



So many ways into the complex health care system  
**One simple guide to keep your health care coverage in balance.**

For small businesses

# Let's get started.

Finding health care coverage for your small business is as easy as **1, 2, 3.**



## Compare plans.

Look closely at the plans and networks to see which one's right for you and your employees.



## Get lower rates.

While some carriers are increasing rates by up to 32%, we're reducing rates by 10%.\*



## Get more from UnitedHealthcare.

Our medical benefits offer member wellness tools, telemedicine access, and much more.

## 2 easy ways to sign up:



Work with us.  
877-232-8821  
[uhc.com/PAswitch](http://uhc.com/PAswitch)



Work with  
a broker.

\*On all fully insured, 1-50 group rates for 1/1/17, in Bucks, Philadelphia, Chester, Montgomery and Delaware counties.

# 1

## Compare Plans

**You no longer need to pick between lower rates and great coverage.**

UnitedHealthcare is cutting all fully insured, small business (1-50) rates by 10% for 1/1/17, so you can pick the networks and plans that work best for you and your employees and get lower rates too.\*

**To help you narrow down the plan options, think about what is most important to you and your employees.**



### First, choose a network.

What you want...	Plans to consider
Broad, national access to physicians and hospitals, out-of-network coverage, no referrals needed to see a specialist	Choice Plus Insurance Plans
Broad, national access to physicians and hospitals, network coverage only and no referrals needed to see a specialist	Choice Insurance Plans
Broad, national access to physicians and hospitals, network coverage only and no referrals needed to see a specialist, but provides health care coverage by combining a catastrophic plan with a limited pre-deductible upfront benefit allowance.	Catalyst Plans
Broad national access of physicians and hospitals with highest level of coverage provided when a primary care doctor coordinates care and refers specialty services. Coverage is lower when a referral is not used.	Navigate Plus Plans



### Next, choose plan features.

With many plans to choose from, give your employees the control to pick deductible levels, HSA compatibility and cost-share levels that are right for them.

\* On all fully insured, 1-50 group rates for 1/1/17, in Bucks, Philadelphia, Chester, Montgomery and Delaware counties.

# 1

## Compare plans

### Choice Plus Insurance Plans

UnitedHealthcare Insurance Company

Choice Plus offers broad, national access to physicians and hospitals, out-of-network coverage, no referrals needed to see a specialist.



You

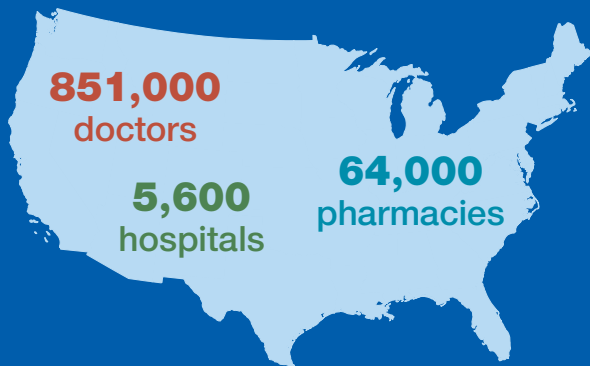


You can choose any doctor/specialist in the network

How does it work? Your employees have the choice to see any doctor or specialist without a referral, in or out of the network. Although the insurance coverage will pay for out-of-network services, it's important to know that employees save money when they use the network. Your employees can search for a list of network providers at [uhc.com/docfind](http://uhc.com/docfind).

### The Choice Plus Network

Choice Plus Insurance Plans offer national access to over 851,000 doctors, 5,600 hospitals and 64,000 pharmacies.



UnitedHealthcare provides access to more than 12,000 doctors and all top 10 hospitals in the Philadelphia 5 county area.

