

UnitedHealthcare Choice Advanced



A health plan that helps members save money and make informed health care decisions.

Choice Advanced lets members choose from any health care professional in the network, including specialists, without a referral or selecting a primary care physician (PCP).

Members can save money when they make informed decisions about the providers they choose, selecting Tier 1 physicians as well as certain lower-cost facilities.

Since Choice Advanced is a network-based product, members must get care from UnitedHealthcare Choice network providers to receive benefits.

Better choices can have a direct effect on employers' health care costs.

Welcome to UnitedHealthcare Choice Advanced, an open access plan that encourages members to seek care from Tier 1 providers and freestanding facilities to get the highest level of coverage.

A better value. An easier choice.

Finding the best value when searching for a doctor can be complicated for consumers. UnitedHealthcare tiered plans offer a simple solution: When a member chooses a Tier 1 provider, they're receiving the best value from their benefit plan and are often times saving money. Members simply need to look for a provider with a blue Tier 1 symbol on **myuhc.com**® to receive the greatest value for their benefits.

Plan highlights.

Passing quality and cost savings on to your employees.

By using Tier 1 physicians, your employees save on their copayments¹ and may benefit from visiting providers who provide the greatest value for their benefit plan.

By identifying network facilities that typically charge less for certain services and procedures than other comparable facilities in a particular market, members can make cost-efficient decisions about where they get care. Choosing lower-cost network facilities may save money for both employers and members without compromising quality of care.

Choice Advanced lets your employees choose from any health care professional in the UnitedHealthcare network, including specialists, without a referral or selecting a PCP.

Seeing a PCP or specialist.

Choice Advanced members have lower copayments and/or greater coinsurance when they use Tier 1 physicians.

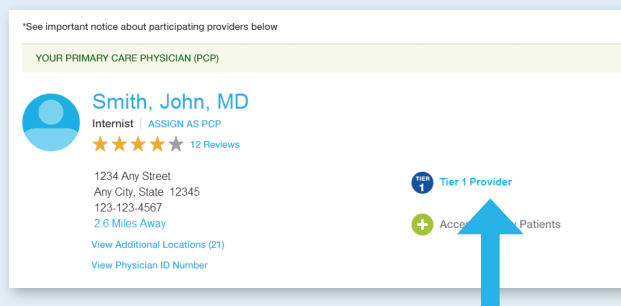
Sample Choice Advanced plan:

Office visit	Tier 1 physicians	All other network physicians
Primary care physician copayment	\$25	\$45
Specialist office visit copayment	\$50	\$65
Professional fees	90% after deductible	70% after deductible

Choosing a Tier 1 provider.

Members just need to go to "Find a Doctor" on **myuhc.com** and spot the blue dot.

Look for the Tier 1 symbol to quickly and easily find doctors who've been recognized for providing the greatest value.

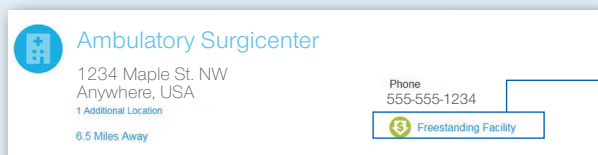


Here's how it looks on **myuhc.com**.



Members may pay less when they visit hospitals identified with the Tier 1 symbol. To view an online hospital listing, please visit **myuhc.com** and spot the blue dot.

Place of Service benefits: Finding a freestanding facility (outpatient facility, diagnostic or ambulatory center, physician office or independent laboratory).



Look for the freestanding facility symbol to find facilities with the highest Place of Service benefits.

Using freestanding facilities for certain services can help drive additional cost savings.

Choice Advanced members are encouraged to choose more cost-effective, freestanding network health care facilities (outpatient facility, diagnostic or ambulatory center, physician office or independent laboratory),² instead of hospitals, for:

- Outpatient diagnostic services
- X-rays
- Independent lab work
- Scopic procedures
- Surgery

An additional copayment¹ is applied when a network hospital is used for these services.

