



# Benefits designed with care



**Open Enrollment**  
**Oct. 11 - 29, 2021**  
**State of Florida**

**United  
Healthcare**





# Welcome to what care can do

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 2022. For more than 15 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!



Access your health plan costs and coverage 24/7, to help avoid cost surprises



Use personalized tools to help you understand and stay on top of your health plan details



Enjoy wellness programs and dedicated support to help you reach your health goals



**It all works together —  
for a health plan that's  
built to be better for you**

# We're here -wherever you need us

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 1.2 million physicians and health care professionals and 6,100 hospitals\*
- A local Florida network that includes over 74,000 physicians and 245 hospitals
- Access to convenience care or urgent care clinics for treatment for non-life-threatening injuries or illnesses when you can't get in to see your primary care provider
- 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 smartphone app. You also have access to telehealth visits with your own doctor.

## Choosing a plan — good questions to ask

### Is your provider in the network?

Getting care from doctors, clinics and hospitals that are in the network may help you save money. To find out if your preferred providers are included:

- Go to [whyuhc.com/florida](https://www.whyuhc.com/florida) > **Search for a Provider**
- Choose the health plan you're considering to view providers in the network

### What are your health needs?

What are your health needs? You may need less coverage if you see the doctor occasionally for your annual checkup, minor illness or injury. You may need more coverage if you're planning for a major procedure, see the doctor often or take specialty medications.



### What are the plan's details?

Review each plan's overall costs, deductibles and copays (if applicable) — plus their wellness programs, tools and apps.



**justplainclear.com**

**For thousands of health care terms defined simply and clearly, this is your site.**

\* As of April 2021

# With a PCP, there's a doctor in your corner

Your primary care physician (PCP) is your health guide — someone who can help connect you to the care you need and help you avoid cost surprises. Although your health plan option may not require you and each covered family member to select a PCP,\* it can be a good idea to have one.

## More good reasons to have a PCP



They know your health history and health goals



They provide routine care, such as annual checkups, which may help identify potential health issues earlier



They advise you when to see a specialist and provide referrals if needed\*\*



## It's easy to browse network PCPs

- Go to [whyuhc.com/florida](http://whyuhc.com/florida) > **Search for a Provider**
- Choose the name of the health plan you're considering
- Select the appropriate calendar tile
- Choose People > Primary Care > All Primary Care Providers
- Change your location to search providers near you

## Look for the two blue hearts



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

## It's so easy to connect to your plan

With UnitedHealthcare, you get personalized digital tools that help you check in on your plan whenever you want — which makes it easier to stay on top of your benefit details.



### myuhc.com

Your online hub for plan details

Built to help you manage your plan 24/7, **myuhc.com®** gives you access to all your plan info in one place, so you can:

- Find and price care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors and pharmacies
- Order prescriptions



### UnitedHealthcare app

Your app for on-the-go access

When your health plan's right at your fingertips, you can manage your benefits anytime, anywhere. Download the UnitedHealthcare® app to:

- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7

Apple, App Store and the Apple logo are registered trademarks of Apple Inc., registered in the U.S. and other countries.

Google Play and the Google Play logo are trademarks of Google Inc.

\*Some health plans may allow you to choose a facility rather than a doctor as your PCP. Some states allow you to choose a specialist, like an OB/GYN, as your PCP.

\*\*Some health plans may require a referral prior to seeing another network physician or specialist.



# Health and wellness benefits powered by care

Once your health plan becomes active, you can sign up for wellness programs and take advantage of health support services — all at no additional cost to you.



## UnitedHealthcare Customer Service

### Support with a personal touch

Connect with an advocate for information and support to help you understand your benefits and claims as well as make more informed decisions about your care that may lead to costs savings and better health outcomes.



## 24/7 Virtual Visits

### Get care, virtually anywhere

With 24/7 Virtual Visits, you can video chat with a doctor by computer or mobile device,\* from the comfort of home or anywhere. Doctors can diagnose a wide range of nonemergency medical conditions — and even provide prescriptions, if needed.\*\*



## 24/7 NurseLine

### People who can help

Call NurseLine for help with your health decisions. You can talk with a registered nurse with clinical experience for immediate answers to your health questions anytime, anywhere — 24 hours a day, 7 days a week. Call **1-877-614-0581**, TTY 711.



