-free, 7 a.m.–10 p.m. CT, Monday–Friday

Employers with vision only

To find a network eye doctor and to see what's covered, go to myuhc.com[®]

Learn more	Link
View plan website	https://uhc.care/tpa_web_myuhcvision
Watch video Learn more about vision plans (2:15)	https://uhc.care/tpa_video_vision
Download flyer	https://uhc.care/tpa_flyer_visionwelcome

¹Plans may vary. Review your vision plan documents on myuhc.com to see your specific coverage and cost details.



Wellness programs



24/7 Virtual Visits

Make care more convenient with 24/7 Virtual Visits

With 24/7 Virtual Visits*, you can connect to a provider by phone or video¹ – on **myuhc.com**[®] or the UnitedHealthcare app. Providers can diagnose and treat a wide range of health conditions, including many of the same conditions as an emergency room (ER) or urgent care. Providers may even prescribe medication,² if needed.

Learn more	Link
Watch video Learn more about 24/7 Virtual Visits (0:45)	https://uhc.care/tpa_video_virtualvisits
Watch video Learn more about \$0 24/7 Virtual Visits (0:47)	https://uhc.care/tpa_video_virtualvisitszero

1 Data rates may apply. 2 Certain prescriptions may not be available, and other restrictions may apply.

*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. Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.

Behavioral Health Solutions

Support for emotional well-being

Whether you're in a time of greater need or want to work on personal growth, you can get connected to self-help digital tools, in-person or virtual behavioral health providers and more. These resources and programs are designed to help with a variety of concerns – from depression and anxiety to mental health and substance disorder services.

Learn more	Link
Watch video Learn more about Behavioral Health Solutions (1:40)	https://uhc.care/tpa_video_bh



Cancer Support Program

Support for coping with cancer

A cancer diagnosis can bring on a range of emotions and concerns. The Cancer Support Program helps connect you and your family with personal care nurses and advocates. They'll help you understand your diagnosis, share information that may help you make more informed decisions about your care and find emotional support for you and your family members.

Learn more	Link
Watch video Learn more about the Cancer Support Program (0:37)	https://uhc.care/tpa_video_cancersupport

Disease Management programs and services may vary on a location-by-location basis and are 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. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.



Care Cash

Get help paying for care

Care Cash® is a preloaded debit card that may help pay for certain out-of-pocket expenses — like seeing your provider. Your card comes loaded with \$200 for individual or \$500 for family plans, and it can be used in place of a credit or debit card to help pay for program-eligible network expenses, including UnitedHealth Premium® Care Providers for primary and specialty care, 24/7 Virtual Visits and urgent care.

Learn more	Link
Watch video Learn more about Care Cash (0:44)	https://uhc.care/tpa_video_carecash

Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

Must be a UnitedHealthcare network provider to be eligible for Care Cash.

Centers of Excellence

Offers access to leading health care facilities

If you have a special condition, our Centers of Excellence (COE) network provides help finding a doctor and medical center as well as help with understanding your illness. COEs are intended to complement local hospital and physician care by helping you get access to care.

Learn more	Link
Watch video Learn more about Centers of Excellence (0:40)	https://uhc.care/tpa_video_coe

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.



Employee Assistance Program

Answers the call for those looking for help

When it comes to behavioral health, sometimes it just helps to have someone to talk to. With the EAP, you can reach an EAP coordinator any time of day or night, either online or by phone. EAP coordinators are available 24/7 for confidential conversation and referrals to expert care and services. EAP helps you and your family with a range of issues, including:

- Address depression, stress, anxiety or substance use issues
- Improve relationships at home or work
- Work through emotional issues or grief
- Get legal or financial assistance
- Find support for child and elder care services

Learn more	Link
Watch video Learn more about EAP (0:49)	https://uhc.care/tpa_video_eap

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.



Maternity support

Delivers caring support for expecting parents

Maternity support is designed for all parents, no matter what the pregnancy journey looks like. It includes 24/7 access to online courses covering trimester benchmarks, nutrition and exercise during pregnancy, breastfeeding, and postpartum care.

Learn more	Link
Watch video Learn more about maternity support (0:40)	https://uhc.care/tpa_video_maternity

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. UnitedHealthcare makes no representation or warrant with regard to the accuracy of the information presented. If you believe that you may have any emergency medical condition you should immediately call 9-1-1. Participants should consult an appropriate health care professional to determine what may be right for them. If you have questions about the information presented or questions about health care services, supplies, or treatments, you should consult your health care provider before making any health care decisions. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30% of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.



