

Welcome

Four steps to maximize your benefits





Thank you

for being a UnitedHealthcare member

We're here to help make each step of your health care experience easier. Take a look at this guide to help you better understand your benefits, find care options, manage costs and get more out of your health plan—to start experiencing all that care can do for you.

What's inside:

- 1 Get started**
- 2 If you need care**
- 3 After you receive care**
- 4 Programs to help you**

Want this information in Spanish?

View this brochure by scanning the QR code or going to

FL2024SpanishHMO.uhc4health.com.



Need help?

Visit myuhc.com[®]

Sign up for myuhc.com to get personalized access to your health plan details.

Get on-the-go access

When you're out and about, the UnitedHealthcare[®] app puts your health plan at your fingertips. Download to access your health plan ID card, find nearby care and more.

Call toll-free

If you don't have computer access, can't find answers or need language assistance to answer questions, call **1-877-614-0581**, TTY **711**, 8 a.m.–8 p.m. ET, Monday–Friday.

Learn more

Check out whyuhcflorida.com for plan documents and additional program information.

Connect with us

 Facebook.com/UnitedHealthcare

 Instagram.com/UnitedHealthcare

 YouTube.com/UnitedHealthcare

Your HMO Plan



Save money by staying in our network

You have the freedom to use any provider in our network within Florida or nationwide. If you go out-of-network, you'll be responsible for all costs.



There's no requirement to choose a primary care provider (PCP) or get referrals to see a specialist

However, choosing a PCP can be helpful in managing your care.



Preventive care is covered 100% in our network*

Preventing disease and detecting health issues at an early stage is essential to living a healthy life.



Virtual Care options are included in network

- **Need 24/7 expert medical advice?** Call **1-877-614-0581** to reach our 24/7 Nurseline for questions such as where to go for medical care or questions about symptoms or medications. Available at no additional cost to you.
- **Need care fast?** Access 24/7 Virtual Visits for urgent care with a physician through your computer or smartphone app.
- **Want online appointments for primary care?** Access virtual primary care through myuhc.com or the UnitedHealthcare app. You also have access to telehealth visits with your own doctor through their telehealth system.
- **Need a specialist?** Access quality virtual specialists who may help you create a personalized care plan. Online appointments help eliminate the inconvenience of travel and waiting rooms.



Health care terms to know

Copay: A fixed amount you pay for a covered health care service, usually when you receive the service.

Deductible: The amount you owe for health care services before your health plan begins to pay. *Note: Deductibles do not apply to this Choice HMO Plan.*

Global out-of-pocket maximum: The most money you have to pay for covered medical and prescription drugs in a plan year.

Out-of-pocket maximum: The most money you have to pay for covered medical expenses in a plan year.

For more health care term definitions, visit the Just Plain Clear® English and Spanish Glossary at justplainclear.com.

*The plan pays 100% of covered services provided by network providers that are properly coded as "preventive care" within the meaning of the Affordable Care Act (ACA). You may be required to receive approval for some services before they can be covered.

1

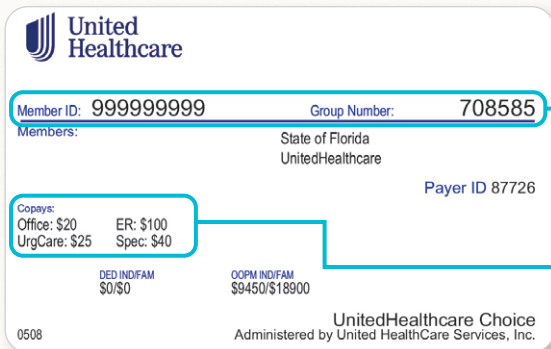
Get Started



Get to know your health plan ID card

Your health plan ID card has information about you and your coverage. Remember to carry it with you wherever you go. You can access a digital version through the UnitedHealthcare app or on myuhc.com. Digital Medical ID cards provide easy access to the same health plan information as a physical ID card.

