



# A trusted market leader — putting access to care first

## 5 reasons why UnitedHealthcare may be the right solution for you

- 1 Strong national network of care**  
Members can choose from over 1.9 million physicians and health care professionals and more than 5,600 hospitals and 67,000 pharmacies.<sup>1</sup>
- 2 Competitive portfolio options**  
The professional employer organization (PEO) landscape is unique, and we offer multiple health plan options designed to meet the varying needs of employers — whether local, regional or national.
- 3 Convenient resources for members**  
Mobile, online and person-to-person resources help members make informed choices about their health care costs and needs.
- 4 Access to wellness programs and services designed to enhance member health**  
Support from nurses, counselors, care managers and online wellness programs is designed to help members get and stay healthier, with the goal of reducing overall health care costs.
- 5 Dedicated, responsive service team**  
Receive personalized service from a dedicated team with more than 20 years of experience in the PEO space.

### Quick facts

- UnitedHealthcare is an operating division of UnitedHealth Group — the largest single health carrier in the U.S.<sup>2</sup>
- With a total workforce of nearly 400,000 employees countrywide, UnitedHealthcare serves 51 million members in the U.S.<sup>3</sup>
- UnitedHealth Group and United Health Foundation contributed \$105 million in 2024 to support communities and health initiatives<sup>3</sup>

# Innovative tools and resources for members

UnitedHealthcare plans include a wide variety of helpful tools and resources – all built to help members live healthier lives and get the most from their health care plan.

## Innovative tools

- The website [myuhc.com](https://myuhc.com)<sup>®</sup> gives your employees easy access to their plan – they can find and price network care, view claims and more
- The UnitedHealthcare<sup>®</sup> app, the mobile version of [myuhc.com](https://myuhc.com), is designed to help employees find network providers, cost estimates and more from their smart device

## Real Appeal

Real Appeal<sup>®</sup> takes an evidence-based approach to support weight management to help people make small changes necessary for larger long-term health results. The program includes videos and live online coaching designed to drive small behavior changes.

- Group coaching with other participants
- Coaches guide employees through the program, customizing goals to help fit their needs

## UnitedHealthcare Rewards

UHC Rewards is a program where employees and their spouses can earn rewards for reaching program goals and completing one-time activities. They can personalize their experience by selecting activities that are right for them – and choosing ways to spend earnings. Participants may immediately start earning rewards by activating UHC Rewards from the UnitedHealthcare app and their [myuhc.com](https://myuhc.com) account.

## Vital Medication Program

The Vital Medication Program may provide no out-of-pocket costs for certain medications, such as insulin (rapid, short- and long-acting options used to help manage diabetes).

## UnitedHealth Premium program

This program recognizes doctors who meet the UnitedHealth Premium<sup>®</sup> quality criteria for safe, timely, effective and efficient care. It is designed to help members make more informed choices about their health care and find the right doctor for their needs.

## Cost Estimator

The Cost Estimator tool helps members shop for nearby health care services by procedure, provider, price and place. This tool is personalized and enables members to estimate out-of-pocket expenses based on their plan and current benefit status.

## Advocate4Me member service model

With just a phone call, Advocate4Me<sup>®</sup> connects members to an expert who can provide them with health, wellness and benefits support, including questions about claims, finding a doctor, health education and more.

## For more information

Visit [uhc.com/peo](https://uhc.com/peo)

United  
Healthcare<sup>®</sup>

<sup>1</sup> UnitedHealthcare Networks internal analysis, ending Q3 2025.

<sup>2</sup> NAIC's 2024 Market Share Reports for the Top 125 Accident and Health Insurance Groups and Companies by State and Countrywide.

<sup>3</sup> Snapshot collected ending Q2 2025.

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United Health Foundation is funded solely by UnitedHealth Group.

Vital Medication Program: Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under the Find Care & Costs section.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

UnitedHealth Premium<sup>®</sup> 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.

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

Advocate4Me services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and is provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

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 or its affiliates.