## Rally

### Rewards for well-being

Have fun and get healthier with Rally®. Get personalized support to help you achieve your health goals, join missions and complete activities to earn Rally Coins that you can use for a chance to win rewards, earn discounts or donate to charity.

\*Data rates may apply.

\*\*Certain prescriptions may not be available, and other restrictions may apply.

# More health and wellness benefits to explore



## Maternity Support

### Support throughout pregnancy

Learn what to expect, how to help stay healthier and how to manage your health through pregnancy and postpartum using the resources and tools offered by the UnitedHealthcare Maternity Support program.



## Condition Management Programs

### Support for dealing with conditions

Many questions may come up if you or a loved one has a chronic condition or catastrophic health event. A personal nurse can help explore care options and provide resources and support.



## Centers of Excellence

### Access 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 services such as transplant and cancer care.



## Behavioral Health

### It helps to have someone to talk to

From everyday challenges to more serious issues, you can receive confidential help with a psychiatrist or therapist. You can schedule in-person or virtual appointments.



## Sanvello app

### Tools to manage stress and anxiety

Access clinically tested techniques, coping tools and community support to help dial down possible symptoms of stress, anxiety and depression — anytime. You'll get premium access to the Sanvello™ app at no additional cost, which includes ways to relax, be present and stay focused, right at your fingertips.



## Live and Work Well

### Tap into behavioral health support

The Live and Work Well website gives you access to support, care and resources to help you feel like the best version of you. These behavioral health support services are available at [liveandworkwell.com](https://liveandworkwell.com) 24/7 — whether you're in a time of greater need or want to work on personal growth. As part of your health plan benefits, Live and Work Well is available at no additional cost to you and your family.

# More health and wellness benefits to explore



## Real Appeal

### Lose weight, feel great

**Don't miss out:** Application period runs Oct. 4 - Nov. 15.

**Here's how:** The Department of Management Services will again offer a limited-enrollment Weight Management Program for the 2022 plan year to provide coverage for the treatment and management of obesity and related conditions.

The program will cover medical services provided by treating physicians and all Food and Drug Administration-approved medications prescribed for chronic weight management. Program 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 Jan. 1, 2022, 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 2022 as part of the Weight Management Program. Real Appeal® is an online weight loss program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 access to videos, tools to track your progress and more.

**To learn more about eligibility criteria for the program and to submit your application by the Nov. 15 deadline, visit the myBenefits website.**

If you have any questions about the pilot, please email [weightmanagement@dms.myflorida.com](mailto:weightmanagement@dms.myflorida.com).



## Diabetes Management

### Support at every turn

**Don't miss out:** Application period runs Oct. 4 - Nov. 15.

**Here's how:** The Department of Management Services will offer a new limited-enrollment Diabetes Management Pilot Program (DMPP) in 2022 to provide coverage for the treatment and management of diabetes.

The DMPP will use a digital health platform with real-time feedback of glucose reading and emergency outreach services. The DMPP also includes diabetes-related supplies and live coaching from certified diabetes educators. Program participants are responsible for all applicable medical and prescription drug copayments, coinsurance, deductibles, and out-of-pocket expenses.

UnitedHealthcare members enrolled in one of our benefit plans effective Jan. 1, 2022, who are chosen to participate in the DMPP, will be enrolled in our diabetes management program during 2022. The UnitedHealthcare diabetes management program is designed to provide support, progress tracking and resources to help members follow their care plans while managing their diabetes.






**To learn more about eligibility criteria for the DMPP and to submit your application by the Nov. 15 deadline, visit the myBenefits website.**

If you have any questions about the DMPP, please email [diabetesmanagement@dms.fl.gov](mailto:diabetesmanagement@dms.fl.gov).

