

Comparing plans may help you save money.



Discover the difference between the Choice Plus Plan with an HRA and traditional copayment plans.

Your health care buying decisions.

This plan helps you take a more active role in health care buying decisions.

A higher deductible and lower premiums.

Traditional copayment plans typically have a lower deductible and higher premiums, so you pay more up front and less when you need care.

This plan has the opposite—a higher deductible but lower premiums.

Why this matters.

You typically pay less up front with lower premiums and more for care when you need it. This way, you only pay for the care you need, which may save you money.

A health reimbursement account (HRA).

Your employer is funding the HRA to help pay for your eligible health care expenses, including those that may apply to your annual deductible.

If you spend all of your HRA, you will pay for eligible health care expenses out of your pocket until you meet the plan deductible.

Why this matters.

If you spend the money in the HRA wisely, you can save more money—and have more available when you really need it.

Terms to know.

Premium

The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly or yearly.

Deductible

The amount you owe for health care services that your health insurance or plan covers before your health plan begins to pay.

	Choice Plus Plan with an HRA	Traditional Copayment Plan
Pay health care expenses using the money you save in a health reimbursement account (HRA).	✓	
Pay a higher deductible.	✓	
Pay higher premiums.		✓
Pay lower premiums.	✓	
Pay only for the care you need.	✓	
A chance to save money by making decisions based on a greater awareness of costs and your options.	✓	

Shifting focus—from managing your health benefits to managing your health.

Most traditional copayment plans focus on managing your health benefits. The Choice Plus Plan with an HRA focuses on managing your health by encouraging you to:



Take a more active role in your health care buying decisions.



Make healthier choices and seek quality care.

Tools and services to make informed decisions.

This plan gives you access to resources for information about cost and care options available on myuhc.com®.

Why this matters.

The more you know, the better decisions you can make about medical treatments and spending.

Your health care choices.

The Choice Plus plan is designed to help you make healthier choices and select quality care.

Preventive care is covered 100 percent in the network.

UnitedHealthcare covers preventive services at 100 percent without charging a copayment, coinsurance or deductible as long as they are received in the plan's network.

Why this matters.

Preventive care helps you identify and treat illness early so you can get and stay healthier.

You get personal support and helpful programs to improve your health.

A Healthy Pregnancy program, 24-hour registered nurses, care management services and more at no additional cost.

Why this matters.

You have access to the care you need when you need it.



Learn more.

With this plan, you may make better decisions about your health while controlling your costs. Learn more at welcometouhc.com.



Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or deductible.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

The Healthy Pregnancy program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy program cannot diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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