

Your health plan and so much more.

State of Florida 2021 Employee Benefits Guide





State of Florida Employee Benefits Guide

Thank you for considering UnitedHealthcare.

The future looks brighter.

We are committed to giving you access to a better health care experience and appreciate the opportunity to participate in your State of Florida Benefit Plan for 2021. For more than 14 years, we have proudly served State of Florida members and look forward to helping you and your family achieve your best health. Learn more about how a partnership with UnitedHealthcare will give you the personalized care and solutions you and your family deserve. Let's get started!

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The care you need — when you need it.

With UnitedHealthcare, you'll have access to our expansive and high-quality network of top doctors and hospitals, including:

- Access to our nationwide network of more than 1,145,120 physicians and health care professionals and 6,063 hospitals.*
- A local Florida network that includes over 70,000 physicians and 248 hospitals.
- Visits with specialists without having to get a referral, even when traveling outside of Florida.
- Access to a onvenience care or urgent care clinic for treatment for non-life-threatening injuries or illnesses when you can't get in to see your primary care provider.

How to find a network doctor or hospital.

- 1 Visit whyuhc.com/florida, click on Benefits in the top navigation and select Find a Doctor or Facility.
- 2 Select a health plan option.
- 3 Click the link under **Find Health Care by Category.** You can also search by doctor and facility name, type of service or condition.
- Download the UnitedHealthcare[®] app to your smartphone and you'll get quicker access to your health plan details.

Choose a doctor with confidence.

From primary care providers to specialists, UnitedHealthcare makes it easy to find network physicians who consistently meet or exceed national standards for quality *and* local benchmarks for cost efficiency – **just look for the 2 blue hearts on myuhc.com**[®].

One heart for quality; a second heart for cost efficiency.

UnitedHealth Premium Care Physicians are listed on **myuhc.com** and in the **UnitedHealthcare® app** with 2 blue hearts next to their names. When you see the hearts, you can feel confident knowing these doctors:

- Have proven better outcomes.
- Have fewer redo procedures.
- Have lower complication rates.
- Make the most of your health care dollars.

Learn more at UnitedHealthPremium.com

- Access to a personal nurse and behavioral health support with 24/7 advice from a nurse online or with a toll-free call.
- Access to Centers of Excellence for specialty conditions, such as cancer and transplant services.
- Access to 24/7 Virtual Visits with a physician through your computer or smart phone app. You can also have a telehealth visit at no cost with your personal primary care physician

The people to help.

Experienced customer representatives available by phone or chat can help you understand your benefits and claims, find a doctor or locate resources to manage your health. Registered nurses are available 24/7 to help you make more informed health care decisions. Condition management nurses can provide a personalized care plan, as well as arm you with the tools and support you need to better manage your condition.

Health plans as flexible as your lifestyle.

You have two plan options to choose from. Both options provide access to a large state-wide Florida and national network of providers, cover network preventive care services at 100 percent, do not require you to choose a primary care provider (PCP) and allow you to see a network specialist without a referral. With each plan, you receive personalized customer service and clinical care tailored to your unique needs. Here are some highlights of both plan options to help you make a decision.



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Choice HMO Plan

With this plan option, you have the freedom to use any doctor or hospital in the UnitedHealthcare Choice network. If you do not use a provider in the network, you will be responsible for the entire cost of the service except in the case of an emergency.

- You have predictable copays and do not have to meet a deductible like the PPO or HDHP plan.
- Medical and pharmacy expenses both count toward your out-of-pocket maximum.
- Coinsurance is paid 100 percent by the plan after you satisfy your copay.
- Outpatient surgery and diagnostic care including lab and x-rays are covered at 100% with no deducible or copay.

High Deductible Health Plan (HDHP)

With this lower cost employee premium plan option, you can open a health savings account (HSA) through Chard Snyder as the HSA provider for state employees. An HSA is a personal bank account to help you save money to pay for health care expenses such as deductibles and coinsurance while also giving you real tax savings.

• For members covered under a family tier, once an individual's coverage ("You" coverage tier) deductible and out-of-pocket maximum has been satisfied for that individual family member, all covered medical and pharmacy expenses for that member will be paid at 100 percent for the plan year.* This means you don't have to wait for the entire family to meet the family deductible and out-of-pocket maximum in order to receive cost sharing with the plan.

Why open an HSA with the HDHP?

An HSA is a personal bank account to help you save and pay for health care while also giving you real tax savings. An HSA can give you great value now and even more in the future.