When you visit your doctor, show your card so they know how to bill for their services. See the next page for more information.



Member ID and group number

Use your member ID number when signing up on myuhc.com or calling with questions

Your copayment amounts (if applicable)

Your cost for a covered service (usually due at your appointment)

Example only. Your costs may vary.

How to get another ID card

Visit myuhc.com to print an ID card or request one in the mail. You can also access a digital version using the UnitedHealthcare app.

How to change ID card preferences

If you select the paperless communication preference in myuhc.com or the UnitedHealthcare app, you will receive a digital Medical ID card. If you prefer to receive it in the mail, update the delivery method in ID Card Settings in either myuhc.com or the UnitedHealthcare app.

How to see what's covered by your plan

Go to myuhc.com to see your health plan documents and required notices as well as what is and is not covered. You can also request printed copies at no charge by calling **1-877-614-0581**.



Activate your myuhc.com account

When it comes to managing your health plan, **myuhc.com** lets you see what's covered, manage costs and so much more. To help everyone get more from their plan, it's important that each member age 18 and over creates their own account.

Use **myuhc.com** to:

- Find the average cost of care
- See what's covered
- View claim details
- Check plan balances
- Find network providers

Get started today

- 1 Go to **myuhc.com** > **Register Now**
- 2 Have your ID card handy and follow the step-by-step instructions



Download the UnitedHealthcare app

The UnitedHealthcare app puts your health plan at your fingertips. Download it to:

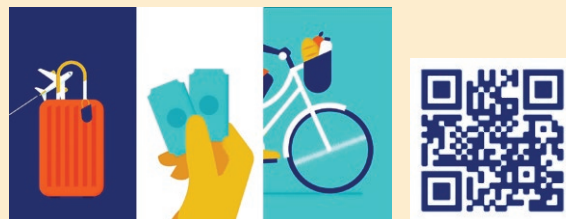
- Find nearby care options in your network
- View and share your health plan ID card with your doctor's office
- Video chat with a doctor 24/7



Get on-the-go plan info

See how you can access your plan with **myuhc.com** and the UnitedHealthcare app.

Watch video: Digital tools to manage your plan (1:28)



2

If you need care



Care that's centered around you

Stay in the network

Network doctors and facilities have an agreement with UnitedHealthcare to provide covered services, so staying in the network makes sense, especially since out-of-network providers are not covered, which means you may end up paying the full cost of service.

Find a network provider

Sign in to myuhc.com > **Find Care & Costs** to find a network PCP, clinic, hospital or lab based on location, specialty, availability, hours of operation and more. You can even see patient ratings and view average costs before you choose a provider. If you want more information about a provider's qualifications, call **1-877-614-0581** or email a service advocate through your myuhc.com account.

Choose with confidence

The UnitedHealth Premium® program helps make it easier for you to find doctors who meet our quality care criteria, which includes safe, timely, effective and efficient care to help you choose care with confidence. Find Premium Care Physicians by going to myuhc.com > **Find Care & Costs** and looking for the blue hearts.

If you need hospital care

Talk to your PCP first to determine which hospital in your network can meet your medical or surgical needs. You or the admitting physician may be required to notify us before you're admitted.

Find a PCP

Your PCP is your health guide—someone who can help connect you to the care you need and help you avoid cost surprises. A PCP can be a family practitioner, internist, pediatrician or general medicine physician. Although your plan doesn't require you to select a network PCP, it can be a good idea to have one. Find one at myuhc.com or by calling **1-877-614-0581**.

Keep up on preventive care

Preventive care—such as routine wellness exams and certain recommended screenings and immunizations—is covered at no additional cost when you see network providers.* A preventive care visit may be a good time to help establish your relationship and create a connection for future medical services. Diagnostic care includes treatments for symptoms or existing health conditions, and any diagnostic treatments performed during a preventive exam may cost extra. Learn more at uhc.com/health-and-wellness/preventive-care.

