

Networks configured for the needs of specific populations and cost strategies

United Healthcare®

With UnitedHealthcare, you have options. In the Chicago/Northwest Indiana market, we offer a variety of plans with both broad and quality networks to suit our customers' needs.

PPO



Choice Plus

Our largest network

Broad access to providers

EPO



Core Essential

Our quality network

Freedom to choose

ACO



NexusACO®

Accountable Care Organization

Benefit levels tiered based on where members seek care

UnitedHealthcare Choice Plus

With UnitedHealthcare Choice Plus, employees choose from any of the 1.8M+ network physicians and health care professionals, including specialists, without a referral or selecting a primary care physician (PCP). There is coverage outside the Choice Plus network, but employees can expect a lower benefit level.

How we help members choose the care that's right for them

UnitedHealthcare helps deliver access to resources and personal support with our member website **myuhc.com®.**
Easy-to-use tools can help employees:

- Find UnitedHealth Premium® doctors who meet quality and cost-efficiency guidelines
- Estimate the costs of specific services ahead of time
- Discuss treatment options with a physician
- Manage their claims

Additional services available to employees with a Choice Plus plan

Virtual Urgent Care (24/7 Virtual Visits)

- Connect with a provider for nonemergency care via chat or phone*
- Available 24/7 and takes about 20 minutes

Our UnitedHealthcare® app

- Get access to health plan information
- Find a physician nearby
- Check the status of a claim

Customer Service

Our Customer Service professionals answer a variety of health plan questions. Members simply call the toll-free member number on their health plan ID cards.

*Data rates may apply.

UnitedHealthcare Core Essential

Core Essential plans give members the freedom to choose from any health care professional in the UnitedHealthcare Core Essential network, including specialists, without a referral or choosing a PCP. Since Core Essential is an open-access product, members can seek care from any provider in the network.

Value

- **Lower price** point allows employers and employees to benefit from lower premiums

Access

- **24/7 Virtual Visits** allow members to connect with a doctor for nonemergency care online
- **No requirement to choose a PCP**
- **No referrals required**

The UnitedHealthcare Core product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. Network status may be determined by calling the number indicated on the health plan ID card or visiting myuhc.com®.

NexusACO

UnitedHealthcare NexusACO is a tiered benefit plan built on a collaborative relationship with the ACO, Advocate Health Care, in the 6-county service area of: Cook, DuPage, Lake, Kane, Kendall and McHenry. Outside of the 6-county service area, NexusACO offers access to UnitedHealth Premium designated providers. It's designed for local groups interested in premium savings and access to quality, cost-efficient providers.

Highlights:

- Premium savings
- Coordination of care among providers
- Advocate Health Care's 24/7 scheduling on its app or website
- Advocate Health Care same-day PCP visits
- Access to 24/7 Virtual Visits so members can connect with a doctor online for nonemergency care

A value-based network



Focuses on quality ACOs and the Premium Care physicians.



Drives use of quality and efficient Tier 1 providers.



All plans require selection of a PCP to help improve coordination of care.

Getting optimal value with NexusACO



Choosing a UnitedHealth Premium designated PCP from Tier 1 may offer the greatest value for an employee's health care benefits.

In the 6-county NexusACO service area, all Advocate Health Care PCPs and specialists are Tier 1. Outside of the 6-county NexusACO service area, approximately 42% of physicians are NexusACO Tier 1 providers.

Based on UnitedHealth Premium Methodology **https://unitedhealthpremium.uhc.com/premium-methodology/V19MethodologyDocs**

Chicago/Northwest Indiana network hospitals

Subject to change. Always refer to directory for current network status.

System affiliation	Hospital name	Choice Plus	Core	NexusACO
Advocate Health	Advocate Christ Medical Center (IL)	•	•	Tier 1
	Advocate Condell Medical Center (IL)	•	•	Tier 1
	Advocate Good Samaritan Hospital (IL)	•	•	Tier 1
	Advocate Good Shepherd Hospital (IL)	•	•	Tier 1
	Advocate Hope Children's Hospital (IL)	•	•	Tier 1
	Advocate Illinois Masonic Medical Center (IL)	•	•	Tier 1
	Advocate Lutheran General Hospital (IL)	•	•	Tier 1
	Advocate Lutheran General Children's Hospital (IL)	•	•	Tier 1
	Advocate Sherman Hospital (IL)	•	•	Tier 1
	Advocate South Suburban Hospital (IL)	•	•	Tier 1
	Advocate Trinity Hospital (IL)	•	•	Tier 1
American Health System	Vista Medical Center – East (IL)	•	•	Tier 2
Ann & Robert H. Lurie Children's Hospital of Chicago	Ann & Robert H. Lurie Children's Hospital of Chicago (IL)	•	•	Tier 2
Ascension Illinois	Alexian Brothers Medical Center (IL)	•	•	Tier 2
	St. Alexius Medical Center (IL)	•	•	Tier 2
	Presence Saint Joseph Hospital – Chicago (IL)	•	•	Tier 2
City of Hope (f/k/a Cancer Treatment Centers of America)	City of Hope Chicago (f/k/a Midwest Regional Medical Center) (IL)	•		
Community First Healthcare	Community First Healthcare (IL)	•	•	Tier 2
Community Health Systems	Northwest Health - La Porte Hospital (IN)	•	•	Tier 1
	Northwest Health - Porter Hospital (IN)	•	•	Tier 1
Cook County Health	John H. Stroger, Jr. Hospital of Cook County (IL)	•	•	Tier 2
	Provident Hospital of Cook County (IL)	•	•	Tier 2
Encompass Health	Van Matre Encompass Health Rehabilitation Hospital (IL)	•	•	Tier 1
Endeavor Health	Endeavor Health Edward Hospital (IL)	•	•	Tier 2
	Endeavor Health Elmhurst Hospital (IL)	•	•	Tier 2
	Endeavor Health Evanston Hospital (IL)	•	•	Tier 2
	Endeavor Health Glenbrook Hospital (IL)	•	•	Tier 2
	Endeavor Health Highland Park Hospital (IL)	•	•	Tier 2
	Endeavor Health Northwest Community Hospital (IL)	•		Tier 2
	Endeavor Health Skokie Hospital (IL)	•	•	Tier 2
	Endeavor Health Swedish Hospital (IL)	•	•	Tier 2

