**High Deductible** Health Plan 2024 Benefits

# 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:

Get started

If you need care



After you receive care



Programs to help you

# Want this information in Spanish?



View this brochure by scanning the QR code or going to FL2024SpanishHDHP.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<sup>®</sup> 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 High Deductible Health Plan (HDHP)



#### 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.

#### See a plan in action

Take a look at how copays, deductibles and more work together throughout your plan year.

Watch video: How a health plan works (1:24)





#### Health care terms to know

**Coinsurance:** Your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service.

**Deductible:** The amount you owe for health care services before your health plan begins to pay.

**Health Savings Account (HSA):** A bank account that lets people put money aside, tax-free, to save and pay for health care expenses. The Internal Revenue Service (IRS) limits who can open and put money into an HSA.

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

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





### 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 physical or digital ID card so they know how to bill for their services. See the next page for more information.

United Healthcare	
Member ID: 999999999	Group Number: 708585
Members:	State of Florida UnitedHealthcare HDHP
	Payer ID 87726
\$1600/\$3200	00PM IND/FAM \$3000/\$6000
0508	UnitedHealthcare Choice-HSA Administered by United HealthCare Services, Inc.

Member ID and group number

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

Your coinsurance 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

- 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)





### HDHP with a Health Savings Account (HSA)

#### **Understand your network**



#### 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. However, if you go out-of-network, you'll be responsible for all costs.



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

Consider choosing a PCP. Your PCP can be your partner 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\* Preventive care includes annual checkups, routine screenings and immunizations that can help prevent health problems before they start. Diagnostic care includes treatments for symptoms or existing health conditions, and any diagnostic treatments performed

\*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.

during a preventive exam may cost extra.

#### Make your money go further with an HSA

An HSA is a personal savings account to help you save and pay for qualified medical expenses.



#### It's your money

There's no "use it or lose it" rule. You get to keep it even if you change plans, change employers or retire.



#### Set a goal, even a small one

Check with your employer to see if you can set up regular, pretax deposits through payroll deduction.

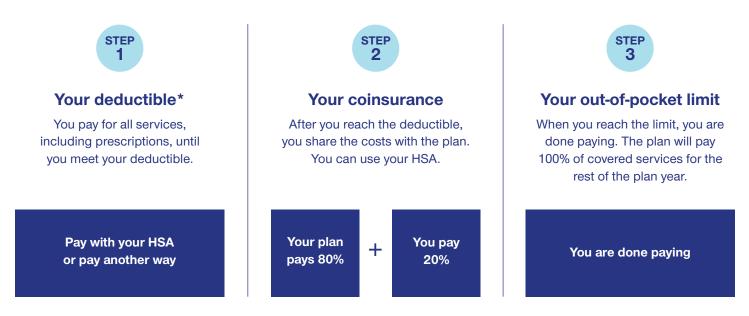
#### Find care in our network

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 with an HSA



Preventive care is covered 100% when you use a provider in the plan's network\*\*

#### Know 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**.

You can open an HSA through Chard Snyder, the HSA provider for state employees. An HSA is a personal bank account to help you save money to pay for health care expenses, such as deductibles and coinsurance, while also giving you tax savings.

#### Save on taxes\*\*\*

You don't have to pay federal taxes or, in most cases, state income taxes when you deposit money into your HSA. Let it collect interest or use it for qualified medical expenses. The 2024 IRS HSA deposit limits are:

Individual	\$4,150****
Family	\$8,300****

\*Excludes covered 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). You may be required to receive approval for some services before they can be covered.

\*\*\* Precise HSA tax effects depend on federal law. We recommend that you see your tax advisor for specific tax advice.

\*\*\*\*This includes all deposits, including any contributions your employer makes.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Financial<sup>TM</sup>, and not to the associated HDHP.

### 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 sympto	ms	Average cost <sup>1</sup>
	<b>24/7 Nurse Line</b> Call <b>1-877-614-0581</b> for expert advice	<ul> <li>Answers to questions about medicines</li> <li>Choosing where to get medical care</li> </ul>	<ul> <li>Finding a doctor or hospital</li> <li>Health and wellness help</li> </ul>	No additional cost
	<b>Primary care provider</b> Office or telemedicine visit via provider's platform	<ul> <li>Checkups for ongoing conditions like asthma, diabetes and more</li> </ul>	<ul><li>Follow-up visits</li><li>Preventive care</li></ul>	\$
$\bigcirc$	<b>24/7 Virtual Visits</b> Anywhere, anytime online doctor visits	<ul><li>Bladder infections</li><li>Bronchitis</li><li>Colds/flu</li></ul>	<ul><li>Fevers</li><li>Pink eye</li><li>Sinus problems</li></ul>	\$
	<b>Convenience care clinic</b> Treatment that's nearby	<ul><li>Earaches</li><li>Flu shots</li></ul>	<ul><li>Minor injuries</li><li>Skin rashes</li></ul>	\$\$
	<b>Urgent care center</b> Quick after-hours care	<ul> <li>Infections (skin, eye, ear/ nose/throat, genital-urinary)</li> <li>Low back pain</li> <li>Minor injuries (burns, stitches, sprains, small fractures)</li> </ul>	<ul> <li>Respiratory illnesses (cough, pneumonia, asthma)</li> <li>Stomach illnesses (pain, vomiting, diarrhea)</li> </ul>	\$\$\$
ER	Emergency room (ER)* Care for serious needs	<ul> <li>Chest pain</li> <li>Kidney stones</li> <li>Major burns</li> <li>Severe asthma attacks</li> </ul>	<ul><li>Severe injuries or symptoms</li><li>Shortness of breath</li></ul>	\$\$\$\$

#### 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. <sup>1</sup> Information 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

Bronchitis

- FeversyPink eye
- Bladder infections/urinary tract infections
- Sinus problemsSore throats
- Colds/flu
   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<sup>\*\*</sup> — 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/ADHDAddiction
- Anxiety
- 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.