*The plan pays 100% of covered services provided by network providers that are properly coded as "preventive care" within the meaning of the Affordable Care Act (ACA).

Choice HMO Plan

Use our national network to help save money



Save money by staying in our network

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in our network. If you don't use the network, you'll have to pay all costs.

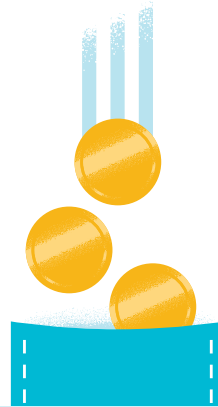


There's no requirement to select a PCP or get referrals to see a specialist

Consider a PCP who can partner with you in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist.



Preventive care is covered 100% in our network*



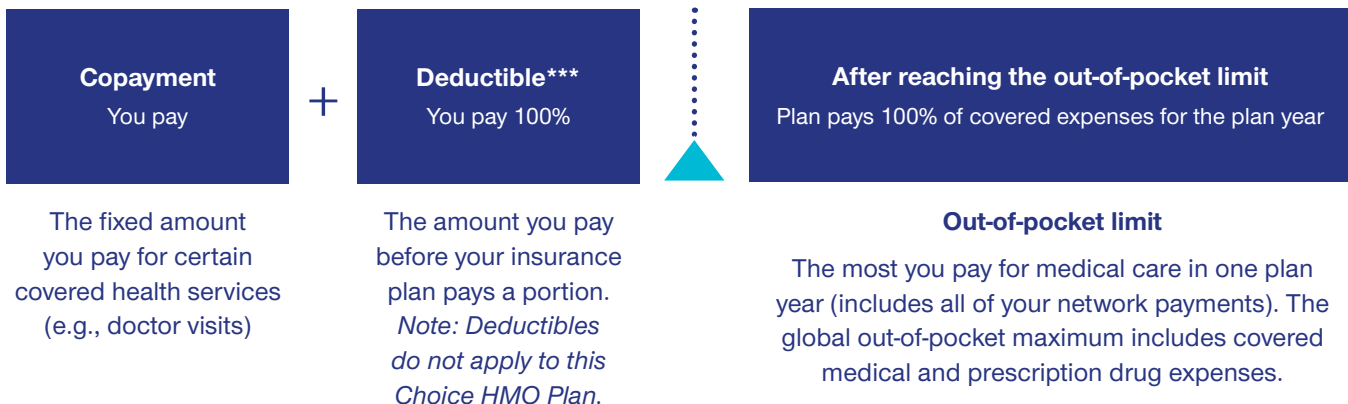
Our network can help lower your costs

We have:

- A local Florida network that includes over 99,000 health care providers and 250 hospitals**
- A nationwide network of over 1.7 million physicians and health care professionals and over 7,000 hospitals**

Search the network at myuhc.com.

How paying for network care works



For full coverage details, see your official health plan documents.

*The plan pays 100% of covered services provided by network providers that are properly coded as "preventive care" within the meaning of the Affordable Care Act (ACA). You may be required to receive approval for some services before they can be covered.

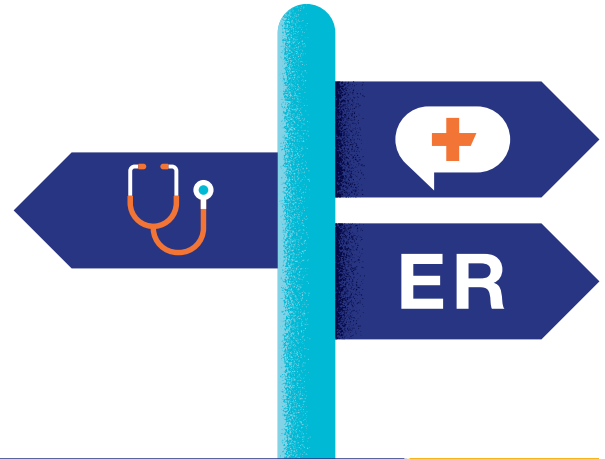
**As of July 2023.