Member support

Connection with a personal touch

Connect with an Advocate by phone or on the UnitedHealthcare® app to get the information you need, when you need it. Specially trained Advocates are here to help you understand your benefits, make more informed health care decisions and access the care that fits your needs.

Learn more	Link
Watch video Learn more about member support (0:37)	https://uhc.care/tpa_video_membersupport

Advocate4Me® 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 the program 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. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/ or Amendments) your coverage documents govern.

One Pass Select

Find your fit with One Pass Select

With One Pass Select™, you can access a nationwide network of gyms, including fitness centers and boutique studios. Choose your membership tier — starting at less than \$1 per day — and then you'll be able to visit any gym location within your tier. One Pass Select gives you the flexibility to change tiers monthly or cancel at any time.

One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico) it features a subscription based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription based nationwide gym network, digital fitness and grocery delivery service. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.



Preventive care

Helps make sure everything checks out

Preventive care — such as routine annual checkups and certain recommended screenings and immunizations — is covered by most UnitedHealthcare plans for \$0 out-of-pocket when you see network providers. A preventive care visit may be a good time to help establish your relationship with your primary care provider and create a connection for future medical services.

Learn more	Link
Watch video Learn more about preventive care (0:42)	https://uhc.care/tpa_video_preventivecare

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.

Quit For Life

Supports members on their tobacco-free journey

With a coach on your side, it may be easier to leave tobacco behind. The Quit For Life[®] program includes access to a Quit Coach[®], a mobile app and more to help you customize a quit plan and go tobacco-free.

Learn more	Link
Watch video Learn more about Quit For Life (0:40)	https://uhc.care/tpa_video_quitforlife

The Quit For Life[®] program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.



Real Appeal

Helps build habits to live a healthier lifestyle

Real Appeal® is a lifestyle program designed to help you build healthy habits. It focuses on helping you take small steps that may have long-term results, and it provides support for key areas such as nutrition, fitness, motivation and change. It includes group coaching sessions, 24/7 access to videos, tools to track your progress and more.

Learn more	Link
Watch video Learn more about Real Appeal (0:44)	https://uhc.care/tpa_video_realappeal

Real Appeal is a voluntary weight loss program that is offered to eligible participants 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. 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.

Self Care by AbleTo

Support for when you feel stressed

Get access to self-care techniques, coping tools, meditations and more — anytime, anywhere. With AbleTo®, you'll get new, personalized content each week that's designed to help you boost your mood and shift your perspectives. Once you register and download the AbleTo app, you can tap into it and get started.

Learn more	Link
Watch video Learn more about Self Care by AbleTo (0:44)	https://uhc.care/tpa_video_selfcare

The AbleTo mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The Self Care information contained in the AbleTo mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to members ages 13+ at no additional cost as part of your benefit plan. Self Care is not available for all groups in District of Columbia, Maryland, New York, Pennsylvania, Virginia or West Virginia and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the mobile application.



Transplant resource services

Supports members in need of a transplant

The transplant resource services program will connect you to a Transplant Center of Excellence (COE) and experienced nurses to help coordinate with your doctors throughout your care. The program gives you access to travel assistance and expert clinical support to help inform you on treatment plan options.

Learn more	Link
Watch video Learn more about transplant resource services (0:43)	https://uhc.care/tpa_video_transplant

Disease Management programs and services may vary on a location-by-location basis and are 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. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.



UnitedHealthcare Rewards

Get in on a new way to earn rewards

What's better than earning rewards for reaching goals? Being able to choose how those rewards are earned. It's all possible with UnitedHealthcare Rewards, which is included in your health plan at no additional cost. Some of the ways you can earn dollars include tracking sleep or fitness, completing a health survey or getting an annual checkup.

Learn more	Link
Watch video Learn more about UHC Rewards (0:48)	https://uhc.care/tpa_video_uhcrewards

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.

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.