Chicago/Northwest Indiana network hospitals continued

System affiliation	Hospital name	Choice Plus	Core	NexusACO
Franciscan Alliance	Franciscan Health – Munster (IN)	•	•	Tier 1
	Franciscan Health Crown Point (IN)	•	•	Tier 1
	Franciscan Health Michigan City (IN)	•	•	Tier 1
	Franciscan Health Olympia Fields (IL)	•	•	Tier 2
	Franciscan Health Dyer (IN)	•	•	Tier 1
Humboldt Park Health	Humboldt Park Health (IL)	•	•	Tier 2
Insight Hospital and Medical Center Chicago	Insight Hospital and Medical Center Chicago (formerly Mercy Hospital and Medical Center) (IL)	•	•	Tier 2
Iroquois Hospital	Iroquois Memorial Hospital (IL)	•	•	Tier 1
Jackson Park Hospital and Medical Center	Jackson Park Hospital and Medical Center (IL)	•	•	Tier 2
Kindred Healthcare	Kindred Hospital Chicago North (IL)	•	•	Tier 1
	Kindred Hospital Northlake (IL)	•	•	Tier 1
La Rabida Children's Hospital	La Rabida Children's Hospital (IL)	•	•	Tier 2
Loretto Hospital	Loretto Hospital (IL)	•	•	Tier 2
Mercy Health System (WI)	Javon Bea (formerly Rockford Memorial Hospital) (IL)	•		Tier 1
	Mercy Crystal Lake Hospital and Medical Center (IL)	•		Tier 2
	Mercy Harvard Hospital (IL)	•	•	Tier 2
Methodist Hospitals (IN)	Methodist Hospital – Northlake (IN)	•	•	Tier 1
	Methodist Hospital – Southlake (IN)	•	•	Tier 1
Morris Hospital & Healthcare Center	Morris Hospital (IL)	•	•	Tier 1
Northwestern Medicine	Central DuPage Hospital Association (IL)	•	•	Tier 2
	Delnor Community Hospital (IL)	•	•	Tier 2
	Kishwaukee Community Hospital (IL)	•	•	Tier 1
	MarianJoy Rehabilitation Hospital (IL)	•	•	Tier 2
	Northwestern Medicine Woodstock Hospital (IL)	•	•	Tier 1
	Northwestern Medicine McHenry Hospital (IL)	•	•	Tier 1
	Northwestern Medicine Huntley Hospital (IL)	•	•	Tier 1
	Northwestern Lake Forest Hospital (IL)	•	•	Tier 2
	Northwestern Memorial Hospital (IL)	•	•	Tier 2
	Palos Community Hospital (IL)	•	•	Tier 2
	Valley West Community Hospital (IL)	•	•	Tier 1