***Excludes covered preventive care.

Know where to go for care

See your PCP whenever possible

Your PCP usually has easy access to your records and knows the bigger picture of your health. If you can't see them, it's helpful to know your quick-care options so you can find the right care and avoid financial surprises. For serious or life-threatening conditions, call 911 or go to an emergency room.



	Quick-care options	Examples of needs or symptoms		Average cost ¹
	24/7 Nurse Line Call 1-877-614-0581 for expert advice	<ul style="list-style-type: none"> Answers to questions about medicines Choosing where to get medical care 	<ul style="list-style-type: none"> Finding a doctor or hospital Health and wellness help 	No additional cost
	24/7 Virtual Visits Anywhere, anytime online doctor visits	<ul style="list-style-type: none"> Bladder infections Bronchitis Colds/flu 	<ul style="list-style-type: none"> Fevers Pink eye Sinus problems 	\$
	Convenience care clinic Treatment that's nearby	<ul style="list-style-type: none"> Flu shots Earaches 	<ul style="list-style-type: none"> Minor injuries Skin rashes 	\$\$
	Urgent care center Quick after-hours care	<ul style="list-style-type: none"> Infections (skin, eye, ear/nose/throat, genital-urinary) Low back pain Minor injuries (burns, stitches, sprains, small fractures) 	<ul style="list-style-type: none"> Respiratory illnesses (cough, pneumonia, asthma) Stomach illnesses (pain, vomiting, diarrhea) 	\$\$
	Emergency room (ER)* Care for serious needs	<ul style="list-style-type: none"> Chest pain Major burns Kidney stones Shortness of breath 	<ul style="list-style-type: none"> Severe asthma attacks Severe injuries or symptoms 	\$\$\$\$

Find care when you're traveling

Call 1-877-614-0581 or use the UnitedHealthcare app to find providers near you and to learn about your coverage when you travel.

*You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, including a behavioral health crisis, call 911 or go to the nearest emergency room.

¹Information about treatment costs are estimates and reflect the average costs of guidance and care delivered through UnitedHealthcare owned and contracted service providers to members of UnitedHealthcare health plans. Costs for specific guidance and treatments may be higher or lower than the costs represented here. Emergency room cost estimates include facility charge and initial physician consultation.

Get care whenever, wherever

24/7 Virtual Visits

When you need care quickly, a 24/7 Virtual Visit* is a convenient way to start feeling better faster. Video chat with a doctor using a computer or mobile device** from the comfort of your home.

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Allergies
- Bladder infections/urinary tract infections
- Bronchitis
- Colds/flu
- Fevers
- Pink eye
- Sinus problems
- Sore throats
- Stomachaches

If needed, doctors can even prescribe medications.

To get started, visit myuhc.com and go to **Find Care & Costs > Virtual Care**.

Virtual primary and specialty care

Through myuhc.com or the UnitedHealthcare app, you can choose to connect remotely with a virtual primary or specialty care provider. Connect with a virtual primary care provider — and their team of health care professionals** — to get care at home, at work or wherever it's convenient for you. Just like an in-person PCP, you can see the same virtual PCP for preventive care, follow-up visits or checkups for ongoing conditions.

Need specialty care?

There are virtual specialty care options, too, including appointments for dermatology, gastroenterology, migraine care, speech therapy and more. Get a care plan through secure video, chat or email. Request a visit and connect within days rather than months.

To get started, visit myuhc.com and go to **Find Care & Costs > Virtual Care**.

Behavioral health virtual visits

Talk with a psychiatrist or therapist from home to get help with mental health conditions such as:

- ADD/ADHD
- Anxiety
- Addiction
- Depression

To find a behavioral health provider or schedule an appointment, visit myuhc.com and go to **Find Care & Costs > Virtual Care**. Refine your search as needed and choose a provider with the “virtual care offered” designation.