**Need a little help?**  
**Call us at 877-232-8821.**

- ▶ **Choice Plus Plans**
- ▶ Choice Plans
- ▶ Catalyst Plans
- ▶ Navigate Plus Plans

## UnitedHealthcare Choice Plus Plans (1-50) Employees

UnitedHealthcare Insurance Company

Choice Plus Plans offer broad, national access to physicians and hospitals, out-of-network coverage, no referrals needed to see a specialist.

Plan Code	Silver						
	AK-9J	AK-92	AK-9L	AK-9N	AK-9P	AK-9U	AK-9X
PCP Office Visit	75%	80%	\$40	\$30	80%	\$40	100%
Specialist Office Visit	75%	80%	\$80	\$50	80%	\$80	100%
Urgent Care	75%	80%	\$100	\$75	80%	\$100	100%
Emergency Room	75%	80%	80%	Ded+\$250+80%	80%	70%	Ded+\$250+80%
Inpatient Hospital	75%	80%	80%	\$750	80%	70%	Ded+\$250+80%
Minor Lab and Xray	75%	80%	80%	100%	80%	70%	80%
INN Coinsurance	75%	80%	80%	100%	80%	70%	80%
ONN Coinsurance	60%	N/A	60%	50%	70%	50%	50%
INN Individual Deductible	\$1,700	\$2,850	\$2,250	\$2,500	\$2,000	\$2,000	\$3,000
INN Family Deductible	\$4,250	\$5,700	\$4,500	\$5,000	\$5,000	\$4,000	\$6,000
OON Individual Deductible	\$3,000	N/A	\$6,000	\$6,000	\$3,000	\$4,000	\$6,500
ONN Family Deductible	\$6,000	N/A	\$12,000	\$12,000	\$6,000	\$8,000	\$13,000
INN Individual Out-of-Pocket Maximum	\$6,500	\$5,000	\$6,250	\$5,500	\$6,000	\$6,250	\$6,850
INN Family Out-of-Pocket Maximum	\$13,000	\$10,000	\$12,500	\$11,000	\$12,000	\$12,500	\$13,700
ONN Individual Out-of-Pocket Maximum	\$10,000	N/A	\$10,000	\$12,000	\$10,000	\$10,000	\$10,000
ONN Individual Out-of-Pocket Maximum	\$20,000	N/A	\$20,000	\$24,000	\$20,000	\$20,000	\$20,000
Pharmacy Plan Code	YM	YM	D0	034	YM	D0	YM

- ▶ **Choice Plus Plans**
- ▶ Choice Plans
- ▶ Catalyst Plans
- ▶ Navigate Plus Plans

## UnitedHealthcare Choice Plus Plans (1-50) Employees

UnitedHealthcare Insurance Company

Choice Plus Plans offer broad, national access to physicians and hospitals, out-of-network coverage, no referrals needed to see a specialist.

Plan Code	Gold		
	AK-9S	AK-9Z	AK-91
PCP Office Visit	\$30	\$15	80%
Specialist Office Visit	\$60	\$30	80%
Urgent Care	\$100	\$75	80%
Emergency Room	100%	\$250	80%
Inpatient Hospital	100%	\$750	80%
Minor Lab and Xray	100%	100%	80%
INN Coinsurance	100%	100%	80%
ONN Coinsurance	70%	50%	N/A
INN Individual Deductible	\$1,000	\$1,400	\$1,500
INN Family Deductible	\$2,000	\$2,800	\$3,000
OON Individual Deductible	\$2,000	\$6,000	N/A
ONN Family Deductible	\$4,000	\$12,000	N/A
INN Individual Out-of-Pocket Maximum	\$4,500	\$2,500	\$2,200
INN Family Out-of-Pocket Maximum	\$9,000	\$5,000	\$4,400
ONN Individual Out-of-Pocket Maximum	\$6,000	\$12,000	N/A
ONN Individual Out-of-Pocket Maximum	\$12,000	\$24,000	N/A
Pharmacy Plan Code	YM	033	YM

- ▶ **Choice Plus Plans**
- ▶ Choice Plans
- ▶ Catalyst Plans
- ▶ Navigate Plus Plans

## UnitedHealthcare Choice Plus Plans (1-50) Employees

UnitedHealthcare Insurance Company

Choice Plus Plans offer broad, national access to physicians and hospitals, out-of-network coverage, no referrals needed to see a specialist.

