

# Welcome to more freedom and greater savings.



The Choice Plus Plan with an HRA.



## Network freedom and an HRA.

This plan includes a health reimbursement account (HRA), which is an account funded by your employer to help you pay for covered health care services. Your HRA will automatically pay for covered services first and you won't pay as long as you have money in your HRA.

### The Choice Plus Plan network includes:



### There's coverage if you need to go out-of-network.

Out-of-network means that a provider does not have a contract with us. Choose what's best for you. Just remember, out-of-network providers will likely charge you more and can even bill you for amounts higher than what your plan will cover.

### There's no need to choose a primary care provider or get referrals to see a specialist.

Consider a primary care provider; they can be helpful in managing your care.

Preventive care is **covered 100 percent** when you use a network doctor.

## Personal care and support.

The Choice Plus Plan includes a number of services to help you improve your health, find the right care and get personal attention when you need it.

#### 24-hour registered nurses.

You can call and speak directly with a registered nurse anytime.

#### Employee Assistance Program.

We offer confidential support for a wide range of personal and work-related needs.<sup>1</sup>

#### Healthy Pregnancy Program.

We provide personal support for soon-to-be-mothers throughout their pregnancy.

# Paying for network care with an HRA.

## Step 1

### Your deductible<sup>2</sup>

Your HRA automatically pays for covered services first. If you spend all of your HRA, you'll have to pay until you reach your deductible.

## Step 2

### Your coinsurance<sup>2</sup>

After you reach the deductible, you share the costs with the plan. If you have money in your HRA, it will automatically pay for your share.

## Step 3

### Your out-of-pocket limit<sup>2</sup>

When you reach the limit, you are done paying. The plan pays 100 percent of covered services for the rest of the coverage year.

## Ways to pay with your HRA.

- 1 Set up automatic payments.<sup>3</sup>
- 2 Use the Health Care Spending Mastercard<sup>®4</sup>
- 3 Submit claims on [myuhc.com](https://myuhc.com)<sup>®</sup> to get reimbursed.

Learn more at  
[welcometouhc.com/choiceplushra](https://welcometouhc.com/choiceplushra).



## Think of the HRA as your money.

You'll find that spending your HRA wisely can help save you money. When you have money in your HRA, that's less money you have to pay out of your pocket for covered services.

### Your HRA may roll over.

If you have dollars remaining in your HRA at the end of the year, they may roll over so you can use them next year. Please review your health plan documents to see if roll over is available with your plan.

# Easily fill your medications.

UnitedHealthcare and OptumRx® are partners in making your health plan work better. You'll be covered for a wide variety of medications from OptumRx. Best of all, we've made it easy for you to get your prescriptions filled and the opportunity to save money.



