



Benefits designed with care

Explore your plan option(s) for:

- Health



Open Enrollment

United
Healthcare
Oxford

Welcome to what care can do



With UnitedHealthcare, you've got a helping hand. We offer plans that are designed to help you keep costs in check and enjoy a healthier life. Choose a plan that, at the heart of it, works every day to take good care of you.



Access your plan costs and coverage 24/7, to help avoid cost surprises



Use personalized tools to help you understand and stay on top of your plan details



Enjoy member resources and dedicated support to help you reach your goals



**It all works together —
for a health plan that's
built to be better for you**

Choosing a plan — good questions to ask

Is your provider in the network?

Getting care from doctors, clinics and hospitals that are in the network may help you save money. To find out if your preferred providers are included:

- Go to [uhc.com/providersearch](https://www.uhc.com/providersearch) > **Medical Directory** > **All UnitedHealthcare Plans** > **Shopping Around** (if applicable)
- Choose the health plan you're considering to view providers in the network

What are your health needs?

You may need less coverage if you see the doctor occasionally for your annual checkup, minor illness or injury. You may need more coverage if you're planning for a major procedure, see the doctor often or take specialty medications.

Are your medications covered?

If you take any medications, you can check a plan's Prescription Drug List (PDL) to see your costs and possible deductibles. To check the list:

- Go to [uhc.com](https://www.uhc.com) > **Health & Wellness** > **Managing Medications**
- Select the appropriate PDL to see which medications are covered

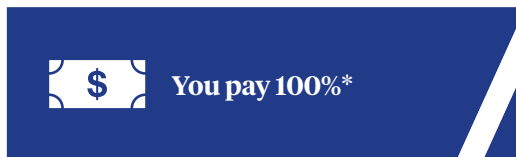


What are the plan's details?

Review each plan's overall costs, deductibles and copays (if applicable)—plus their wellness programs, tools and apps.

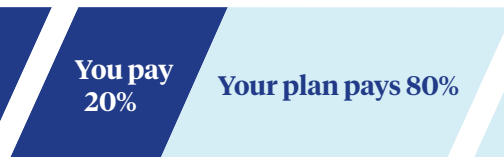
How health plans work — an example

Plan start



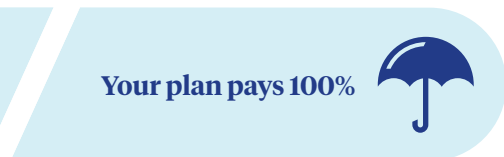
At the start of your plan year, you pay 100% of your covered health services until you meet your **deductible**, which is the amount you pay before your plan starts sharing costs.

Deductible reached



Now, your health plan starts to share a percentage of the costs with you —this is your **coinsurance**.*

Out-of-pocket limit met



Here, your plan's got you covered at 100%. Your **out-of-pocket limit** is the most you could pay for covered services in a plan year —copays and coinsurance count toward this.

Along the way, you may also be required to pay a fixed amount—or **copay**—each time you see a provider or purchase a prescription.

*Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.



[justplainclear.com](https://www.justplainclear.com)

For thousands of health care terms defined simply and clearly, this is your site.

For all things pharmacy, say hi to OptumRx

UnitedHealthcare plans use OptumRx® for pharmacy care services. We've designed it to be easier for you to save on medications and easier to keep track of them, too—whether you're online or on the go.

3 ways you may save on costs



Use home delivery

Order a 3-month supply through OptumRx and you may pay less for medication, get standard shipping at no cost and save trips to the pharmacy.



Use network pharmacies

You can find out which pharmacies are in the network on myuhc.com® or the UnitedHealthcare® app—using them may cost you less out of pocket.



Use Tier 1 drugs

Choosing medications from the lower tiers on the Prescription Drug List (PDL)—the list of medications that are commonly covered by your health plan option—may help you save money.

More ways to manage your meds

As a UnitedHealthcare member, you'll be able to go to myuhc.com and use the UnitedHealthcare app to:

- Find and compare medication costs
- Locate a network pharmacy
- See if your medications have any requirements before filling them
- Search the PDL
- Manage your home delivery orders



Health and wellness benefits powered by care

Once your health plan becomes active, you can sign up for wellness programs and take advantage of health support services—all at no additional cost to you.



Cancer Support Program

Support for dealing with cancer

Many questions may come up if you or a loved one has cancer. With the Cancer Support Program, dedicated cancer nurses will help you find information and emotional support for you and your family.



Quit For Life

Quit tobacco for good

With a coach on your side, it may be easier to leave tobacco behind. The Quit For Life® program includes online support, a customized action plan and more to help you go tobacco-free.



Live and Work Well

Tap into behavioral health support

The Live and Work Well website gives you access to support, care and resources to help you feel like the best version of you. These behavioral health support services are available at liveandworkwell.com 24/7—whether you're in a time of greater need or want to work on personal growth. As part of your health plan benefits, Live and Work Well is available at no additional cost to you and your family.



Rally

Rewards for well-being

Have fun and get healthier with Rally®. Get personalized support to help you achieve your health goals, join missions and complete activities to earn Rally Coins that you can use for a chance to win rewards.

More health and wellness benefits to explore



Real Appeal

Lose weight, feel great

Connect with a community of support with Real Appeal®, an online weight loss program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 access to videos, tools to track your progress and more.



Virtual Visits

Get care, virtually anywhere

With Virtual Visits, you can video chat with a doctor by computer or mobile device,* from the comfort of home or anywhere. Doctors can diagnose a wide range of nonemergency medical conditions—and even provide prescriptions, if needed.**

*Data rates may apply.

**Certain prescriptions may not be available, and other restrictions may apply.



Sweat Equity

Get rewarded for exercising

With the Sweat Equity™ program, you may earn up to \$200 for every 6 months for meeting program exercise requirements. There are many ways to participate—from visiting the gym to taking classes and more.

Now you're ready to roll

Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plans that fit you best.

Get ready for coverage to begin

While waiting for your plan date to start, you can search the network for providers near you at uhc.com/providersearch.

Say hello to your benefits

Watch the mail for your welcome kit and health plan ID card—then go to myuhc.com® and download the UnitedHealthcare® app to stay connected.



Get the most out of your plan throughout the year

- Schedule an annual checkup, flu shot or other preventive screening service
- Take advantage of resources and programs to help you stay healthier and save money
- View average costs before you get care, see what's covered, find network doctors and pharmacies and more using myuhc.com or the UnitedHealthcare app

We're here to help

Get even more info about your options

Health Plans

myuhc.com

General 1-866-873-3903 TTY 711



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>

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

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 LU'U Y: 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.

تويوغللا قددع اسمال تامدخ ناف، (Arabic) ةيبرعلا ثدحتت تنك اذا: هي بننت
ىلع جردملا يناعملال فتاهل مقرب لاصتال اىجرى. لكل ةحاتم ةيناعملال
كعب فصاخلا فيرعتهل ا قاطب

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisyè 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**), udostępniłmy 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, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníliti'go, saad bee áka'anida'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nit'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodiilnih.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc. Administrative services provided by Oxford Health Plans LLC.

Rally® Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Real Appeal is provided to eligible members at no additional cost as part of your health plan benefits. Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program 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. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

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. 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.

Telehealth services are available in Connecticut in addition to Virtual Visits.



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