

Plan Code	Plan Category	Deductible		Coinsurance	Out-of-Pocket Max		Copay <sup>1</sup>						Pharmacy Plan
		Network	Non-Network	Network/ Non-network	Network	Non-Network	PCP	Spec	Urg Care	ER	OP Surg	IP	
		Ind/Fam	Ind/Fam		Ind/Fam	Ind/Fam							
QDS	Choice	N/A	N/A	100%/N/A	\$5,000/\$10,000	N/A	\$40	\$70	\$100	\$200	\$750	\$750/day \$3,750 max	NN
QDW	Choice	\$500/\$1,000	N/A	100%/NA	\$3,000/\$6,000	N/A	\$30	\$50	\$100	\$200	100%	100%	NN
QDV	Choice	\$1,000/\$2,000	N/A	100%/N/A	\$3,000/\$6,000	N/A	\$25	\$50	\$100	\$200	100%	100%	NN
QEJ	Choice	\$2,000/\$4,000	N/A	100%/N/A	\$3,000/\$6,000	N/A	\$30	\$60	\$100	\$200	100%	100%	NN
QEQ	Choice	\$5,000/\$10,000	N/A	100%/N/A	\$6,250/\$12,500	N/A	\$30	\$60	\$100	\$200	100%	100%	NN
QDX	Choice Plus	N/A	\$2,000/\$4,000	100%/70%	\$3,000/\$6,000	\$10,000/\$20,000	\$20	\$40	\$100	\$200	\$300	\$300/day \$1,500 max	NN
QD1	Choice Plus	\$1,000/\$2,000	\$3,000/\$6,000	100%/70%	\$5,000/\$10,000	\$10,000/\$20,000	\$25	\$50	\$100	\$200	\$500	\$500/day \$2,500 max	NN
P73	Choice HSA	\$2,000/\$4,000	N/A	100%/N/A	\$5,000/\$10,000	N/A	\$25	\$50	\$100	\$200	\$500	\$500/day \$2,500 max	NN
P89	Choice Plus HSA	\$1,500/\$3,000	\$3,000/\$6,000	100%/70%	\$5,000/\$10,000	\$10,000/\$20,000	\$25	\$50	\$100	\$200	\$500	\$500/day \$2,500 max	NN
P86	Choice Plus HSA	\$3,000/\$6,000	\$6,000/\$12,000	100%/50%	\$6,250/\$12,500	\$15,000/\$30,000	\$40	\$70	\$100	\$200	100%	100%	NN
MY9	Choice HRA	\$1,000/\$2,000	N/A	100%/N/A	\$5,000/\$10,000	N/A	\$25	\$50	\$100	\$200	\$500	\$500/day \$2,500 max	NN
QD8	Choice Plus HRA	\$2,000/\$4,000	\$4,500/\$9,000	100%/70%	\$5,000/\$10,000	\$15,000/\$30,000	\$25	\$50	\$100	\$200	\$500	\$500/day \$2,500 max	NN
PI4	Catalyst	\$3,000/\$9,000	N/A	80%/N/A	\$5,500/\$11,000	N/A	\$30	\$60	\$75	\$200	Ded/Coins	Ded/Coins	AU
PI6	Catalyst	\$5,000/\$10,000	\$9,500/\$25,000	80%/60%	\$6,250/\$12,500	\$13,000/\$30,000	\$30	\$60	\$75	\$200	Ded/Coins	Ded/Coins	AU

**Traditional, HSA and HRA Pharmacy Plan**

RX Plan Code		Deductible <sup>2</sup>		Tier 1	Tier 2	Tier 3	Mail Service Ratio
		Individual	Family				
NN	Non-specialty	N/A	N/A	\$10	\$30	\$50	2.5x retail
	Specialty copay	N/A	N/A	\$10	\$100	\$300	N/A

**Catalyst Pharmacy Plan**

RX Plan Code	Deductible		Tier 1	Tier 2	Tier 3	Tier 4	Mail Service Ratio
	Individual	Family					
AU	\$250	\$750	\$10	\$35	\$70	n/a	2.5x retail

<sup>1</sup> For Choice, Choice Plus, and HRA plans, services with a copay are not subject to the deductible. For HSA plans, copays apply after the network deductible has been met. For Catalyst plans, copays apply to pre-deductible allowance services.

<sup>2</sup> Copay applies after the network medical deductible has been met.

For Multi-Choice 51-99, a maximum of five medical plans can be selected.

The HRA portfolio plans are the only plans available for HRA or gap funding programs. HRA funding must be less than or equal to 50% of deductible.

For all plans listed, deductible applies toward out-of-pocket maximum. Plans require a determination of medical necessity as a requirement of benefit coverage. Certain health care services referenced in the Certificate of Coverage require prior authorization.

Please Note: The information in this grid is provided for informational purposes only and is not intended for use as a contract. For a complete listing of coverage and exclusions, please refer to the Certificate of Coverage or talk to your UnitedHealthcare representative for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible and other benefit details.