Network provider telehealth

See and talk to your network PCP, specialist or some therapy providers via your smartphone, tablet or computer using your provider's telehealth system. For telehealth with your own doctors, check their options when scheduling an appointment. You will use their telehealth system.

Estimate costs

Know your potential costs before getting care

From minor procedures to major surgeries, health care costs can vary greatly. To view average costs, check out myuhc.com > **Find Care & Costs**.

Prepare for your visit

What to bring:

- Your ID card and one form of picture ID, such as a driver's license
- A list of medications you're taking
- Records from previous visits
- Questions you want to ask your doctor

* 24/7 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. 24/7 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.

** Data rates may apply.

3

After you receive care



Know how claims are processed

When you see a network doctor

Claims are submitted for you; you may be asked to pay some or all of the bill before you leave. UnitedHealthcare will process the claim to:

- Make sure it's an eligible expense under your plan
- Make sure the service is paid at the discounted network rate

If you see an out-of-network doctor

If you choose to receive services from an out-of-network or non-network provider, you are responsible for all charges.

- Remember, discounted rates don't apply to out-of-network doctors, so you may pay more

Track your claims online

Follow claims from start to finish and track payments you've made to health care providers in one place. You can also pay your bills online at myuhc.com.

Problem with a claim?

Information about the appeals and grievances process can be found in **Claims & Accounts** on myuhc.com. You can also call **1-877-614-0581**, TTY **711**.

See your plan in action

Watch your personalized video for another way to understand your coverage and out-of-pocket costs as well as how your plan* works. Watch (and rewatch) anytime by signing in to myuhc.com > **Coverage & Benefits**.

*Information will vary to reflect your actual coverage. Members with a health incentive account are not eligible for the video.



Understanding your health statements

We'll send you health statements when you or one of your covered dependents uses your health plan. You can see all claims processed for that period, plus your network and out-of-network balance and deductible information.

If you receive your health statements online, you'll get an email whenever a new one is posted. You can view your information and activity securely at myuhc.com.

Member ID
123456789

Statement Period
11/17/23 - 1/2/24

Member ID
Your unique identification number as part of your health plan

Statement period
Your health plan statement during a specific time

Message center
Messages that promote better health awareness

What you may owe
The amount you need to pay your health care provider if you didn't pay at the time of services; this portion is applied to your deductible

GREENSBORO SERVICE CENTER
P.O. BOX 740800
ATLANTA, GA 30374-0800
www.myuhc.com

Address Change? Please contact your employer's benefit department.

SUSAN TEST
123 MAIN ST.
ANYWHERE US 12345-6789

THIS IS NOT A BILL

Stop The Flu Before It Stops You!

Protect against the flu! The best protection is getting a flu vaccine every year. The strains may differ from year to year, and last year's vaccine may not reliably protect you this year. The flu vaccine is formulated each year to keep up with the flu viruses as they change. Call your doctor today to schedule your flu vaccine or call the member phone number on your health plan ID card to find a provider near you.

Medical claims where payments may be needed from you:

Medical claims where payments may be needed from you:

Claims processed between 11/17/23 - 1/2/24

	Pay your provider(s) when they bill you*	Applied To Deductible
12/08/22 services for BRADLEY provided by TEST PROVIDER Claim Number: 1234567890123 Provider Billed: \$303.00 Payments and Adjustments: -\$136.62	\$166.38	\$166.38
Total:	\$166.38	\$166.38

For more information about these claims, please refer to the 'Medical Claim Details' section of this document, the Explanation of Benefits, or visit: www.myuhc.com.

Please see the next page for more information
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How to submit a complaint

If you disagree with how a claim was processed or you are dissatisfied with any other experience with UnitedHealthcare, you may file a complaint by calling **1-877-614-0581** or putting it in writing using the Medical Appeals and Grievances information on myuhc.com.



4

Programs to help you

Once your health plan becomes active, you can choose to participate in the following programs. There's no additional cost to you—just the opportunity to get guidance and support for your health care needs. Find out more by signing in to myuhc.com.