1 You own the HSA.

The money is yours to keep. There is no "use it or lose it" rule. It can grow year to year. You take it with you if you leave your employer or change plans. You can save the money for retirement.

2 It has triple tax benefits.

Money deposited is federal income tax free. Savings grow tax free. Withdrawals made for qualified expenses are also income tax free.** 3 It's not just for doctor visits and prescriptions.

You can use it to pay for: vision exams and eyeglasses, dental exams and teeth cleaning, hearing exams and hearing aids, long-term care and more.

*Please note that each individual family member cannot contribute more than their own individual deductible and out-of-pocket maximum to the overall family deductible and out-of-pocket maximum. **Consult with a tax professional for specific tax details.

A side-by-side comparison of your plan options.

	HN	HMO Plan		HDHP Plan	
	What you pay in the network	Out of the network	What you pay in the network	Out of the network	
Deductible					
EE	None	Not covered	\$1,400	Not covered	
Family	None	Not covered	\$2,800	Not covered	
Coinsurance (plan pays)	N/A	N/A	100% after deductible	N/A	
Covered Service					
Doctors and Specialists					
Primary Care	\$20 copay	Not covered	20%**	Not covered	
Specialists	\$40 copay	Not covered	20%**	Not covered	
Preventive Care					
Screenings and Counseling	\$0 copay*	Not covered	100% covered*	Not covered	
Emergency Care					
Urgent Care Visit	\$25 copay	Not covered	20%**	Not covered	
Emergency Room	\$100 copay	\$100 copay	20%**	20%**	
Hospitalization					
Inpatient	\$250 copay	Not covered	20%**	Not covered	
Outpatient	\$0 copay	Not covered	20%**	Not covered	
Vision					
Optometrist	\$40 copay	Not covered	20%**	Not covered	
Ophthalmologist	\$40 copay	Not covered	20%**	Not covered	
Out-of-Pocket Limit					
EE	\$1,500 copay	Not covered	\$3,000	Not covered	
Family	\$3,000 copay	Not covered	\$6,000	Not covered	
Global Out-of-Pocket Limit					
EE	\$8,550 copay	Not covered	\$3,000	Not covered	
Family	\$17,100 copay	Not covered	\$6,000	Not covered	

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So much more to experience where you live.



Answering your health care questions – big or small.

Navigating health care is easier when you know who to call. Your UnitedHealthcare Health Advocate Team is here to help with just about anything:

- Improve your health, manage a chronic condition and understand complex medical issues.
- Understand how your health plan works.
- Get answers about a recent claim or how much you can expect to pay.
- Find a network provider, get a new ID card or save on health care costs and much more.

Reach a nurse 24/7.

NurseLine was designed to help make your health decisions simple and convenient by providing:

- Immediate answers to your health questions anytime, anywhere – 24 hours a day, 7 days a week.
- Access to registered nurses with clinical experience.
- Information to guide your health care decisions.

Ask a registered nurse your health questions anytime, anywhere — at no extra cost — by calling **1-877-614-0581**, **TTY 711**

Pick up the phone.

We want to help you improve your health and understand your benefits. We might call you if:

- You or a family member has a serious or chronic medical condition.
- You or a family member was recently hospitalized.
- You are pregnant.

If you see that UnitedHealthcare is calling, please answer We're here to help and aren't trying to sell you anything.

UnitedHealthcare app

Get the most out of your benefits when you go digital.

Download the UnitedHealthcare app to your smartphone and you'll get easy access to your health plan details. It also lets you:

- Find nearby care options in your network.
- Video chat with a doctor 24/7 without leaving the app.
- · See your claims details and view progress toward your deductible.
- View and share your health plan ID card.
- Log on easily with Touch ID®.

Your health plan information. In one place.

All you need at your fingertips.

With **myuhc.com**[®] you'll have fewer questions and more confidence about your benefits, claims and health information. It's personalized for you and simple to use.

Choose where to go for services.

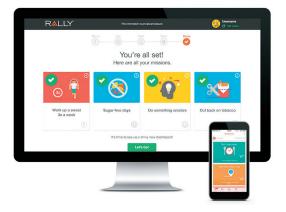
- Search for a doctor, clinic, hospital or lab based on location, specialty, quality, cost, services and more.
- View patient ratings.
- Estimate treatment costs.
- Review your choices and choose where to go for service.
- Chat with a nurse online for education and answers.

Manage your claims.

- See the current status of your claims, as well as claims history.
- Access features to help you track and manage your claims, such as the ability to add personalized notes.
- Depending on your plan and if you do owe your health care provider, you may be able to send payment from the site.
 Payment processing is managed by InstaMed[®].