Plan Code	Platinum			
	AK-98	AM-8P	AL-AC	AC-42
PCP Office Visit	\$15	\$20	\$15	\$15
Specialist Office Visit	\$30	\$40	\$30	\$30
Urgent Care	\$100	\$100	\$100	\$100
Emergency Room	\$200	\$200	\$200	90%
Inpatient Hospital	100%	100%	\$500/day - \$1,500 max	90%
Minor Lab and Xray	100%	100%	100%	100%
INN Coinsurance	100%	100%	100%	90%
ONN Coinsurance	70%	70%	70%	70%
INN Individual Deductible	N/A	N/A	N/A	\$250
INN Family Deductible	N/A	N/A	N/A	\$500
OON Individual Deductible	\$1,000	\$1,000	\$2,000	\$1,000
ONN Family Deductible	\$2,000	\$2,000	\$4,000	\$2,000
INN Individual Out-of-Pocket Maximum	\$3,000	\$3,000	\$1,500	\$1,000
INN Family Out-of-Pocket Maximum	\$6,000	\$6,000	\$3,000	\$2,000
ONN Individual Out-of-Pocket Maximum	\$6,000	\$6,000	\$6,000	\$6,000
ONN Individual Out-of-Pocket Maximum	\$12,000	\$12,000	\$12,000	\$12,000
Pharmacy Plan Code	ZU	ZU	YM	YM

# 1

## Compare plans continued...

### Choice Insurance Plans

UnitedHealthcare Insurance Company

Choice offers broad, national network only access with no referrals needed to see a specialist



You

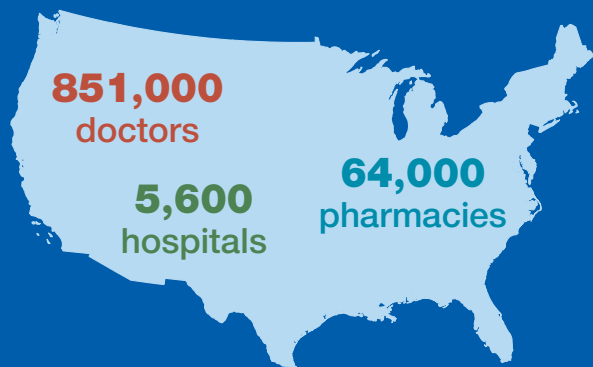


You can choose any doctor/specialist in the network

How does it work? Your employees have the choice to see any doctor or specialist without a referral in the network. The insurance coverage will only pay for visits to network providers, so your employees will need to check their plan before they visit a doctor, clinic or hospital. If they see an out-of-network provider for non-emergency services, they will be responsible for all costs.

### The Choice Network

Choice Insurance Plans offer national access to over 851,000 doctors, 5,600 hospitals and 64,000 pharmacies.



UnitedHealthcare provides access to more than 12,000 doctors and all top 10 hospitals in the Philadelphia 5 county area.

**Need a little help?**  
**Call us at 877-232-8821.**



- ▶ Choice Plus Plans
- ▶ **Choice Plans**
- ▶ Catalyst Plans
- ▶ Navigate Plus Plans

## UnitedHealthcare Choice Plans (1-50) Employees

UnitedHealthcare Insurance Company

Choice Plans offer broad, national access to physicians and hospitals, network coverage only and no referrals needed to see a specialist.