# 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  |                           |
|---|--|---|--|---------------------------|
|    | <b>24/7 NurseLine</b><br>Call the number on your health plan ID card for expert advice.                                    | <ul style="list-style-type: none"> <li>Choosing where to get medical care</li> <li>Finding a doctor or hospital</li> </ul>                                  | <ul style="list-style-type: none"> <li>Health and wellness help</li> <li>Answers to questions about medicines</li> </ul>   | <b>No additional cost</b> |
|    | <b>24/7 Virtual Visits</b><br>Anywhere, anytime online doctor visits or telehealth appointments with your local physician. | <ul style="list-style-type: none"> <li>Bladder infection</li> <li>Bronchitis</li> <li>Cold/flu</li> </ul>   | <ul style="list-style-type: none"> <li>Fever</li> <li>Pink eye</li> <li>Sinus problems</li> </ul>  | \$                        |
|    | <b>Convenience Care Clinic</b><br>Treatment that's nearby.   | <ul style="list-style-type: none"> <li>Skin rash</li> <li>Flu shot</li> </ul>   | <ul style="list-style-type: none"> <li>Minor injuries</li> <li>Earache</li> </ul>  | \$\$                      |
|   | <b>Urgent Care Center</b><br>Quicker after-hours care.   | <ul style="list-style-type: none"> <li>Low back pain</li> <li>Respiratory (cough, pneumonia, asthma)</li> <li>Stomach (pain, vomiting, diarrhea)</li> </ul> | <ul style="list-style-type: none"> <li>Infections (skin, eye, ear/nose/throat, genital-urinary)</li> <li>Minor injuries (burns, stitches, sprains, small fractures)</li> </ul> | \$\$\$                    |
|  | <b>Emergency Room (ER)</b><br>For serious, immediate needs.  | <ul style="list-style-type: none"> <li>Chest pain</li> <li>Shortness of breath</li> <li>Severe asthma attack</li> </ul>                                     | <ul style="list-style-type: none"> <li>Major burns</li> <li>Severe injuries</li> <li>Kidney stones</li> </ul>  | \$\$\$\$                  |

# 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% covered by your health plan when you see a network doctor.

### Covered preventive services include:





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

Know which preventive care screenings you need and what's covered. Visit [uhcpreventivecare.com](http://uhcpreventivecare.com).



# Review your health plan options

You have 2 plan options. 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.

| Health plan details   | Choice HMO | HDHP |
|---|------------|------|
|  <p><b>Large statewide Florida plus a national network included</b><br/>Over 74,000 physicians in Florida and 1.2 million physicians and health care professionals nationwide.</p>   | ✓          | ✓    |
|  <p><b>Network coverage only</b><br/>You may save money when you receive care for covered benefits from network providers in Florida or nationwide.</p>  | ✓          | ✓    |
|  <p><b>Preventive care covered at 100%</b><br/>There's no additional cost to you for seeing a network provider for preventive care.</p>  | ✓          | ✓    |
| <p><b>UnitedHealth Premium Care Physicians included</b><br/>Using UnitedHealth Premium Care Physicians may offer you the greatest value for your health care benefits, as these providers meet UnitedHealthcare criteria for quality and cost efficient care.</p>   | ✓          | ✓    |
|  <p><b>Health savings account (HSA) included</b><br/>You'll have the option to open an HSA**, which has pretax savings advantages, and can be used to help pay for qualified medical, dental and vision expenses. Your employer contributes to your HSA.</p> |            | ✓    |

## 1 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 network provider, 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 as with the PPO or HDHP plan
- Medical and pharmacy expenses both count toward your out-of-pocket maximum
- Coinsurance is paid 100% by the plan after you satisfy your copay
- Outpatient surgery and diagnostic care including lab and X-rays are covered at 100% with no deductible or copay

## 2 High Deductible Health Plan (HDHP)

With this lower cost 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 reached, all covered medical and pharmacy expenses for that family member will be paid at 100% 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.

\*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.

