



Helping to make health care more affordable for employees through a smaller focused network

UnitedHealthcare’s Core Essential health plans feature a smaller, more focused network of cost-efficient providers designed to deliver lower costs to you and your employees.

Freedom to choose

Employees enjoy the freedom to choose any health care professional in the Beaumont Network, including specialists. They are not required to choose a primary care provider or get referrals to see specialists. Except for emergency care, there is no coverage for providers outside of the network.

Save with a focused network

With a smaller network made up of quality, cost-efficient doctors, providers and hospitals, Core Essential plans may offer savings of up to 20 percent¹ while providing access to quality care.

Plus, in-network preventive care is covered at 100 percent of eligible expenses.

For Southeast Michigan

UnitedHealthcare and Beaumont are working together to provide a patient-centered care experience that is designed to promote better health and lower costs for our residents of Southeast Michigan.

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| Value | UnitedHealthcare Core Essential |
| Benefit levels | Network benefits |
| Network physician | Network benefits |
| Out-of-network physician or facility | No out-of-network benefits, except for emergencies |

Additional Core Essential services

In addition to providing value, Core Essential health plans feature the full complement of UnitedHealthcare services, including:



Virtual Visits

- Connect with a doctor for non-emergency care online, whenever, wherever
- Get a prescription sent to a local pharmacy*
- Appointments are available 24/7 and take about 20 minutes



myuhc.com®

- Get help finding Core network providers
- Find care and estimate costs
- Check the status of claims
- Chat online with a health advocate for questions about care, claims, benefits and more



UnitedHealthcare® app

- Access health plan ID cards and health plan records
- Get help finding quick-care options
- Connect with a nurse and more



Customer Service

Customer Service answers questions and helps callers be as healthy as they can be. Members simply call the number on their health plan ID cards.

Get more info. Visit uhc.com/Beaumont to learn more

United
Healthcare

Beaumont

* Prescription services may not be available in all states.

† 20 percent savings based on Q1 2019 UnitedHealthcare internal analysis for average price comparison between UnitedHealthcare plans in Oakland, Wayne and Macomb Counties.

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

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.

The UnitedHealthcare Core product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. Network status may be determined by calling the number indicated on the health plan ID card or visiting myuhc.com®.

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.

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. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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 Find Care & Costs section.

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 a UnitedHealthcare company.