**Get access to thousands of network retail pharmacies.**



**Get 24/7 phone support, refill reminders and more.**



**You can save when you use a network pharmacy..**

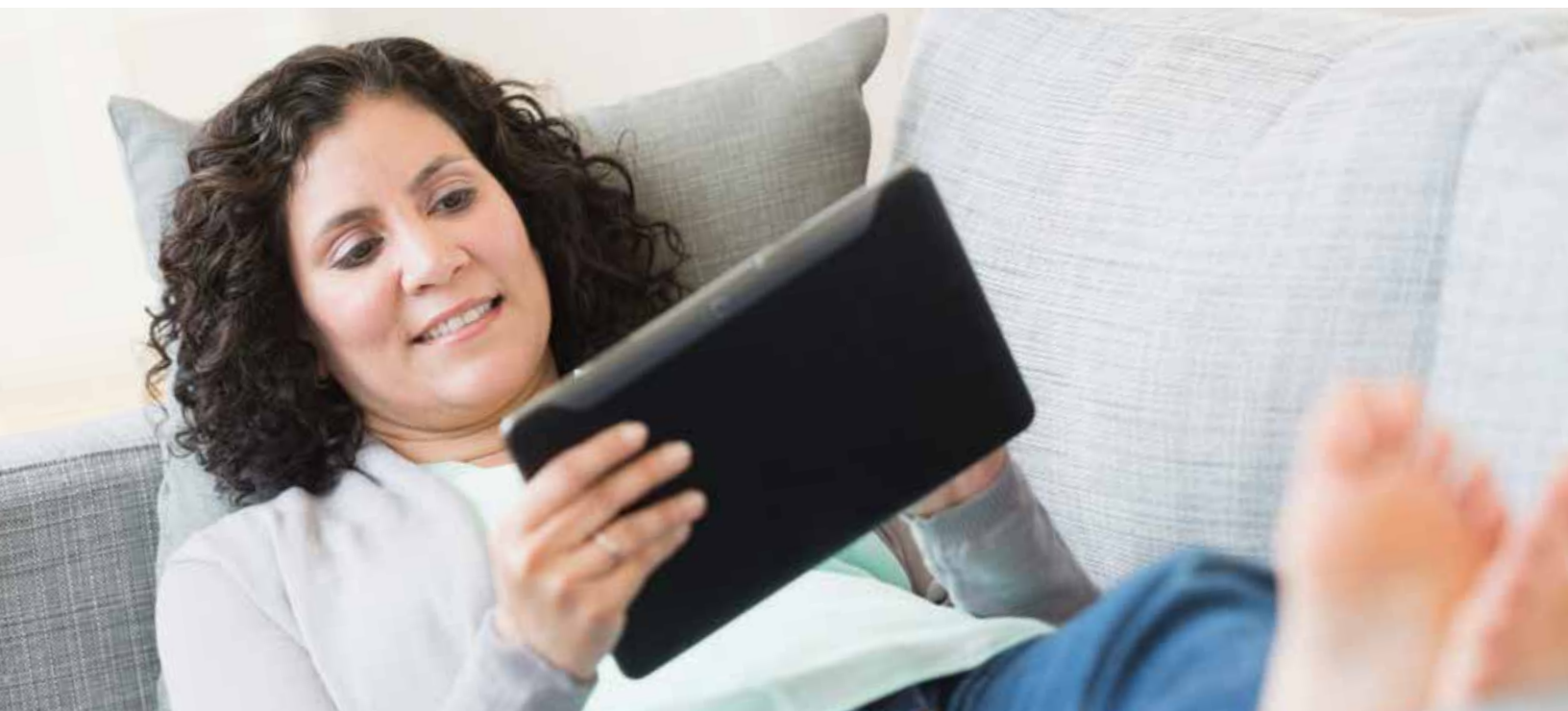


**Find special programs for help treating complex conditions.**

## Paying for prescriptions.

Depending on your plan, you may have to pay the full cost of your covered prescriptions until you've paid your deductible. You may be able to use your HRA. You can get up to a 3-month supply of your medications often at a lower cost than retail, shipped to your home at no additional cost. You also get 24/7 phone support, refill reminders and more.

Visit [welcometouhc.com/choiceplushra](https://www.welcometouhc.com/choiceplushra) for more information.



## How we cover prescriptions.

The UnitedHealthcare Prescription Drug List (PDL) is the list of prescription medications that are covered by the plan. The PDL is organized by cost tiers.<sup>5</sup> Choosing medications in the lower tiers may save you money.



**Lower-cost medications.**



**Midrange-cost medications.**



**Higher-cost medications.**

Search the network and the PDL at [welcometouhc.com/choiceplushra](https://welcometouhc.com/choiceplushra).



### **You have coverage for a wide range of prescriptions.**

There are thousands of retail pharmacies in our network, including large national chains and many local pharmacies.

**Get more online at [myuhc.com](https://myuhc.com).**

- Refill prescriptions.
- Find network pharmacies.
- Estimate and compare costs.

**Get more online at [myuhc.com](https://myuhc.com).**

You can get up to a 3-month supply of your medications often at a lower cost than retail, shipped to your home at no additional cost. You also get 24/7 phone support, refill reminders and more.

Click on the "Manage Your Prescriptions" button at [myuhc.com](https://myuhc.com) to get started.

# Frequently asked questions.

## Health plan.

### How is this plan different from a traditional copayment plan?

Most traditional copayment plans focus on managing your health benefits.

This plan focuses on managing your health by encouraging you to:

- 1 Take a more active role in your health care buying decisions.
- 2 Make healthier choices.

In addition, traditional copayment plans typically have a lower deductible and higher premiums, so you pay more up front and less when you need care. Conversely, with the HRA plan, you have a higher deductible but lower premiums. So 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.