Vital Medication Program

No out-of-pocket costs on preferred insulin and other vital drugs

UnitedHealthcare's Vital Medication Program* offers these select prescription drugs at no additional cost. This means there may be no out-of-pocket cost, copay or deductible on select prescription drugs that may be essential to your health. Select prescription drugs include:

- Insulin – rapid, short-and long-acting for diabetes
- Epinephrine – allergic reactions
- Glucagon – hypoglycemia (low blood sugar)
- Naloxone – opioid overuse
- Albuterol inhaler – asthma

After your UnitedHealthcare plan is effective, sign in to myuhc.com[®] to find the program drug list for details.

*Available to eligible members. Check your coverage details at myuhc.com/rx

If you are not currently enrolled with UnitedHealthcare pharmacy benefit coverage, you may access your health plan's member website for additional information during your open enrollment period or you may contact your employer or health plan for additional information. 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.



Messaging and content: open enrollment & ongoing engagement



Messaging and content guide

The linked chart below includes a variety of communication topics with assets such as videos, websites, fliers and more for suggested release in 3 main time frames:

1. During open enrollment
2. Open enrollment confirmation, after plan election
3. Ongoing member engagement, first quarter of a member’s plan

This helpful resource is to provide enrollees and members with helpful information for each time frame.

Topic	Time frame		
	During open enrollment	Open enrollment confirmation	Ongoing member engagement
Choosing a health plan	✓		
Why UnitedHealthcare?	✓		
Medical – Option 1, Option 2 or Option 3	✓		
Dental only	✓		
Vision only	✓		
Financial protection only	✓		
Get connected to UnitedHealthcare	✓		
Open enrollment confirmation		✓	
Medical		✓	
Medical and vision		✓	
Vision		✓	
Dental		✓	
Financial protection		✓	
Digital engagement			
Compare costs before accessing care			✓
Network provider			✓
Preventive care			✓
Transferring care			✓



Messaging and content: during open enrollment



Choosing a health plan

Timing: during open enrollment

Subject line: Need help choosing a health plan?

Consider these 4 tips during enrollment to best support your needs.

Learn more	Link
Watch video Tips to Choosing a Health Plan (3:20)	https://uhc.care/tpa_ae_video_choosingahealthplan

Subject line: Need help choosing a health plan?

Consider these 4 tips during enrollment to best support your needs.

Learn more	Link
Watch video Tips to Choosing a Health Plan (3:20)	https://uhc.care/tpa_ae_video_choosingahealthplan



Why UnitedHealthcare?

Timing: during open enrollment

Subject line: Interested in learning more about UnitedHealthcare?

See what sets UnitedHealthcare apart — from its large network of providers to a mobile app that lets you manage your benefits anytime, anywhere.

Learn more	Link
Watch video Why UnitedHealthcare (1:15)	https://uhc.care/tpa_ae_video_whyuhc

Subject line: See what sets UnitedHealthcare apart

From its large network of providers to a mobile app that lets you manage your benefits anytime, anywhere, UnitedHealthcare is working every day to take good care of you.

Learn more	Link
Watch video Why UnitedHealthcare (1:15)	https://uhc.care/tpa_ae_video_whyuhc



Medical

Timing: during open enrollment, suggested content for open enrollment reminder communications

Subject line - option 1: Need more support?

Follow these 4 tips to help find the UnitedHealthcare health plan that best supports your needs.

Learn more	Link
Watch video Tips to Choosing a health plan (2:41)	https://uhc.care/tpa_video_choosingahealthplan

Subject line - option 2: Need more support?

See what sets UnitedHealthcare apart — from its large network of providers to a mobile app that lets you manage your benefits anytime, anywhere.

Learn more	Link
Watch video Why UnitedHealthcare (1:15)	https://uhc.care/tpa_video_whyuhc

Subject line - option 3: Need more support?

Follow these 4 tips to help find the UnitedHealthcare health plan that best supports you and your family.

Learn more	Link
Watch video Tips to Choosing a health plan (2:41)	https://uhc.care/tpa_video_choosingahealthplan



Dental only

Timing: during open enrollment, suggested content for open enrollment reminder communications

Dental health is an important part of your overall health. Dental plans can help you plan and budget for the costs of dental care. With a variety of plans available, you can find basic dental coverage for general dental care or choose coverage for major care, such as dental implants.

Learn more	Link
Watch video Dental PPO Plan (with orthodontic coverage) (1:37)	https://uhc.care/tpa_video_dentalppoortho
Watch video Dental PPO Plan (without orthodontic coverage) (1:37)	https://uhc.care/tpa_video_dentalppo

Vision only

Timing: during open enrollment, suggested content for open enrollment reminder communications

Vision insurance is designed to help you cover and budget for ongoing vision care expenses like routine eye exams, prescription glasses and contact lenses.