For Qualified HSA Plans: Combined medical and pharmacy deductible and out-of-pocket maximum. After deductible is met, coinsurance, medical copayments and pharmacy copayments apply. Plan has non-embedded family deductible and out-of-pocket maximum, meaning no individual in the family has satisfied the deductible or out-of-pocket maximum until the entire family amount has been met. Contact your broker or UnitedHealthcare representative for more information. The UnitedHealthcare Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through Optum Bank, Member of FDIC. The "HSA" refers generally to the UnitedHealthcare HSA product, which includes a HDHP, although at times "HSA" may refer only and specifically to the UnitedHealthcare Health Savings Account, provided in conjunction with Optum Bank and not to the associated HDHP.



## Products

UnitedHealthcare Multi-Choice® allows employers to purchase one health plan package that includes multiple benefit design options. Employees can be offered an array of health care coverage options to meet a variety of health care and financial needs. Best of all, our health care plans offer the full spectrum of value-added programs, as well as access to a robust nationwide physician network.

### How it works:

**Step 1:** Employer chooses to offer up to five medical plan options.

**Step 2:** Employees choose the benefit design option that best meets their individual needs.

**Step 3:** As an employer renews, they can keep or change the plan offerings year after year, ensuring that health plan benefits evolve with their business.

The Multi-Choice package includes familiar plans such as **Choice** and **Choice Plus** and our innovative consumer-driven health plans (**HSAs** and **HRAs**). It also includes **Catalyst**<sup>SM</sup> plans. Multi-Choice is available to employers with 51-300 enrolling employees.

### Packaged Savings®

Employers can combine our innovative, affordable medical plans with comprehensive specialty benefits - dental, life, disability and vision. When they bundle benefits, they can expect proven knowledge and service from a leading specialty carrier plus the simplicity and convenience of just one team to administer benefits. The savings your clients realize through Packaged Savings are based upon medical enrollment and the number of active lines of specialty coverage they have with UnitedHealthcare. The more they bundle, the more they save. Participation requirements apply. Contact your local sales team for further details.

## Wellness Programs

The majority of UnitedHealthcare medical plans incorporate several programs designed to address the overall health and well-being of your clients. Members who have access to information and easy-to-use services may be more apt to be healthy and productive employees. From our UnitedHealth Wellness® portfolio, which helps members stay healthy, to our disease management programs that offer resources in the event of a serious illness, UnitedHealthcare makes it easy to access information and services.

### myHealthcare Cost Estimator available on myuhc.com®

Introducing myHealthcare Cost Estimator, an online tool which gives members access to transparent cost and quality information. The information is also personalized to calculate estimated out-of-pocket expenses based on a member's plan and current benefit status. Plus, it's fully integrated with customer service and clinical support for easy access to a wide range of resources. And myuhc.com gives members online, self-service access to benefit and network information. As well as provides customized information and articles on hundreds of health-related topics.

### Health4Me™ Mobile App

Having your family's health plan information on your phone means you can conveniently view and share your health plan ID card, check the balance of your HSA account or even look up the status of the claim from your son's earache. Additionally, members can connect with a Health Advisor or use their smartphone's GPS to find a doctor or facility.

### Care24® Resources

Our Care24 resources assist members with health, personal or family-related concerns via a toll-free phone number 24 hours a day, seven days a week. One toll-free number puts them in touch with nurses, counselors, financial consultants and attorneys. For situations where in-person resources are needed, Care24 contracts with more than 9,000 professionals nationwide who provide local, in-person support. In addition, our database of more than 60,000 unique community resources, representing 400,000 points of expertise, adds to Care24's depth of service. Care24 also offers your clients access to audio messages on more than 1,100 health and well-being topics. Most audio tapes are available in Spanish, and we provide translation services for more than 140 languages.

### Care Coordination<sup>SM</sup>

Coordinates and customizes services where gaps in care may exist. Education and prevention programs include pre-admission counseling, inpatient care advocacy and readmission prevention.

### Disease Management

Identifies high-risk individuals with chronic conditions, such as asthma, diabetes and coronary artery disease, who may benefit from a focused intervention program. Individuals are placed on one of three levels of intervention to improve quality of life and keep cost trends in check.

### NurseLine<sup>SM</sup> Services

Efficient use of health care resources can help contain your clients' medical costs. NurseLine nurses provide health information, discuss treatment options and assist individuals in finding an appropriate level of care. Maintaining good health starts with asking questions and understanding the answers. NurseLine services empower people with information, support and guidance. From helping prepare questions for an upcoming doctor visit to determining the appropriate use of medical resources, NurseLine helps individuals make educated decisions about their personal health. NurseLine provides immediate access to experienced registered nurses for nearly any health or medical concern – 24 hours a day, seven days a week.



Some features may not be available for all employer plans.

The Care24® program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. Program components may not be available in all states or for all groups. Care24 is a registered trademark of UnitedHealth Group, Inc., used by permission. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving UnitedHealthcare services directly or indirectly (e.g. employer or health plan). Care24 may not be available in all states or for all group sizes. Components subject to change.

For informational purposes only. NurseLine<sup>SM</sup> nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

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

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