### Can I see any doctor I want?

Yes, you can see any doctor you want and you don't need referrals. You are encouraged to use network health care providers because they've agreed to charge you a lower price.

### Why am I asked to use network providers?

When you use a network doctor, you will usually pay less compared to seeing a doctor who is out-of-network.

### Do I really have to pay the full cost of covered health care services before I meet the deductible?

Yes. You will pay for all covered health care services until you reach your deductible. Remember, the HRA will automatically pay for your services first. If you spend all of the HRA, you will need to pay the full cost of your services until the deductible has been paid. Use network providers to help lower your cost.

### Can I cover my children and other dependents under this plan?

Yes, children are eligible for coverage under the plan up to age 26.

## Manage your benefits and health care at [myuhc.com](https://myuhc.com).

- Track claims and expenses.
- Pay health care bills.
- Find network providers and more.



### Have fun getting healthier.

Rally® is an experience on [myuhc.com](https://myuhc.com) that may help you eat better, be more active and complete activities to improve your health.



### Estimate health care costs.

You have easy-to-use tools so you can see what a treatment or procedure typically costs and see what your share of expenses may be.



### Get help finding care.

To help you make more informed choices about health care, the UnitedHealth Premium® designation program includes doctors who meet quality and cost-efficiency guidelines. You can find a doctor's designation on [myuhc.com](https://myuhc.com).

## HRA.

### How do I get the HRA?

You get the HRA when you sign up for the health plan. There is nothing you need to do.

### Can I put my own money into the HRA?

No. Only your employer can put money into the HRA.

### When can I start to use the HRA?

In most cases, you can start using the HRA on the first day of the plan year. Your employer can also set rules on when you can use the money.

### Can I be taxed for having the HRA?

No. You don't have to pay federal or state income taxes on this money.

### Can I keep the HRA if I leave my employer or change health plans in the future?

No. The money is owned by your employer. If you leave your employer or choose to change health plans in the future, you cannot keep the money or take it with you.

### Can I cash the HRA out at any point?

No. The money is owned by your employer.

### What happens if I don't spend all of my HRA dollars at the end of the plan year?

If you have dollars remaining in your HRA at the end of the year, your employer may allow them to roll over so you can use the money next year.

### Will I earn interest on the HRA?

No, the HRA is not a personal bank account and cannot earn interest.

### How do I pay with my HRA?

Your HRA will automatically pay for all covered services first. You won't pay as long as you have money in your HRA. If you spend all of the money, you will need to pay for covered services out of your pocket. Depending on your plan, you may get a debit card to pay from your HRA.

### Can I be reimbursed for out-of-pocket expenses?

Yes. If you pay out-of-pocket for a covered service, you can submit your expenses and receipts using the online claim form at [myuhc.com](https://myuhc.com). Or, you can mail a completed claim form, but reimbursements may take longer.

### Can I use the HRA for my spouse or dependents if they're not covered under my plan?

No. The HRA can only be used for you and any dependents that are covered by your plan.

### If I decide to retire, what happens to my HRA?

You can use the HRA as long as you are covered by the plan.

## Eligible HRA expenses.

The IRS decides which expenses can be paid for or reimbursed by an HRA.

Here are some examples of treatments and services your HRA may pay for:

- Ambulance
- Blood sugar test kits
- Doctor visits, X-rays and lab work
- Drug addiction treatment
- Health plan deductible and coinsurance
- Hospital services
- Insulin
- Physical therapy
- Prescriptions (retail and mail)
- Smoking cessation programs
- Speech therapy
- Surgery, excluding cosmetic surgery



<sup>1</sup> EAP services provided through the Nurseline program

<sup>2</sup> These costs don't apply for preventive care services that are received in the network. You may be required to receive approval for some services before they can be covered.

<sup>3</sup> Automatic payment will not work for non-network services.

<sup>4</sup> The debit card may not be available with some plans.

<sup>5</sup> Some pharmacy benefits may have more than 3 tiers.

For all of the coverage details, see your official health plan documents.

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.

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.

The UnitedHealth Premium<sup>®</sup> designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com<sup>®</sup>. 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. You should also discuss designations with a physician before choosing him or her. 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.

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