Plan Code	Bronze		Silver					
	AK-9Q	AK-9R	AK-9I	AK-9K	AK-9M	AK-9O	AK-9V	AK-9W
PCP Office Visit	75%	100%	75%	\$40	\$30	80%	\$40	100%
Specialist Office Visit	75%	100%	75%	\$80	\$50	80%	\$80	100%
Urgent Care	75%	100%	75%	\$100	\$75	80%	\$100	100%
Emergency Room	75%	100%	75%	80%	\$250	80%	70%	Ded+\$250+80%
Inpatient Hospital	75%	100%	75%	80%	\$750	80%	70%	Ded+\$250+80%
Minor Lab and Xray	75%	100%	75%	80%	100%	80%	70%	80%
INN Coinsurance	75%	100%	75%	80%	100%	80%	70%	80%
ONN Coinsurance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
INN Individual Deductible	\$5,600	\$6,500	\$1,700	\$2,250	\$2,500	\$2,000	\$2,000	\$3,000
INN Family Deductible	\$11,200	\$13,100	\$4,250	\$4,500	\$5,000	\$5,000	\$4,000	\$6,000
OON Individual Deductible	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ONN Family Deductible	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
INN Individual Out-of-Pocket Maximum	\$6,500	\$6,500	\$6,500	\$6,250	\$5,500	\$6,000	\$6,250	\$6,850
INN Family Out-of-Pocket Maximum	\$13,000	\$13,100	\$13,000	\$12,500	\$11,000	\$12,000	\$12,500	\$13,700
OON Individual Out-of-Pocket Maximum	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ONN Individual Out-of-Pocket Maximum	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Pharmacy Plan Code	YM	YM	YM	D0	034	YM	D0	YM

1 **Compare Plans** 2 Get lower rates 3 Get more from UnitedHealthcare

- ▶ Choice Plus Plans
- ▶ **Choice Plans**
- ▶ Catalyst Plans
- ▶ Navigate Plus Plans

## UnitedHealthcare Choice Plans (1-50) Employees

UnitedHealthcare Insurance Company

Choice Plans offer broad, national access to physicians and hospitals, network coverage only and no referrals needed to see a specialist.

Plan Code	Gold							
	AK-9T	AK-9Y	AC-1O	AC-1Q	AC-1S	AC-4T	AK-96	AC-4W
PCP Office Visit	\$30	\$15	\$30	\$25	\$25	100%	90%	\$20
Specialist Office Visit	\$60	\$30	\$60	\$50	\$50	100%	90%	\$40
Urgent Care	\$100	\$75	\$100	\$100	\$100	100%	90%	\$100
Emergency Room	100%	\$250	80%	80%	90%	100%	90%	90%
Inpatient Hospital	100%	\$750	80%	80%	90%	100%	90%	90%
Minor Lab and Xray	100%	100%	80%	80%	90%	100%	90%	90%
INN Coinsurance	100%	100%	80%	80%	90%	100%	90%	90%
ONN Coinsurance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
INN Individual Deductible	\$1,000	\$1,400	\$500	\$1,000	\$1,500	\$1,500	\$1,400	\$1,000
INN Family Deductible	\$2,000	\$2,800	\$1,000	\$2,000	\$3,000	\$3,000	\$2,800	\$2,000
OON Individual Deductible	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ONN Family Deductible	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
INN Individual Out-of-Pocket Maximum	\$4,500	\$2,500	\$5,000	\$3,500	\$3,000	\$3,000	\$2,500	\$6,000
INN Family Out-of-Pocket Maximum	\$9,000	\$5,000	\$10,000	\$7,000	\$6,000	\$6,000	\$5,000	\$12,000
OON Individual Out-of-Pocket Maximum	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ONN Individual Out-of-Pocket Maximum	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Pharmacy Plan Code	YM	033	YM	ZS	ZS	YM	YM	YM

- ▶ Choice Plus Plans
- ▶ **Choice Plans**
- ▶ Catalyst Plans
- ▶ Navigate Plus Plans

## UnitedHealthcare Choice Plans (1-50) Employees

UnitedHealthcare Insurance Company

Choice Plans offer broad, national access to physicians and hospitals, network coverage only and no referrals needed to see a specialist.