Decision support

Talk to a registered nurse 24/7

When a health question comes up, you can talk with a registered nurse anytime, day or night. They can:

- Discuss care options to address immediate needs
- Help determine if the emergency room, a doctor visit or self-care is right for you
- Help identify network providers and facilities
- Provide help in understanding a diagnosis and exploring different treatment options

As a member, you can connect with a nurse by calling **1-877-614-0581** or signing in to myuhc.com.

Bariatric resource services

If you're considering surgical treatment for obesity, you need to make some difficult and important decisions. Among the most important decisions are which treatment to get and where to get it. An experienced bariatric nurse will work with you to help you make informed decisions and find a bariatric Center of Excellence for weight-loss surgery with better outcomes and fewer complications. Get started by calling **1-877-614-0581**.

Maternity support

If you're thinking about having a baby, or already have one on the way, **maternity support** is here to provide information and resources.

Start by taking a maternity support assessment, which only takes minutes to complete. You'll get 24/7 access to 7 online maternity courses covering topics from preconception through postpartum.

Based on your responses, a maternity nurse may reach out to you and connect you with the care you need, answer your questions and support you every step of the way.

Visit myuhc.com/maternity to complete the assessment, watch videos and learn more about maternity support.

Neonatal Resource Services

Through Neonatal Resources Services (NRS), we help families get the best possible care for their babies with premature or complicated births. Registered nurses work with parents or caregivers to provide support and information throughout the NICU stay and beyond. They can also provide referrals for the families for ongoing care resources, including home equipment and nursing needs, as well as behavioral health resources.

Extra care support

If you or a covered family member need extra support managing a condition, following a care plan or finding high-quality care, we have dedicated nurses to help you navigate your care. Call **1-877-614-0581** to get started.

Access the nation's leading health care facilities

If you have a special condition, our Centers of Excellence network provides help finding a doctor and medical center as well as help understanding your illness. These centers are selected for providing high-quality, appropriate and cost-effective care. To see covered conditions, visit myuhc.com.

Discover support to breathe easier

The **Asthma Disease Management Program** can help you avoid triggers and reduce hospital stays and missed days of work or school.

Manage diabetes symptoms

The **Diabetes Disease Management Program** can help you monitor your condition and track progress toward goals to stay healthier.

Get help if you have CAD

The **CAD Disease Management Program** can help you manage symptoms of coronary artery disease.

Discover support for COPD

The **Chronic Obstructive Pulmonary Disease (COPD) Disease Management Program** can help you monitor your condition and manage your symptoms.

Get support if you have Heart Failure

The **Heart Failure Disease Management Program** can help you monitor your condition and manage Heart Failure symptoms.

Find quality care and access support if you have cancer

The **Cancer Support Program** provides personal support from an experienced nurse who can help you understand your diagnosis and make informed decisions about your care. Your nurse can help you navigate the health care system and refer you to specialists, including our cancer **Centers of Excellence** network.

Find resources to manage congenital heart disease

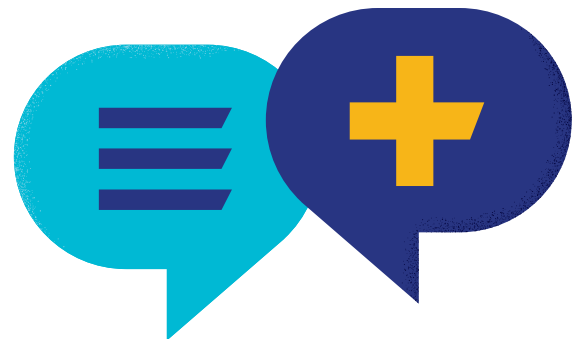
A team of specialized congenital heart disease nurses will support you through all stages of treatment and recovery. They're here to help you make more informed treatment decisions as well as provide information on **Centers of Excellence** providers.

Connect with kidney disease nurses

If you've been diagnosed with kidney disease, the **Comprehensive Kidney Solution** program provides resources to help you manage it. Our experienced nurses also work with your doctor, dialysis centers and others to help coordinate your care.

