



Health and wellness programs designed to help you live a healthier lifestyle.

As a UnitedHealthcare member, the following programs are available to you.

For more information visit myuhc.com, the [UnitedHealthcare app](#) or call the number on the back of your health plan ID card.



Medical

Your medical plan has access to a national network and the choice of out-of-network coverage. 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. Out-of-network means that a provider does not have a contract with UnitedHealthcare. It's important to remember, seeing an out-of-network provider may cost you more. There's no need to select a primary care physician (PCP) or get referrals to see a specialist. But 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. Lastly, most UnitedHealthcare plans cover preventive services without additional cost sharing to you.¹



Health Savings Account (HSA)

An HSA is a personal savings account to help you save and pay for qualified medical expenses when you enroll in a qualifying high-deductible health plan (HDHP). 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. 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. Manage your HSA at optumbank.com.



Flexible Spending Account (FSA)

- **Limited FSA:** Allows you to set aside money from your paycheck — before taxes — into a special account to help pay for dental and vision. For a complete list of eligible expenses, see your benefit plan documents.
- **Dependent Care FSA:** Allows you to set aside money from your paycheck — before taxes — into a special account to help pay for child care. For a complete list of eligible expenses, see your benefit plan documents.



myuhc.com and UnitedHealthcare app

myuhc.com[®] is your personalized website. It helps you access and manage your health plan and health information. Use it to find network doctors and facilities, check your coverage and claims status, review preventive care services, print a temporary ID card and check your plan balance. You can also download the UnitedHealthcare app⁺ from the App Store[®] or Google Play .



Behavioral Health

If you need help navigating mental health, financial or legal concerns, take advantage of these resources — included in your health plan at no additional cost.

- **Employee Assistance Program (EAP):** 24/7 support. Reach an EAP consultant by calling 1-888-887-4114, TTY 711.
- **Live and Work Well:** Self-help, education and resources. Sign in to myuhc.com. then go to Coverage & Benefits > MentalHealth.
- **Behavioral Health visits:** Behavioral health treatment, including regularly scheduled therapy appointments.



Calm Health

The Calm Health app provides programs and tools to help support mental health and well-being. The Calm Health app brings a library of support – including mindfulness content and programs created by psychologist – for a variety of health experiences and life stages. Sign in on the UnitedHealthcare app or at myuhc.com to get started.



Maternity/Reproductive Support

Maven Maternity: Whether you're thinking about having a baby or have one on the way, maternity support is here to provide information and support – throughout your pregnancy and after giving birth. Visit myuhc.phs.com/pregnancy-resources for additional information.



Cancer Resource Support

The Cancer Resource Support Program provides guidance for those preparing for cancer treatment or have already started. A nurse can help navigate treatment options and find a network from a high-quality Centers of Excellence (COEs) facility.

- Connect with a nurse specially trained in oncology for support throughout your treatment journey
- Get help exploring your options, finding answers to questions, and managing symptoms and side effects.
- Access digital tools to help provide real-time guidance and identify care needs immediately.

Qualifying members will be contacted to enroll in the program.



Diabetes Disease Management

Diabetes Disease Management Program provides support for those at risk all the way through diagnosis; as well as education, tools and encouragement to help support diabetes prevention and management.

- Wellness Coaching
- Personalized health opportunities and programs
- 1:1 nurse care coach
- Multidisciplinary care team
- Specialized nurses

Qualifying members will be contacted to enroll in the program.



Premium doctors

Your health plan helps you find a doctor with the UnitedHealth Premium® program. The program identifies those doctors who meet national standards for quality and local market benchmarks for cost efficiency. Look for the [blue hearts](#). ♥♥



Virtual Visits

Save time by seeing a doctor from your mobile device or computer 24/7. With a Virtual Visit, you can talk — by phone or video—to a doctor who can diagnose common medical conditions and even prescribe medications, if needed.*

- **24/7 Urgent Care:** Talk with a provider for common urgent care needs, such as pinkeye, rashes, fevers, coughs, and more, or when your PCP is not available.
- **Virtual Primary Care:** Talk to a provider online about non-urgent medical care that's covered by your health plan such as your annual wellness, common and chronic health conditions, personalized referrals to specialists and labs, and follow-up visits.
- **Virtual Specialty Care:** Virtual specialty care allows you to more quickly access specialty care that's personalized for your specific care needs, such as migraine or back, joint and muscle care, and behavioral health.
- **Telehealth Visits:** Telephonic or video visit with your local in network PCP, specialist or behavioral health provider. Contact provider directly to schedule.



One Pass Select™

One Pass Select is a subscription-based fitness and well-being network that includes access to thousands of gym locations, online classes* and a grocery delivery service. Available for eligible employees and up to 4 family members, ages 18+. Easy digital access through UnitedHealthcare Rewards on the [UnitedHealthcare app](#)® or [myuhc.com](#)®.



Kaia

On-demand access to personalized and self-directed physical therapy exercises using AI technology. Receive one-on-one support from certified health coaches and physical therapists. Download the app from the App Store® or Google Play to get started.



Second Opinion

After you've received a diagnosis, get information from leading providers to help you make an informed decision about your care and treatment options. Visit [2nd.md](#).

+The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

¹Certain 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.

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.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Consult with your clinician for specific health care needs, treatment or medication. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product and is not intended to make any mental health recommendations or give clinical advice. Please consult with your tax specialist to determine taxability of these offerings. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The aren't or legal guardian of a user under the age of 16 is subject to the "Terms" And responsible for their child's activity on the services.

The information provided through the Cancer Resource Support Program is for informational purposes only and provided as part of your health plan. The nurse cannot diagnose problems or recommend treatment and is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The nurse support services is not an insurance program and may be discontinued at any time.

One Pass Select is a voluntary program that features a subscription -based nationwide , digital fitness 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 or digital fitness may have tax implications. One Pass Select is a program offered by One Pass Solutions, Inc. Subscription costs are payable to One Pass Solutions, Inc.

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. UnitedHealthcare makes no representation or warrant with regard to the accuracy of the information presented. If you believe that you may have any emergency medical condition you should immediately call 9-1-1. Participants should consult an appropriate health care professional to determine what may be right for them. If you have questions about the information presented or questions about health care services, supplies, or treatments, you should consult your health care provider before making any health care decisions.

Kaia Health 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 this service is for your information only. It is provided as part of your health plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This is not an insurance program and may be discontinued at any time.

The UnitedHealth Premium® designation 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. 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.

A flexible spending account is not insurance. FSAs are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

Health savings accounts (HSAs), are individual accounts offered or administered by Optum Bank®, Member FDIC, a subsidiary of Optum Financial, Inc., and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as investment, legal or tax advice. Federal and state laws and regulations are subject to change. Precise HSA tax effects depend on federal law. We recommend that you see your tax advisor for specific tax advice.

The material provided through this program is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

Second Opinion is made available through a third party vendor, 2ndMD. The information provided through Second Opinion does not constitute medical advice and does not diagnose, treat or prescribe treatment of medical conditions. All information provided in connection with Second Opinion is for informational purposes only, and does not create a physician-patient treatment relationship. Information provided through Second Opinion does not substitute medical diagnosis or treatment from your treating physician, and you should discuss the information provided by Second Opinion with your treating physician before making any decisions. The Second Opinion service may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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 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 healthcare 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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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