Learn more	Link
Watch video Vision Plan (2:15)	https://uhc.care/tpa_video_vision



Financial protection only

Timing: during open enrollment, suggested content for open enrollment reminder communications

Here is a brief summary of the financial protection products UnitedHealthcare offers:

Hospital Indemnity – Plans that pay a set amount of money for specific medical services that may not be covered by a traditional health insurance plan.

Accident Protection – Insurance coverage and benefits that help with expenses in the case of an accidental injury.

Critical Illness – Insurance that offers benefits to help cover expenses related to qualifying serious illnesses.

Life Insurance – Insurance that helps prepare your family financially by paying a cash benefit in the event that you pass away.

Learn more	Link
Watch video Specialty benefit plans	https://uhc.care/tpa_video_specialty

Get connected to UnitedHealthcare

Timing: during open enrollment

App push notification: Get connected to UnitedHealthcare

As soon as you select a UnitedHealthcare health plan, sign up to get good-to-know information about your plan sent right to your inbox – even before your coverage begins. Fill out this form, hit Submit and you'll get tips and reminders – like when you can activate your **myuhc.com**[®] account – what you can expect at the start of your plan and so much more.

Learn more	Link
Complete form Get connected to UnitedHealthcare	https://uhc.care/tpa_form_earlyengagement



Messaging and content: open enrollment confirmation



Open enrollment confirmation

Timing: post open enrollment (after election)

App push notification: Thank you for completing your open enrollment

Exciting things are coming your way. Your UnitedHealthcare® health plan will go into effect soon.

Learn more	Link
Watch video Watch the How a Health Plan Works video (1:24)	https://uhc.care/tpa_ae_video_howplanworks
Download Welcome brochure (with Pharmacy) Explore the ways your health plan is designed to help you take better care of yourself	https://uhc.care/tpa_flyer_fi_welcomerx

In-app or email message: New to your health plan? Use this checklist to get started

When you first start with a health plan, it may seem like there's a lot to figure out. What's your coverage? What doctors can you go to? By starting with these 4 steps, you'll be on your way.

1. Watch for your health plan ID card {variable – do not show for renewals}
2. As soon as your health plan starts, you'll want to activate your online account. Log in or create your account by downloading the UnitedHealthcare® app or by visiting **myuhc.com**®. Watch this video to learn more about how digital tools can help you manage your health plan
3. Find a network provider **at myuhc.com**
4. Make your first appointment. Preventive screenings and immunizations are often covered at no additional cost to you, so it's a good idea to schedule a checkup with your primary care provider (PCP) after your plan start date

Learn more	Link
Watch video Watch the How a Health Plan Works video (1:24)	https://uhc.care/tpa_ae_video_howplanworks
Download flyer The new member checklist	https://uhc.care/tpa_flyer_checklist



Please fill in the pink text with the appropriate information and be sure to delete any extra text that doesn't apply.

Medical

Content below is targeted to new members with medical coverage. Do not include with Sierra or UMR.

Timing: post open enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Thank you for completing your {year} open enrollment.

Exciting things are coming your way. Your UnitedHealthcare health plan will go into effect soon {or on {MM/DD/YYYY} if we can load data}, so, let's go over what you can look forward to:

1. Watch for your health plan ID card. {variable – do not show for renewals}
2. As soon as your health plan starts, you'll want to activate your online account. Log in or create your account by downloading the UnitedHealthcare® app or by visiting **myuhc.com**®
3. Find a network provider at **myuhc.com**
4. Make your first appointment. Preventive screenings and immunizations are often covered at no additional cost to you, so it's a good idea to schedule a checkup with your primary care provider (PCP) after your plan start date

Medical and vision

Timing: post open enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Thank you for completing your {year} open enrollment.

Exciting things are coming your way. Your UnitedHealthcare vision plan will go into effect soon {or on {MM/DD/YYYY} if we can load data}, so, let's go over what you can look forward to:

1. As soon as your vision plan starts, activate your online account. Log in or create your account by downloading the UnitedHealthcare® app or by visiting **myuhc.com**®
2. Find a network provider at **myuhc.com**



Vision

Timing: post Open Enrollment (after election), suggested content to be added to enrollment confirmation emails

Note: Standalone vision

Subject line: Thank you for completing your {year} open enrollment.