Plan Code	Platinum			
	AK-99	AL-AB	AC-41	AC-1K
PCP Office Visit	\$15	\$15	\$15	\$20
Specialist Office Visit	\$30	\$30	\$30	\$40
Urgent Care	\$100	\$100	\$100	\$100
Emergency Room	\$200	\$200	90%	\$200
Inpatient Hospital	100%	\$500/day \$1,500 max	90%	100%
Minor Lab and Xray	100%	100%	100%	100%
INN Coinsurance	100%	100%	90%	100%
ONN Coinsurance	N/A	N/A	N/A	N/A
INN Individual Deductible	N/A	N/A	\$250	N/A
INN Family Deductible	N/A	N/A	\$500	N/A
ONN Individual Deductible	N/A	N/A	N/A	N/A
ONN Family Deductible	N/A	N/A	N/A	N/A
INN Individual Out-of-Pocket Maximum	\$3,000	\$1,500	\$1,000	\$3,000
INN Family Out-of-Pocket Maximum	\$6,000	\$3,000	\$2,000	\$6,000
ONN Individual Out-of-Pocket Maximum	N/A	N/A	N/A	N/A
ONN Individual Out-of-Pocket Maximum	N/A	N/A	N/A	N/A
Pharmacy Plan Code	ZU	YM	YM	ZU

# 1

## Compare plans continued...

### Catalyst Plans

UnitedHealthcare Insurance Company

Catalyst offers budget-friendly plans with broad, national network only access with no referrals needed to see a specialist. Catalyst plans have high deductibles and a pre-deductible allowance.



You



You can choose any doctor/specialist in the network

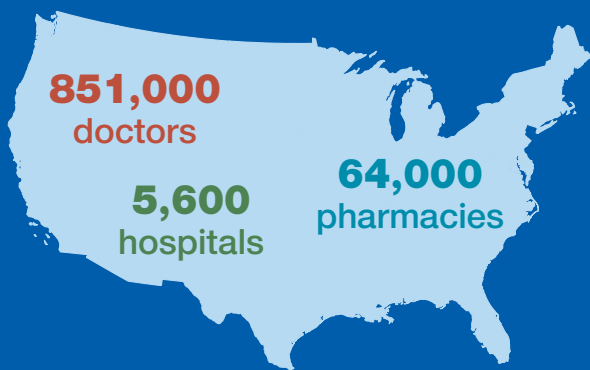


You receive a pre-deductible benefit allowance for eligible medical expenses

How does it work? Your employees have the choice to see any doctor or specialist without a referral in the network. The insurance coverage will only pay for visits to network providers, so your employees will need to check their plan before they visit a doctor, clinic or hospital. If they see an out-of-network provider for non-emergency services, they will be responsible for all costs. Your employee is granted a pre-deductible allowance - an amount of money that is used to help pay for select eligible medical expenses such as routine office visits and emergency care, before they need to pay the deductible.

### The Catalyst Network

Choice Insurance Plans offer national access to over 851,000 doctors, 5,600 hospitals and 64,000 pharmacies.



UnitedHealthcare provides access to more than 12,000 doctors and all top 10 hospitals in the Philadelphia 5 county area.

**Need a little help?**  
**Call us at 877-232-8821.**

- ▶ Choice Plus Plans
- ▶ Choice Plans
- ▶ **Catalyst Plans**
- ▶ Navigate Plus Plans

## UnitedHealthcare Catalyst® (1-50) Employees

UnitedHealthcare Insurance Company

Catalyst Plans are high deductible plans with a pre-deductible allowance and offers broad, national network only access with no referrals needed to see a specialist.