Learn about your wellness benefits.

- Get tips on living healthier and using health plan benefits to your advantage.
- Get reminders when it's time for checkups or treatments.
- Get suggestions on when to get immunizations, well visits, routine tests or lab work.
- Chat with a nurse.



Get health recommendations, just for you, with Rally[®].

Rally shows you how to make changes to your daily routine, set smart goals and stay on target. You'll start with the Health Survey and get your Rally AgeSM to help you assess your overall health. Rally will then recommend Missions for you: activities designed to help immediately improve your diet, fitness and mood.

Rally is available at no additional cost to you, as part of your UnitedHealthcare plan benefits. Register today at **myuhc.com**.



Get personalized recommendations.

Set your goals and we'll provide a list of recommended activities to help you reach them.



Earn Rally Coins for taking healthy actions.

As you complete certain activities, you'll earn Coins that can be used for a chance to win prizes, support charities or bid in auctions.



Connect with a Community.

Compete with others in an online Challenge using a tracking device to count your steps on virtual courses, or join a Community with similar interests.



Track your progress to help stay motivated.

Once you sync your tracking device, you will be able to join a Mission or complete Challenges and easily track your progress.

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You have support managing medical conditions.

If you need help with managing a specific chronic condition, or you need long-term support after a hospitalization or a catastrophic health event, a personal nurse can help you explore care options and provide resources for chronic conditions or long-term support. Our **Case Management Programs** offer personalized support for more than 100 chronic conditions and our Disease Management Program targets specific conditions like Asthma, Diabetes, COPD and Heart Failure.

Access to the nation's leading health care facilities.

Our Centers of Excellence network provides access to leading health care facilities, physicians and services to support safe, specialized and cost-effective care for service such as transplant and cancer care.

Personalized guidance throughout your pregnancy.

The Maternity Support Program provides:

- Support for special health care needs, including high-risk pregnancies.
- Customized maternity education materials about healthy eating, prenatal care, exercise and more.

Get behavioral health support.

Sometimes the challenges you face can feel like too much to handle. Your benefits include behavioral health support provided by United Behavioral Health. If you or someone in your family is struggling with a situation that is having a negative impact on your mental health, don't go it alone.

Live and Work Well

Creating a healthy work-life balance can be challenging. Live and Work Well makes it easier with support for different situations.

Visit liveandworkwell.com®.

Virtual behavioral health visits

Using behavioral health virtual visits, you can talk confidentially to a psychiatrist or therapist without leaving your home. These providers can evaluate and treat general mental health conditions such as depression and anxiety – and, when appropriate, prescribe medications.*

In-person behavioral health visits

From everyday challenges to more serious issues, you can receive confidential help with a psychiatrist or therapist.

ABA therapy

Early diagnosis and treatment can make a big difference in how children with autism build skills that may help them become self-sufficient. Applied behavior analysis (ABA) therapy — included as part of your benefits^{**} — uses behavioral principles to teach children life skills and behaviors they may otherwise not learn on their own.

Substance use disorders

If you or someone you love is struggling with substance abuse, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential — you can even choose to remain anonymous.

To speak with a substance use recovery advocate who will listen, provide support and develop personalized recovery plans, call **1-855-780-5955.** Or visit **liveandworkwell.com/ recovery** to find care options and resources.

*As per state telehealth rules and regulations. Certain prescriptions may not be available, and other restrictions may apply.

** Pre-certification is required. If your child has already been diagnosed with autism and is receiving treatment, your provider may already be approved.

Weight Management Program

Don't miss out: registration begins October 5 and ends November 16. Sign up today!

Here's how: The Department of Management Services will again offer a Weight Management Pilot Program for the 2021 plan year to provide coverage for the treatment and management of obesity and related conditions.

The pilot will cover medical services provided by treating physicians and all Food and Drug Administration-approved medications prescribed for chronic weight management. Pilot participants will be responsible for all applicable medical and prescription drug copays, coinsurance, deductibles and out-of-pocket expenses.

UnitedHealthcare members enrolled in one of our benefit plans effective January 1, 2021, who are chosen to participate in the pilot after completion of the enrollment process, and are accepted as eligible participants, will also be enrolled in our Real Appeal[®] weight-management program during 2021 as part of the Weight Management Pilot Program.



Receive up to a year of support

A Transformation Coach will lead online group sessions with simple steps on nutrition, exercise, and how to break through barriers to reach your goals.

Proven weight loss

Real Appeal members who attend 4 or more sessions during the program lose 10 pounds on average. Talk to your doctor before starting any weight-loss program.