### Prepare for your visit

#### What to have with you:

- 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

\* \* Data rates may apply.

<sup>\*24/7</sup> 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.

# 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<sup>\*</sup> works. Watch (and rewatch) anytime by signing in to **myuhc.com > Coverage & Benefits.** 

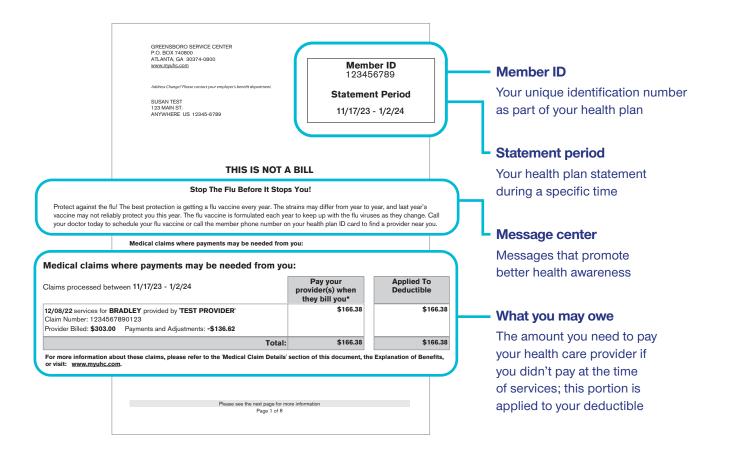
\* Information will vary to reflect your actual coverage. Members with a health incentive account are not eligible for the video.



### **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**.



#### 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**.



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 are 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 seven 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 for more than 100 chronic conditions and catastrophic health events. 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 costeffective 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

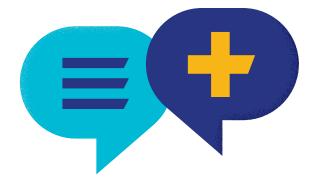
A team of specialized congenital heart disease nurses will support you through all stages of treatment and recovery. They're here to help you make more informed treatment decisions as well as provide information on **Centers of Excellence** providers.

#### 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 number on your ID card. The behavioral health benefit offers support for:

• Alcohol and drug use recovery

• Autism Spectrum Disorder

Coping with grief and loss

• Depression, anxiety and stress

- Medication management
- Relationship difficulties

Compulsive habits and disorders

#### Support for emotional well-being

Live and Work Well	Live and Work Well offers support for stressful situations such as: <ul> <li>Alcohol and drug use</li> <li>Eating disorders</li> <li>Anxiety and stress</li> <li>Marital problems</li> <li>Compulsive spending or gambling</li> </ul>	Visit liveandworkwell.com
Talkspace	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.	Register at talkspace.com/connect
Behavioral health support	<ul> <li>Receive confidential help from a psychiatrist or therapist for:</li> <li>Depression, stress and anxiety</li> <li>Eating disorders</li> <li>Parenting and family problems</li> <li>Substance use and recovery</li> <li>You can schedule a visit in person or virtually.</li> </ul>	To schedule an in-person or virtual visit, search for a provider at <b>myuhc.com.</b>
Self Care by AbleTo®	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.	Get to know AbleTo at AbleTo.com/begin
ABA therapy	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.	Call <b>1-877-614-0581,</b> TTY <b>711,</b> 8 a.m.–8 p.m. ET, Monday–Friday
Substance use treatment	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.	To speak with a recovery advocate, call <b>1-855-780-5955.</b> Or visit <b>liveandworkwell.com/recovery</b> to find care options and resources.
988 Suicide & Crisis Lifeline	Free and confidential emotional support 24 hours a day, 7 days a week for anyone in suicidal crisis or emotional distress.	Call or text <b>988.</b> You can also visit <b>988lifeline.org</b>

\* 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<sup>®</sup> 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.



#### **Connect with a community**

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



**Build better habits** 

Get personalized activity recommendations to reach your health goals.



#### **Track your progress**

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



Sync your device

The Rally app works with wearables like Fitbit<sup>®</sup>, Jawbone<sup>®</sup> and BodyMedia<sup>®</sup>.

### 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<sup>™</sup>, 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\*

Classic 11,000+ gym locations

### \$64/Mo\*

**Standard** 12,000+ gym and premium locations

### \$99/Mo\*

**Premium** 14,000+ gym and premium locations



Elite 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<sup>™</sup>



\* 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+

### Notes


### 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 libreng 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.

ةي غلل المدع اسمل التامدخ ن إف ، (Arabic) قيب عل الشدحتت تنك اذا : ويبنت فقاطب ى لع جر دماما ين اجمل افت اله المقرب ل اصت ال الم جر ُي الحك ة حالتم قتين اجمل ا الحب قص الحل اف ير عشل ا 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: यद आप हदीि (Hindi) बोलते है, आपको भाषा सहायता सेबाएं, न:िशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí ninaaltsoos nitł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih. Visit uhc.com/legal/required-state-notices 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. An oblie 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 post peefits.

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-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 programs combined that are generally limited to 30% 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 coursel.

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<sup>®</sup> 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.





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