Plan Code	Silver	
	AC-4Q	AC-4R
HSA Employer Funding Amount Minimum	N/A	N/A
HSA Employer Funding Amount Maximum	N/A	N/A
Pre-deductible allowance	\$750	\$1,000
PCP Office Visit	\$30	\$40
Specialist Office Visit	\$60	\$80
Urgent Care	\$75	\$100
Emergency Room	\$200	\$300
Inpatient Hospital	80%	80%
Minor Lab and Xray	80%	80%
INN Coinsurance	80%	80%
ONN Coinsurance	N/A	N/A
INN Individual Deductible	\$3,000	\$3,000
INN Family Deductible	\$9,000	\$6,000
OON Individual Deductible	N/A	N/A
ONN Family Deductible	N/A	N/A
INN Individual Out-of-Pocket Maximum	\$5,000	\$5,000
INN Family Out-of-Pocket Maximum	\$10,000	\$10,000
ONN Individual Out-of-Pocket Maximum	N/A	N/A
ONN Individual Out-of-Pocket Maximum	N/A	N/A
Pharmacy Plan Code	ZT	ZT

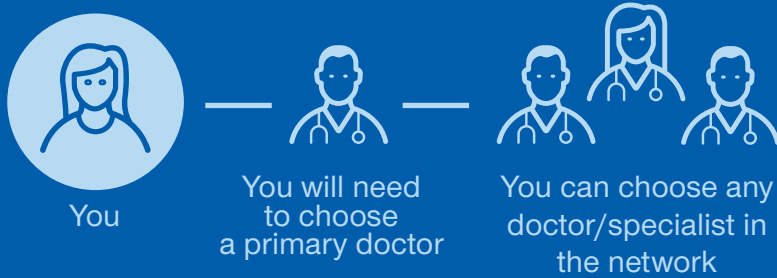
# 1

## Compare plans continued...

### Navigate Plus Plans

UnitedHealthcare Insurance Company

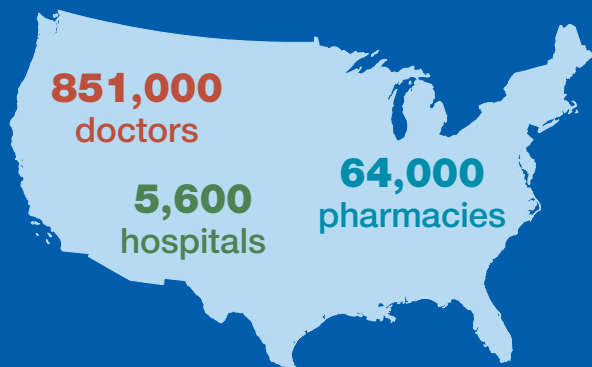
Navigate Plus offers plans with a primary doctor to coordinate care.



How does it work? Your employees pick a primary care provider (PCP) to be their main doctor. This doctor gets to know them, manages their health care and refers them to specialists (if needed). The highest level of coverage is provided when the member has a referral from their primary care physician prior to receiving services from another network physician, and a lower level of coverage if there is no referral. The lowest level of coverage applies if a non-network provider is used.

### The Navigate Plus Network

Navigate Plus plans offer national access to over 851,000 doctors, 5,600 hospitals and 64,000 pharmacies.



UnitedHealthcare provides access to more than 12,000 doctors and all top 10 hospitals in the Philadelphia 5 county area.

**Need a little help?**  
**Call us at 877-232-8821.**

- ▶ Choice Plus Plans
- ▶ Choice Plans
- ▶ Catalyst Plans
- ▶ **Navigate Plus Plans**

## UnitedHealthcare Navigate Plus® Plans (1-50) Employees

UnitedHealthcare Insurance Company

Navigate Plans offer broad, national access to physicians and hospitals with the highest level of coverage when a primary doctor coordinates care.

