



A health plan built to connect employees and doctors



Get to know the UnitedHealthcare Navigate® plan

A tailored national network and care guided by a primary care physician (PCP) helps the Navigate plan deliver a quality experience to employees and cost savings to you. Employees get a variety of benefits and a network of providers and facilities to receive care from. The PCP helps guide their care, providing referrals to other providers with the goal of helping employees get the right care in the right setting. This may help save both time and money.

Network preventive
care covered at

100%

United
Healthcare

A doctor in your corner

Employees and their covered family members choose a PCP when they enroll to help guide them on their health journey. Each covered family member can choose their own PCP from a variety of network providers. The PCP supports the care needs of each member—from developing personalized health plans to scheduling preventive care to managing chronic conditions and so much more.

Since the PCP is the employee’s main source of care, they can best refer them to other providers when additional care is needed. Employees get the most from their plan’s benefits when they get a referral for other network care providers. Some services—like Virtual Visits, network OB/GYN care and behavioral health and substance use disorder services—have the same level of benefit without a referral.

Navigate in action

| Navigate plan | Benefit levels | Network physician with a prior electronic referral | Network physician without a prior electronic referral | Out-of-network physician or facility |
|---------------------------|---------------------------------------|--|---|--|
| UnitedHealthcare Navigate | Network benefits, single-tier benefit | Network benefits | No coverage, except for emergency care | No coverage, except for emergency care |

Learn more

For more information contact your broker or UnitedHealthcare representative



Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.

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 UnitedHealthcare of Texas, Inc.