Exciting things are coming your way. Your vision plan will go into effect soon {or on {MM/DD/YYYY} if we can load data}, so, let's go over what you can look forward to:

1. As soon as your vision plan starts, activate your online account. Log in or create your account by downloading the UnitedHealthcare® app or by visiting **myuhcvision.com**®
2. Find a network provider at **myuhcvision.com**

Dental

Timing: post Open Enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Thank you for completing your {year} open enrollment.

Exciting things are coming your way. Your UnitedHealthcare dental plan will go into effect soon {or on {MM/DD/YYYY} if we can load data}, so, let's go over what you can look forward to:

1. Watch for your dental ID card. {This only applies to the Exclusive Network Dental Plan (formerly Select Managed Care)}
2. As soon as your dental plan {starts}, activate your online account. Log in or create your account by downloading the UnitedHealthcare® app or by visiting **myuhc.com**®
3. Find a network provider at **myuhc.com**



Financial protection

Timing: post open enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Thank you for completing your {year} open enrollment.

Exciting things are coming your way. Your UnitedHealthcare {financial protection product} plan will go into effect soon {or on {MM/DD/YYYY} if we can load data}, so, let's go over what you can look forward to:

As soon as your health plan starts, activate your online account. Log in or create your account by visiting **myuhcfc.com**.

You can file a claim, view benefits and more.

Reminder: {Text} indicates areas where member data is needed to personalize the content.



Digital engagement

Timing: post open enrollment (after election), suggested content to be added to enrollment confirmation emails

Subject line: Your UnitedHealthcare benefits are now active

Activate your personalized digital tools by downloading the UnitedHealthcare app or visiting **myuhc.com**[®].

Learn more	Link
Register here Register for your myuhc.com account	https://uhc.care/tpa_ae_web_digitalengagement

Subject line: Get the most out of your benefits

Activate your personalized digital tools by downloading the UnitedHealthcare[®] app or visiting **myuhc.com**[®]. These digital tools are designed to help you understand your benefits and make informed decisions about your care.

1. View benefit info, claim details, and account balances
2. Search network providers and facilities for the type of care you may need
3. Quickly compare cost estimates before you get care, which may help you save money
4. Learn about covered preventive care
5. Access your health plan ID card and add your plan details to your smartphone's digital wallet

Learn more	Link
Visit here Visit myuhc.com	https://uhc.care/tpa_ae_web_digitalengagement



Messaging and content: ongoing member engagement



Compare costs before accessing care

Timing: first quarter of active medical plan

Subject line: It pays to compare care options

Whenever you need care — from minor procedures to major surgeries — it’s a good idea to get a personalized cost estimate first.

Learn more	Link
Visit here Access Cost Estimates	https://uhc.care/tpa_ae_web_costestimates

Subject line: It pays to compare care options

Whenever you need care — from minor procedures to major surgeries — it’s a good idea to get a personalized cost estimate first. To get started, sign in to the UnitedHealthcare® app > Cost Estimates, or sign in at **myuhc.com**® and go to Find Care & Costs > Cost Estimate.

Then, search for network providers and facilities, see nearby options and compare estimated costs. If you’ll need prior authorization for the visit or service, we’ll let you know that upfront, too.

Learn more	Link
Compare costs Sign in to myuhc.com and access and compare cost estimates	https://uhc.care/tpa_ae_web_costestimates



Network provider

Timing: first quarter of active medical plan

Subject line: A simple way to help you save

The doctors and facilities in our network have agreed to provide services at a discount so staying in the network makes sense, especially when visiting an out-of-network provider could cost you a lot more for care or may not be covered at all.

Learn more	Link
Visit here See if your provider is the network	https://uhc.care/tpa_ae_web_networkprovider

Subject line: Staying in the network – a simple way to save

The doctors and facilities in the network may have agreed to provide services at a discount – so staying in network makes sense, especially when visiting an out-of-network provider could end up costing you a lot more for care or may not be covered at all. Sign in to **myuhc.com**[®] > Find Care & Costs to locate:

- Labs
- Hospitals
- Mental health professionals
- Network providers

You can even see patient ratings and compare cost estimates before you choose a provider. If you would like more information about a provider’s qualifications, call the toll-free member phone number on your ID card.