\*\*HSA administered by Chard Snyder.

| Health plan coverage                        | HMO Plan       |                       | HDHP Plan             |                       |
|---|----------------|-----------------------|-----------------------|-----------------------|
|   | Network        | Out-of-network        | Network               | Out-of-network        |
| <b>Deductibles and out-of-pocket limits</b> |                |                       |                       |                       |
| <b>Deductible amounts</b>                   |                |                       |                       |                       |
| Employee                                    | 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                   |
| <b>Out-of-pocket limits</b>                 |                |                       |                       |                       |
| Employee                                    | \$1,500 copay  | Not covered           | \$3,000               | Not covered           |
| Family                                      | \$3,000 copay  | Not covered           | \$6,000               | Not covered           |
| <b>Global out-of-pocket limits</b>          |                |                       |                       |                       |
| Employee                                    | \$8,700 copay  | Not covered           | \$3,000               | Not covered           |
| Family                                      | \$17,400 copay | Not covered           | \$6,000               | Not covered           |
| <b>Medical copays and coinsurance</b>       | <b>Network</b> | <b>Out-of-network</b> | <b>Network</b>        | <b>Out-of-network</b> |
| <b>Doctors and specialists</b>              |                |                       |                       |                       |
| Preventive care visit                       | \$0 copay*     | Not covered           | 100% covered*         | Not covered           |
| Primary care visit (illness or injury)      | \$20 copay     | Not covered           | 20%**                 | Not covered           |
| Urgent care visit                           | \$25 copay     | Not covered           | 20%**                 | Not covered           |
| Specialist visit                            | \$40 copay     | Not covered           | 20%**                 | Not covered           |
| <b>Emergency care</b>                       |                |                       |                       |                       |
| Emergency room                              | \$100 copay    | \$100 copay           | 20%**                 | 20%**                 |
| <b>Other care</b>                           |                |                       |                       |                       |
| Mental health visit (outpatient)            | \$20 copay     | Not covered           | 20%**                 | Not covered           |
| Mental health visit (inpatient)             | \$250 copay    | Not covered           | 20%**                 | Not covered           |
| Hospital outpatient                         | \$0 copay      | Not covered           | 20%**                 | Not covered           |
| Hospital – inpatient stay                   | \$250 copay    | Not covered           | 20%**                 | Not covered           |
| <b>Vision</b>                               |                |                       |                       |                       |
| Optometrist                                 | \$40 copay     | Not covered           | 20%**                 | Not covered           |
| Ophthalmologist                             | \$40 copay     | Not covered           | 20%**                 | Not covered           |

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.  
\*100% covered.

\*\* Of eligible expenses.

# Here's the fine print

**We do not treat members differently because of sex, age, race, color, disability or national origin.**

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

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

**Online:** [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

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 member phone number listed on your ID card.

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

**Online:** [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf) Complaint forms are available at [hhs.gov/ocr/office/file/index.html](https://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. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

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](mailto: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

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

**ATANSYON:** Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisyè 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), udostępniłiśmy 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. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

**ध्यान दें:** यदि आप हिंदी (Hindi) बोलते हैं, आपको भाषा सहायता सेवाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

# Now you're ready to roll



## Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plans that fit you best. To enroll go to [peoplefirst.myflorida.com](https://peoplefirst.myflorida.com)



## Get ready for coverage to begin

While waiting for your plan date to start, you can search the network for providers near you at [uhc.com/providersearch](https://uhc.com/providersearch).



## Say hello to your benefits

Watch the mail for your welcome kit and health plan ID card — then go to [myuhc.com](https://myuhc.com)® and download the UnitedHealthcare® app to stay connected.



## An easier way to get the most out of your benefits

Throughout the plan year, you can sign in to [myuhc.com](https://myuhc.com) and use the UnitedHealthcare app to see what's covered, view average costs, find network providers and more.

# We're here to help

Get even more info about your options

[whyuhc.com/florida](https://whyuhc.com/florida)

1-877-614-0581, TTY 711

To enroll in a health plan, go to:

[peoplefirst.myflorida.com](https://peoplefirst.myflorida.com)

This document includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described on this website are subject to change at any time.

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United  
Healthcare

