

7 reasons to choose the UnitedHealthcare Standard HMO plan



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)



No deductibles or coinsurance

You'll pay just copays when you need care



A large network

You can choose from over 1.8 million providers nationwide – more than 105,000 of them in Florida*



Rewards for healthy actions

Complete healthy activities and be entered for a chance to win rewards for things you may already be doing



Options that can help you stay healthy

Get discounted fitness access with One Pass Select®, and get the care you want with a network of acupuncturists, naturopaths, massage therapists and dietitians/nutritionists



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**



An experienced company

UnitedHealthcare has been serving Floridians for more than 18 years

**Get even more info
about your options**

[whyuhcflorida.com](https://www.whyuhcflorida.com) | 1-877-614-0581, TTY 711

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



*As of March 2025.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business - discuss with your UnitedHealthcare representative for details. 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. One Pass Select is a program offered by One Pass Solutions, Inc. Subscription costs are payable to One Pass Solutions, Inc.

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	\$10,150/\$20,300	\$10,150/\$20,300
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	
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		20% coinsurance after deductible has been met
Inpatient ancillaries (X-ray, lab, drugs, oxygen, OR, etc.)		
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.

¹ http://www.mybenefits.myflorida.com/myhealth/open_enrollment. Accessed Sept. 2, 2025.

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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