Learn more	Link
Visit here See if your provider is in the network	https://uhc.care/tpa_ae_web_networkprovider



Preventive care

Timing: second quarter of active medical plan

Subject line: Keep up on preventive care

A big part of living a healthier life is detecting health issues early. Following clinically accepted age and gender preventive care guidelines for screenings and immunizations may help you manage your health.

Learn more	Link
Learn more Learn more about preventive care	https://uhc.care/tpa_ae_web_preventivecare

Subject line: Keep up on preventive care

A big part of living a healthier life is detecting health issues early. Following clinically accepted age and gender preventive care guidelines for screenings and immunizations may help you manage your health. The interactive Preventive Care Guidelines tool makes it quicker and easier to get the guidelines that may be right for you and a checklist you can use in talking with your doctor.

Learn more	Link
Learn more Learn more about preventive care	https://uhc.care/tpa_ae_web_preventivecare



Transferring care

Timing: immediately after enrollment to within the first 30 days of active medical plan

Subject line: New to UnitedHealthcare?

For a smoother switch from your previous insurance company, here are some important things to consider.

Learn more	Link
Learn more Learn more about transferring care	https://uhc.care/tpa_ae_web_transferringcare

Subject line: Discover support, every step of the way

When moving to UnitedHealthcare, there are steps you can take ahead of time to help prepare for a smoother transition. Here are 3 good questions to ask yourself:

1. Are you taking medications?
2. Will you need to change providers?
3. Are you being treated for an active condition?

If you answered yes to any of those questions, click the link to learn more about transferring care to UnitedHealthcare.

Learn more	Link
Learn more Learn more about transferring care	https://uhc.care/tpa_ae_web_transferringcare



Sourcebook version history

Version	Date	Change description	By
1.0	11/21/2023	Combined Ongoing and Open Enrollment Sourcebooks	J. Weinhold
1.1	1/19/2024	<p>Edited Sections:</p> <ul style="list-style-type: none"> • How to Use the Sourcebook – new content (pg. 5) • Surest – new content (pg. 27) • 24/7 Virtual Visits – new videos (pg. 48) • Vital Medication Program – new content (pg. 57) <p>New Sections:</p> <ul style="list-style-type: none"> • Welcome (pg. 5) • How UnitedHealthcare is there for you when it matters (pg. 7) • The value of UnitedHealthcare (pg. 8) • Primary care (pg. 9) • Digital resources (pg. 10) • UnitedHealthcare logo guidelines (pg. 11) • Pharmacy (pgs. 28-29) • Financial Accounts (pgs. 30-33) • Messaging & Content: <ul style="list-style-type: none"> ○ Messaging and content guide (pg. 59) ○ During open enrollment <ul style="list-style-type: none"> ▪ Choosing a health plan (pg. 61) ▪ Why UnitedHealthcare (pg. 62) ▪ Get connected to UnitedHealthcare (pg. 65) ○ Open enrollment confirmation <ul style="list-style-type: none"> ▪ Open enrollment confirmation (pg. 67) ○ Ongoing member engagement <ul style="list-style-type: none"> ▪ Compare costs before accessing care (pg. 73) ▪ Network provider (pg. 74) ▪ Preventive care (pg. 75) ▪ Transferring care (pg. 76) 	J. Weinhold
1.2	3/18/2024	<p>New Sections:</p> <ul style="list-style-type: none"> • UnitedHealthcare Benefit Ally (pg. 27) <p>Edited sections:</p> <ul style="list-style-type: none"> • Welcome (pg. 5) • How to Use the Sourcebook (pg. 5) • Added UMR message (pg. 5) • Contact Us • Transferring care (pg. 76) • Medical Plans <ul style="list-style-type: none"> ○ Changed the referral bullet for all plans • Pharmacy (pg. 29) • Health Savings Account (pg. 31) 	J. Weinhold



		<ul style="list-style-type: none"> • Critical Illness plan (pg. 38) • Benefits Assist (pg. 39) • UnitedHealthcare Dental PPO plan (pg. 42) • Vision plan (pg. 46) • EAP (pg. 51) 	
1.3	4/26/2024	<p>Edited sections:</p> <ul style="list-style-type: none"> • UnitedHealthcare Short term Disability plan (pg. 45) 	J. Weinhold