Place of Service benefits for certain procedures and services.

Sample of Choice Advanced plan:

Service	Description	Member Pays	
		Hospital	Freestanding
Lab/X-ray	Routine lab and X-ray.	Coinsurance, not subject to deductible	Plan pays 100%
Major diagnostics	Services for CT scans, PET scans, MRIs, MRAs, nuclear medicine, and major diagnostic services received on an outpatient basis at a hospital or alternate facility.	\$500 Copayment + Deductible/Coinsurance	\$250 Copayment + Deductible/Coinsurance
Scopic procedures – outpatient diagnostic	Diagnostic scopic procedures are those for visualization, biopsy and polyp removal.	\$500 Copayment + Deductible/Coinsurance	Deductible/Coinsurance
Surgery – outpatient	Surgery and related services received on an outpatient basis at a hospital or alternate facility.	\$500 Copayment + Deductible/Coinsurance	Deductible/Coinsurance

- Hospital copayments are in addition to the calendar/policy year deductible and coinsurance and continue to apply after the deductible is satisfied.
- Hospital copayments don't accrue toward the calendar year deductibles.¹

Note: The additional copayments for Tier 2 hospital vs. freestanding are also referred to in the plan summaries and certificates of coverage as “per occurrence deductibles.”

Choosing a Tier 1 hospital may help lower a member’s copayment and out-of-pocket costs.

How it works – choosing a Tier 1 or Tier 2 hospital.

Sample of Choice Advanced plan:

Hospital Tiering		
Service	Tier 1 Hospital	Tier 2 Hospital
Inpatient stay	\$500 Copayment + Deductible/Coinsurance	\$1,000 Copayment + Deductible/Coinsurance

Members may pay less when they visit hospitals identified as “Tier 1.” To view an online hospital listing, please visit myuhc.com.

A health plan that helps members save money and make informed decisions.

Choice Advanced provides members with all the same benefits they have come to expect with a UnitedHealthcare plan, along with other useful options to help them lower their out-of-pocket health care costs. In addition, they will have access a large national network; tools and information on our member website, **myuhc.com**; and quality outreach, advocacy and wellness programs. Other plan features include:

- Preventive care coverage.
- Specialist visits without a written referral.
- National network of more than 859,000 doctors and 5,600 hospitals.
- Prescriptions can be filled at more than 67,000 pharmacies nationwide.

Additional services available to all Choice Advanced plan members.

Virtual Visits.

- Connect with a doctor for non-emergency care online, anytime.
- Get a prescription³ sent to your local pharmacy.
- Appointments are available 24/7 and take about 15 minutes.

UnitedHealthcare Health4Me[®] Mobile App.

- Get instant access to your health information.
- Find a physician near you.
- Check the status of a claim.
- Get advice from a nurse.

Customer Service.

Professionals answer questions and help callers be as healthy as they can be. Members simply call the toll-free member number on their health plan ID cards.



To learn more about Choice Advanced plans, please contact your UnitedHealthcare representative.

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 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.

¹ Copayments are the charge or set dollar amount that members are required to pay for certain services per their benefit plans. In addition to office visit copayments, members may also be responsible for copayments when they visit a facility or hospital. Facility and hospital copayments are in addition to the calendar-year/policy-year deductible and coinsurance. Facility and hospital copayments do not apply to the deductible and continue to apply after the deductible is satisfied. These copayments may be referred to in plan documents as "per occurrence copayments" or "per-occurrence deductibles."

² Freestanding facilities are any of the following: outpatient facility, diagnostic or ambulatory center physician office, or independent laboratory. At a freestanding facility, deductible and coinsurance still apply. See plan benefit information for further details.

³ Access to Virtual Visits and prescription services may not be available in all states or for all groups. Always refer to your plan documents for your specific coverage.

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

Broker/Employer Choice Advanced w/ Hospital Tiering (National Version)
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