



# Helping improve health outcomes and keeping costs lower



The UnitedHealthcare Navigate® suite of health plans are designed with savings in mind. By helping your employees build stronger connections with their primary care physician (PCP), Navigate plans work to help make their health plan experience better—and your bottom line lighter.

## With Navigate plans, you can follow the path toward:

	Access to care to support better health outcomes	A focused network to reduce costs	A simpler health plan experience	A Navigate plan may deliver estimated annual savings of <b>8–13%</b> <sup>1</sup>
<b>Employers</b>	Members who engage with a PCP may have better compliance with screenings and better quality outcomes, which may mean more productivity and less absenteeism	A focused network helps deliver lower costs	A simpler plan design makes it easier for employees to understand and use it—so you may not have to spend time explaining it	
<b>Employees</b>	Employees and covered family members select a PCP to help guide them to get the right care at the right time and place, including referrals for specialists	Network preventive care is covered at 100%	Employees can easily access health plan information and resources using <a href="https://myuhc.com">myuhc.com</a> ®	

# Getting care with Navigate plans

## Navigate

Visits to specialists within the Navigate network require electronic referrals from the member's PCP before the specialist visit. Out-of-network care is not covered, except in the case of an emergency.

## Navigate Plus

Visits to specialists within the Navigate network are covered at the lowest member cost-share with electronic referrals. Network and out-of-network specialist visits without referrals are covered, but the member will pay more.



## Your employees can take advantage of



### Virtual Visits

- Connect with a doctor for nonemergency care online or by phone 24/7
- Get a prescription\* sent to a local pharmacy
- Expect about 20 minutes per appointment



### UnitedHealthcare® app

- Find nearby care options in the network
- See claim details and view progress toward deductibles
- View and share health plan ID cards



### Personal support

- Call the toll-free number on the health plan ID card to connect with customer service professionals for answers and information

[Learn more](#)

Contact your UnitedHealthcare representative today

**United  
Healthcare**

<sup>1</sup> Savings estimates relate to UnitedHealthcare's book-of-business results. All figures and estimated savings represent historical performance and are not a guarantee of future savings. Meaningful benefit design differentials to achieve estimated annual savings. Quality and cost efficiency based on national standards and local benchmarks. May 2019.

\* Prescription services may not be available in all states.

**Referrals are not required for Virtual Visits or for services from a network OB/GYN, from network behavioral health and substance use disorder clinicians, or for routine refractive exams. Certain inpatient and outpatient procedures require that the network physician obtain prior authorization before the procedures are performed.**

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA) and state law, with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, where some plans may require copayments, coinsurance or deductibles for these benefits.

Always review your plan documents to determine your specific coverage.

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

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.

The UnitedHealthcare® app is available for download for iPhone® or Android™. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.

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