

7 reasons to choose the UnitedHealthcare Standard HMO plan



An experienced company

UnitedHealthcare has been serving Floridians for more than 18 years.



A large network

You can choose from nearly 1.8 million providers nationwide—more than 95,000 of them in Florida.*



No deductibles or coinsurance

You'll pay just copays when you need care.



No referrals or PCP required

You can see a specialist anytime without a referral, and you don't have to choose a primary care provider (PCP).



Options that can help you stay healthy

One Pass Select™—Get discounted access to thousands of fitness locations, live and on-demand online workouts, and free delivery on groceries and other household essentials.

Complementary and Alternative Medicine network—Find the care you want to feel better and potentially reduce costs. Choose from acupuncturists, naturopaths, massage therapists and dietitians/nutritionists.



Rewards for healthy actions

Complete healthy activities and be entered for a chance to win a \$250 rewards card or \$5,000 Blue Apron gift card.



24/7 access to care and support

Talk with NurseLine, see a doctor virtually, explore your benefits and more. We connect in ways that fit your lifestyle, including phone, online chat and the **UnitedHealthcare® app**.

Get even more info about your options

whyuhcflorida.com | 1-877-614-0581, TTY 711

To enroll in a health plan, go to peoplefirst.myflorida.com.

*As of June 2024.

One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico), it features a subscription-based nationwide gym network. For self-funded participants nationally, it features a subscription-based nationwide gym network, digital fitness and grocery delivery service. 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 and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services 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 or services under this program, as applicable.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. 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.



Here's how the HMO plan compares

	UnitedHealthcare Standard HMO	Standard PPO ¹
Network	Nationwide	Nationwide
Deductible		
Individual/family	No deductible	\$250/\$500
Coinsurance		
Individual	No coinsurance	80%/20%
Medical out-of-pocket maximum		
Individual/family	\$1,500/\$3,000	\$2,500/\$5,000
Global out-of-pocket maximum		
Individual/family	\$9,450/\$18,900	\$9,100/\$18,200
Preventive care		
Primary care provider (PCP)	Not required	Not required
Adult	\$0 copay	\$0 coinsurance
Well visits		
Routine mammograms		
Colorectal cancer screenings		
Medical services		
PCP visits	\$20 copay per visit	\$15 copay per visit
Specialist visits	\$40 copay per visit	\$25 copay per visit
Urgent/convenience care clinics	\$25 copay per visit	\$25 copay per visit
Emergency room visits	\$100 copay per visit, waived if admitted; covered at 100% after copay	\$100 copay per visit, waived if admitted; plus deductible and coinsurance for ER physician
Inpatient hospital	\$250 copay per admission, covered at 100% after copay	\$250 copay per admission, plus deductible and coinsurance for hospital physician
Intensive/progressive care		
Inpatient ancillaries (X-ray, lab, drugs, oxygen, OR, etc.)		20% coinsurance after deductible has been met
Outpatient hospital	\$0 copay	
Maternity		
Inpatient	\$250 copay per admission, covered at 100% after copay	20% coinsurance after deductible has been met
Outpatient	\$40 copay for first visit only	
Mental health/substance use		
Inpatient	\$250 copay per admission, covered at 100% after copay	20% coinsurance after deductible has been met
Outpatient	\$20 copay	
Other services		
Diagnostic lab	\$0 copay	20% coinsurance after deductible has been met
Diagnostic X-ray		
Complex imaging (MRI, MRA, CT)		
Outpatient surgery		
Skilled nursing facility		
Home health care		
Durable medical equipment		



Questions?

Call 1-877-614-0581, TTY 711, or get more information at [whyuhcflorida.com](https://www.whyuhcflorida.com).

¹<https://files.guidewell.com/m/1a7a7d764bcd9efb/original/2024-State-of-Florida-Open-Enrollment-Brochure-66001-0723R-1.pdf>. Accessed July 2024.

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.

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