Find transplant specialists and facilities

The **Transplant Resource Services** program can connect you to transplant **Centers of Excellence**. Our experienced nurses will work with you and your doctors throughout your care.



Emotional support

Your behavioral health benefit provides access to a network of nearby providers with options for either in-person care, a telehealth visit with your provider, a virtual visit 24/7 or digital support through an app. Get started and find a provider today by visiting myuhc.com or calling the toll-free number on your ID card. The behavioral health benefit offers support for:

- Alcohol and drug use recovery
- Coping with grief and loss
- Medication management
- Autism Spectrum Disorder
- Depression, anxiety and stress
- Relationship difficulties
- Compulsive habits and disorders

Support for emotional well-being

Live and Work Well	<p>Live and Work Well offers support for stressful situations such as:</p> <ul style="list-style-type: none"> • Alcohol and drug use • Anxiety and stress • Compulsive spending or gambling • Eating disorders • Marital problems 	Visit liveandworkwell.com
Talkspace	<p>Communicate with a licensed therapist via text or live video using your phone or computer. No office visit is required, and you can start therapy within hours of choosing a therapist.</p>	Register at talkspace.com/connect
Behavioral health support	<p>Receive confidential help from a psychiatrist or therapist for:</p> <ul style="list-style-type: none"> • Depression, stress and anxiety • Eating disorders • Parenting and family problems • Substance use and recovery <p>You can schedule a visit in person or virtually.</p>	To schedule an in-person or virtual visit, search for a provider at myuhc.com .
Self Care by AbleTo®	<p>Get access to self-care techniques, coping tools, meditations and more — anytime, anywhere. With Self Care, you'll get new, personalized content each week that's designed to help you boost your mood and shift your perspectives. Tap into clinician-created tools — all here to help support your self-guided journey to better mental health.</p>	Get to know AbleTo at AbleTo.com/begin
ABA therapy	<p>Applied behavior analysis (ABA) therapy — included as part of your benefits* — uses behavioral principles to teach children skills and behaviors they may not otherwise learn on their own.</p>	Call 1-877-614-0581 , TTY 711 , 8 a.m.–8 p.m. ET, Monday–Friday
Substance use treatment	<p>If you or someone you love is struggling with substance use, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential — you can even remain anonymous.</p>	To speak with a recovery advocate, call 1-855-780-5955 . Or visit liveandworkwell.com/recovery to find care options and resources.
988 Suicide & Crisis Lifeline	<p>Free and confidential emotional support 24 hours a day, 7 days a week for anyone in suicidal crisis or emotional distress.</p>	Call or text 988 . You can also visit 988lifeline.org

* Pre-certification is required. If your child has already been diagnosed with autism and is receiving treatment, your provider may already be approved.

Start earning with Rally

Rally® is available at no additional cost to you as part of UnitedHealthcare plan benefits. Available online via your computer, smartphone or tablet, the Rally app is an interactive way to start getting healthier. You'll get personalized recommendations to help you move more, eat better and improve your health — and have fun doing it.

Take the quick Health Survey and get your Health Score. Rally will then recommend Missions for you — activities designed to help improve your diet, fitness and mood.



Get your Health Score

Answer a few easy questions to help you assess your overall health.



Build better habits

Get personalized activity recommendations to reach your health goals.



Sync your device

The Rally app works with wearables like Fitbit®, Jawbone® and BodyMedia®.



Connect with a community

Compete with others in an online Challenge using a tracking device to count your steps on virtual courses.



Track your progress

Sync your activity-tracking device to complete challenges and easily track your progress.



Get fit with One Pass Select

Find a fitness routine that fits your lifestyle and lets you explore a variety of activities. With One Pass Select™, our mission is to make being healthy fun for all. No matter your current fitness level, we have a wide variety of activities to challenge you. From strength training and swimming, to yoga and spin classes, you can try new things and push yourself physically and mentally. Participating gyms include Anytime Fitness, LA Fitness, Life Time, Orangetheory Fitness and many more. And that's not all. Get access to digital fitness apps and home grocery delivery to make it even more convenient to become a better you.

