

# Choice Plus Plan with an HRA.

With the Choice Plus Plan, you get a health reimbursement account (HRA) that is owned and funded by your employer to help you pay for covered health care services and qualified medical expenses.

## Save on taxes with HRA reimbursements.

You don't have to pay federal or state income taxes on funds used to pay for qualified medical expenses.

### How paying for network care works with an HRA.

<b>STEP 1</b> Your deductible	<b>STEP 2</b> Your coinsurance	<b>STEP 3</b> Your out-of-pocket limit	
Your HRA automatically pays for all covered services, like doctor visits, first. If you spend all of the money in the HRA, it's your turn to pay. You will pay for covered services until you've paid the remaining deductible.	After paying the deductible, your plan has coinsurance. You and your plan share the cost (percentage) of covered services. You will pay a copayment for prescriptions.	When you reach this limit, you are done paying. The plan will pay 100% of your covered services for the rest of the plan year. All deductible and coinsurance payments add up to meet this limit.	
Employee Only – \$ _____ Family – \$ _____ Family – \$ _____ Family – \$ _____		Employee Only – \$ _____ Family – \$ _____ Family – \$ _____ Family – \$ _____	
<b>Pay with your HRA or pay another way</b>	Your plan pays _____%	+ You pay _____%	<b>You are done paying</b>
<b>Preventive care is covered 100% when you use a network doctor.</b>			

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.

CONTINUED

## Growing healthy savings.

There's no "use it or lose it" rule. Unused dollars may carry over year to year.<sup>1</sup>



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

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



### Improve your health—and have fun doing it.

Rally<sup>®</sup> 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 quality care.

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



For more information, visit <https://choiceplushra.welcometouhc.com/>



<sup>1</sup>Check your plan documents to confirm if your plan allows for funds to carry over. If you decide to change your plan or leave your employer, you cannot keep the money in the HRA or take it with you.

All UnitedHealthcare members can access a cost estimator online tool at [myuhc.com](https://myuhc.com). Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available in the Health4Me mobile app, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

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 UnitedHealth Premium<sup>®</sup> designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com). You should always visit [myuhc.com](https://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](https://myuhc.com) for detailed program information and methodologies.

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

[Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare) [Twitter.com/UHC](https://twitter.com/UHC) [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare) [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)