Plan Code	Silver	Gold		Platinum
	AK-94	PH-2	PH-Z	AC-40
PCP Office Visit	\$40	\$20	\$20	\$10
Specialist Office Visit w/ Referral	\$80	\$40	\$40	\$40
Specialist Office Visit w/o Referral	\$100	\$60	\$60	\$60
Urgent Care	\$100	\$100	\$100	\$100
Emergency Room	70%	80%	90%	\$250
Inpatient Hospital	70%	80%	90%	\$500/day \$1,500 max
Minor Lab and Xray	70%	80%	90%	100%
INN Coinsurance	70%	80%	90%	100%
ONN Coinsurance	50%	60%	70%	70%
INN Individual Deductible	\$1,750	\$1,500	\$1,000	\$0
INN Family Deductible	\$3,500	\$3,000	\$2,000	\$0
OON Individual Deductible	\$4,000	\$2,000	\$2,000	\$1,500
ONN Family Deductible	\$8,000	\$4,000	\$4,000	\$4,500
INN Individual Out-of-Pocket Maximum	\$6,600	\$4,000	\$6,000	\$2,000
INN Family Out-of-Pocket Maximum	\$13,200	\$8,000	\$12,000	\$4,000
ONN Individual Out-of-Pocket Maximum	\$10,000	\$6,000	\$6,000	\$5,000
ONN Individual Out-of-Pocket Maximum	\$20,000	\$12,000	\$12,000	\$10,000
Pharmacy Plan Code	D0	ZS	YM	ZR

# 2

## Get lower rates



### Get lower rates.

UnitedHealthcare is cutting all small business (1-50) fully insured rates by 10% for 1/1/17. In fact, while we are dropping rates, our competitors in the 5-county Philadelphia area are raising rates as much as 32%.



UnitedHealthcare is cutting fully insured small business rates by 10%.

- VS -



Up to a 32% rate increase by the competition.

\*On all fully insured, 1-50 group rates for 1/1/17, in Bucks, Philadelphia, Chester, Montgomery and Delaware counties.



# 3

## Get More from UnitedHealthcare



### Employees get more support with someone at their side.

With Advocate4Me<sup>SM</sup>, employees are at the center of a circle of caring. This can result in higher productivity, fewer hassles and more cost savings that can help deliver real competitive advantages.



### Easy access to care.

Your employees have access to top doctors, clinics and hospitals with all our health plans. In fact, we screen all of our providers and facilities for care quality and cost-savings. If they simply have a question or need advice, they can call our NurseLine<sup>SM</sup> to talk with registered nurses 24/7.

#### Your employees can use tools to help manage their health and costs.

Through online resources, mobile apps and **myuhc.com**<sup>®</sup>, your employees will find:



24/7 access to benefit info.



Health care provider search.



Health care cost estimator.



Apps, tools & programs to help manage health.



**Virtual Doctor Visits**  
Access to health care providers for minor health issues right from a computer, tablet or mobile phone.



### Bundle and save.

Save money by bundling your UnitedHealthcare medical coverage with specialty benefits through our Packaged Savings<sup>®</sup> program. Plus, get simplicity and convenience with just one team to administer benefits.



### Dedicated, local service makes switching carriers easy.

With seamless implementation, UnitedHealthcare makes switching fast and easy. In fact, member IDs are even available online within 24 hours of installation at myuhc.com.



More than 45 million\* Americans rely on UnitedHealthcare for their health care coverage.

\*UnitedHealthcare serves 45 million domestically and internationally through its market facing business. Source: UnitedHealth Group 2014 Annual Report, pg. 6.





# Keep your health plan premium costs in balance. Switch to UnitedHealthcare.

## 2 easy ways to sign up:



Work with us.  
877-232-8821  
[uhc.com/PASwitch](http://uhc.com/PASwitch)



Contact  
your broker.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate (Advocate4Me) services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time. 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. Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. Network statistics provided by UnitedHealthcare internal analysis, Q2 2016. UnitedHealthcare reserves the right to correct typographical errors. UnitedHealthcare policies may have exclusions or limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker, consultant or UnitedHealthcare Representative. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. NurseLine<sup>SM</sup> is for informational purposes only. 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.  
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