Chicago/Northwest Indiana network hospitals continued

System affiliation	Hospital name	Choice Plus	Core	NexusACO
OSF Healthcare	OSF Little Co. of Mary Medical Center (IL)	•	•	Tier 2
	Mendota Community Hospital (also known as OSF Saint Paul Medical Center) (IL)	•	•	Tier 1
	OSF Saint Anthony Medical Center (IL)	•	•	Tier 1
	OSF Saint Elizabeth Medical Center (formerly Ottawa Regional Hospital and Healthcare Center) (IL)	•	•	Tier 1
Pinnacle Healthcare	Pinnacle Hospital (IN)	•	•	Tier 1
Pipeline Health+	West Suburban Medical Center (IL)	•	•	Tier 2
Powers Health	Community Hospital – Munster (IN)	•	•	Tier 1
	Community Stroke and Rehabilitation Center - Crown Point (IN)	•	•	Tier 1
	St. Catherine Hospital – East Chicago (IN)	•	•	Tier 1
	St. Mary Medical Center – Hobart (IN)	•	•	Tier 1
Prime Healthcare Illinois	Holy Family Medical Center (IL)	•	•	Tier 1
	Mercy Medical Center – Aurora (IL)	•	•	Tier 1
	Resurrection Medical Center (IL)	•	•	Tier 2
	Saint Mary of Nazareth (IL)	•	•	Tier 2
	Saint Francis Hospital (IL)	•	•	Tier 2
	Saint Joseph Hospital – Elgin (IL)	•	•	Tier 2
	Saint Joseph Medical Center – Joliet (IL)	•	•	Tier 1
	St. Mary's Hospital – Kankakee (IL)	•	•	Tier 1
Regency Hospital Company	Regency Hospital of NW Indiana (IN)	•	•	Tier 1
	Regency Hospital of Porter County (IN)	•	•	Tier 1
Rehabilitation Institute of Chicago	Shirley Ryan AbilityLab (IL)	•		Tier 2
RML Specialty Hospital	RML Chicago (IL)	•	•	Tier 1
Roseland Community Hospital	Roseland Community Hospital (IL)	•	•	Tier 2
Rush Health	Riverside Medical Center (IL)	•	•	Tier 1
	Rush Oak Park Hospital (IL)	•	•	Tier 2
	Rush University Medical Center (IL)	•	•	Tier 2
	Rush Copley Medical Center (IL)	•	•	Tier 1
Shriners	Shriners Hospitals for Children (IL)	•	•	Tier 1
Silver Cross Hospital	Silver Cross Hospital and Medical Centers (IL)	•	•	Tier 1
Sinai Chicago	Holy Cross Hospital (IL)	•	•	Tier 2
	Mount Sinai Hospital Medical Center (IL)	•	•	Tier 2
	Sinai Children's Hospital (IL)	•	•	Tier 2
	Schwab Rehabilitation (IL)	•	•	Tier 2
South Shore Hospital	South Shore Hospital (IL)	•	•	Tier 2

Chicago/Northwest Indiana network hospitals continued

System affiliation	Hospital name	Choice Plus	Core	NexusACO
Saint Anthony Hospital – Chicago	Saint Anthony Hospital – Chicago (IL)	•	•	Tier 2
St. Bernard Hospital	St. Bernard Hospital (IL)	•	•	Tier 2
Thorek Hospital and Medical Center	Thorek Memorial Hospital (IL)	•	•	Tier 2
	Thorek Memorial Hospital – Andersonville (formerly Methodist Hospital of Chicago) (IL)	•	•	Tier 2
Trinity Health	Gottlieb Memorial Hospital (IL)	•	•	Tier 2
	Loyola University Medical Center (IL)	•	•	Tier 2
	MacNeal Hospital (IL)	•	•	Tier 2
UChicago Medicine AdventHealth	Ingalls Memorial Hospital (IL)	•	•	Tier 2
	University of Chicago Medical Center (IL)	•		Tier 2
	UChicago Medicine AdventHealth Bolingbrook Hospital (IL)	•	•	Tier 1
	UChicago Medicine AdventHealth GlenOaks (IL)	•	•	Tier 2
	UChicago Medicine AdventHealth Hinsdale Hospital (IL)	•	•	Tier 2
	UChicago Medicine AdventHealth La Grange Hospital (IL)	•	•	Tier 2
	UChicago Medicine Northwest Indiana (IN)	•		Tier 1
University of Illinois at Chicago Medical Center	University of Illinois at Chicago Medical Center (IL)	•	•	Tier 2
UW Health	Swedish American Medical Center Belvidere (IL)	•	•	Tier 1
	Swedish American Hospital – Rockford (IL)	•	•	Tier 1



Choice Plus provider counts current as of Q2 2026.

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.

Where available, 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. Please refer to the Website or Mobile application terms of use under Benefits & Cost to access a cost estimate, and under Find Care to search for care. Level Funded and Neighborhood Health Partnership members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. Please refer to the Website or Mobile application terms of use under Benefits & Cost to access average cost data, and under Find Care to search for care.

Tier 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.

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.

UnitedHealth Premium® is proprietary to UnitedHealthcare. UnitedHealth Premium evaluates physicians based on safe, timely, effective and efficient quality care criteria to help members make more informed choices for their health care. **It's intended only as a guide and should not be the sole factor considered when selecting a physician. Designations have a risk of error and members should discuss designations with a physician before choosing one. If a member already has a physician, they should also consult with them for advice on selecting other physicians.** The fact that a physician does not have a Premium Care Physician designation does not mean that the physician does not provide quality health care services. All physicians in the UnitedHealthcare network have met certain minimum credentialing requirements (separate from the UnitedHealth Premium criteria). Please visit the medical care directory specific to the member's benefit plan for physician designations and detailed information about UnitedHealth Premium and the evaluation methodology.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare sales representative.

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.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of Illinois or their affiliates. Health Plan coverage provided by UnitedHealthcare of Illinois, Inc.

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