Choose the membership that fits your lifestyle

\$29/Mo*	\$64/Mo*	\$99/Mo*	\$144/Mo*
Classic	Standard	Premium	Elite
11,000+ gym locations	12,000+ gym and premium locations	14,000+ gym and premium locations	16,000+ gym and premium locations

Or get started with a digital-only plan for \$10/Month.

All tiers Classic or above come with grocery and home essentials delivery at no extra cost.

One Pass Select is simple to set up

Your One Pass Select member code is a single code that will get you access to any fitness location in your chosen network tier. Additionally, use it for online fitness vendors and other One Pass Select offerings.

- Go to myuhc.com > **Health & Wellness** > **My Health & Wellness**
- Navigate to the One Pass Select tab and see what fitness locations are near you
- Choose a membership tier, check out, and get started with One Pass Select by using your member code
- Bring your One Pass Select member code with you to any participating location and the staff will set up your membership for all future visits
- Add up to 4 additional discounted memberships on your account**



Rediscover your passion for health
myuhc.com > **Health & Wellness** > **My Health & Wellness**

Need help with One Pass Select?

Call One Pass Select customer service at **1-877-515-9364**
Monday – Friday,
9 a.m.–10 p.m. ET.

One Pass Select™



*2024 prices. Plus a one-time enrollment fee at initial sign-up. Gym network and other One Pass Select features vary by membership tier and are subject to change.

**One Pass Select available to individuals ages 18+

Here's the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意: 如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어 (**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga librang serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تويوغللا تدعاسملا تامدخ نإف، (Arabic) ةيبرعلا تشدحت تنك اذا: ةيبن ةقاطب ىل ع جردملا يئاجملا فتامل مقرب لاصتال اىجرى. لكل ةحاتم ةيئاجملا كنب فصاغل ا فيرعتلا

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníl'ti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shòqdí ninaaltsoos nit'i'izi bee nééhozinígíí bine'déq' t'áá jíik'ehgo béesh bee hane'i biká'ígíí bee hodíilnih.

Visit uhc.com/legal/required-state-notice to view important state-required notices.

Member Services phone number 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 the Member Services phone number is for informational purposes only and provided as part of your health plan. Nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member Services phone number is not an insurance program and may be discontinued at any time.

The services described here are for informational purposes only. Nurse and coach services should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. The nurse or coach service can't diagnose problems or recommend specific treatment. The information provided by the nurse and coach services is not a substitute for your doctor's care.

Preventive care: 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.

All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that's entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

The UnitedHealth Premium® program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 911. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

The AbleTo mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The Self Care information contained in the AbleTo mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to members ages 13+ at no additional cost as part of your benefit plan. Self Care is not available for all groups in District of Columbia, Maryland, New York, Pennsylvania, Virginia or West Virginia and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the mobile application

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

One Pass Select is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program to determine what may be right for them. Purchasing discounted gym and fitness studio memberships may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships under this program.

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Facebook is a registered trademark of Facebook, Inc. YouTube is a registered trademark of Google, LLC. Instagram is a registered trademark of Instagram, LLC.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

Key contact information

Member support: **1-877-614-0581**, 8 a.m.–8 p.m. ET, Monday–Friday

24/7 nurse support: **1-877-614-0581**

Pre-member website: whyuhcflorida.com

Enrollment website: peoplefirst.myflorida.com

Member website: myuhc.com

United Behavioral Health: liveandworkwell.com

Optum Rx® Member Services: **1-800-547-9767**, Specialty Rx: **1-855-427-4682** or welcome.optumrx.com/sofdms

Fraud and abuse

Please notify the Plan of any fraudulent activity regarding Plan members, providers, payment of benefits, etc. Call **1-877-614-0581**.