Real benefits

Real Appeal will help you learn how to live a healthy, balanced life. Research shows that losing just 5 percent of your body weight can help reduce the risk of type 2 diabetes and heart disease.*

To learn more about eligibility criteria for the pilot and to submit your application by the November 6 deadline, visit the myBenefits website.

If you have any questions about the pilot, please email weightmanagement@dms.myflorida.com.



*In the past 20 years, researchers have demonstrated that structured weightloss and lifestyle-change programs can accomplish three critical employee and population health goals: Improving clinical markers for individuals who already have type 2 diabetes Espeland MA, Glick HA, Bertoni A, et al., for the Look AHEAD Research Group, 2014.

Where to go for care.

When you need care, call your primary care physician or family doctor first.

Your physician has easy access to your records, knows the bigger picture of your health and may even offer same-day appointments to meet your needs. When seeing your physician is not possible, however, it's important to know your quick care options to find the place that's right for you and help avoid financial surprises.

	Quick Care Options	Needs or Symptoms		Costs
	24/7 NurseLine Call the number on your health plan ID card for expert advice.	 Choosing where to get medical care Finding a doctor or hospital 	 Health and wellness help Answers to questions about medicines 	No additional cost
	Virtual Visits Anywhere, anytime online doctor visits or telehealth appointments with your local physician.	 Bladder infection Bronchitis Cold/flu 	FeverPink eyeSinus problems	\$
	Convenience Care Clinic Treatment that's nearby.	Skin rashFlu shot	Minor injuriesEarache	\$\$
	Urgent Care Center Quicker after-hours care.	 Low back pain Respiratory (cough, pneumonia, asthma) Stomach (pain, vomiting, diarrhea) 	 Infections (skin, eye, ear/nose/throat, genital-urinary) Minor injuries (burns, stitches, sprains, small fractures) 	\$\$\$
ER	Emergency Room (ER) For serious, immediate needs.	Chest painShortness of breathSevere asthma attack	Major burnsSevere injuriesKidney stones	\$\$\$\$

Take the time to care for yourself.

Like any machine, your body needs regular maintenance. Catching health problems early is an important way to keep your body running strong. Also, because many health conditions have no symptoms, preventive care can help you catch health problems early, when they're easier and less expensive to treat.

Get the care you need.

Regular preventive care helps you and your doctor catch health issues early, when they're easier and less expensive to treat – plus it's 100 percent covered by your health plan when you see a network doctor.

Covered preventive services include:

- An annual exam
- Prostate screenings for men
- Pap tests and mammography for women
- Immunizations including
- Cancer screenings
- Cholesterol and blood pressure screenings

Know which preventive care screenings you need and what's covered. Visit uhcpreventivecare.com.

flu shots

Notice

We do not treat members differently because of sex, age, race, color, disability or national origin. If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at http://www.hhs.gov/ocr/office/ file/index.html.

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, DC 20201

We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русском (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجانى المدرج على بطاقة التعريف الخاصة بك.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項:日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यद आिप हदिौ (Hindi) बोलते है, आपको भाषा सहायता सेबाएं, न:िशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबदुध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) សេវាជំនួយ ភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí ninaaltsoos nitł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

We're here to help.



Questions? Call our toll free-number: 1-877-614-0581, TTY 711



For pre-enrollment and open enrollment info, visit: **whyuhc.com/florida**



To enroll in a health plan, go to: **peoplefirst.myflorida.com**

Additional key contact information:

Member Website: myuhc.com

United Behavioral Health:

liveandworkwell.com

Maternity Support: myuhc.phs.com/maternitysupport or Call 1-877-201-5328

Preventive Care: uhc.com/preventivecare

Maternity Support: myuhc.phs.com/maternitysupport





Administrative services provided by United HealthCare Services, Inc. or their affiliates.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. This outline is intended as a summary only. For a detailed description of the benefits available please refer to the official plan documents.

The information provided under the Maternity Support 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. 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 percent 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.

The UnitedHealth Premium[®] designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com[®]. You should always visit myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician guide to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

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 healthcare 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.

For informational purposes only. UnitedHealthcare does not diagnose problems or recommend specific treatment. The information provided in this document is not a substitute for your physician's care. Services and medical technologies referenced herein may not be covered under your plan or be available in all states or for all groups. Always refer to your benefit plan documents for your specific coverage and limitations.

The UnitedHealthcare plan with health savings account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a HSA with a bank of their choice. The HSA refers only and specifically to the HSA that is provided in conjunction with a particular bank and not to the associated HDHP.

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

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.

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