



Get to know your benefits

City of Racine

United
Healthcare

Common health terms

Copayment:

A fixed amount of money you pay a provider for a covered visit or prescription

Deductible:

The amount you'll need to pay before your plan starts to pay for covered services



Coinsurance:

The percentage you pay as your share of a covered health care service

Out-of-pocket limit:

The most you could pay during a coverage period (usually 1 year) for your cost share of covered services. After you meet this limit, the plan will usually pay 100% of the allowed amount

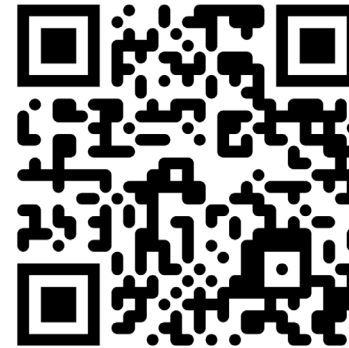
[justplainclear.com](https://www.justplainclear.com)

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



How a health plan works

Health plans can be complicated, so knowing how they work can help you get the most out of your benefits.



How a typical health plan works

Let's take a look at an example of how a typical plan works when you receive care from a network provider. Your plan may be different than this example, so to find your specific details go to myuhc.com > Coverage & Benefits.

Plan start

You pay 100%*

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.



Some plans may require you to pay a fixed amount — or **copay** — each time you see a provider.

Deductible reached

You pay 20%

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



Every plan has a premium, a routine payment typically taken out of your paycheck to keep your plan active — so you stay covered.

Out-of-pocket limit met

Your plan pays 100%

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, coinsurance and deductibles count toward this.

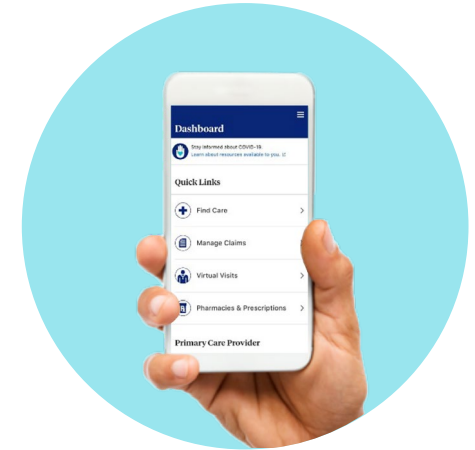
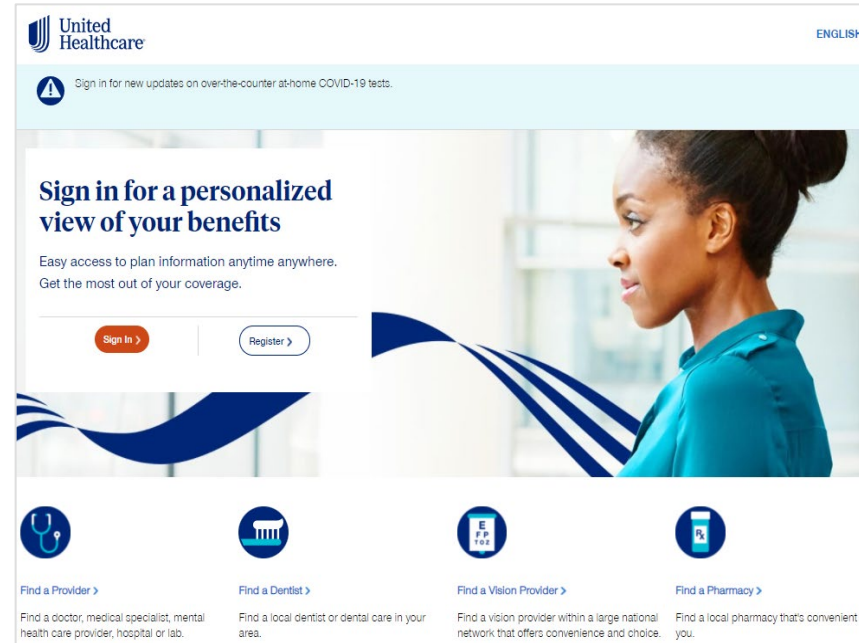
* Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. These plans have exclusions, limitations and reduction of benefits. For costs and complete details contact your employer.



Two convenient ways to access your plan

Access your account on myuhc.com[®] or the **UnitedHealthcare**[®] app after enrolling to:

- Find and estimate the cost of care
- See what's covered
- View claim details and check plan balances
- Find network doctors
- Video chat with a doctor 24/7
- View and share your health plan ID card



Download the app



Members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

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.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.



3 easy ways to find a network provider

1

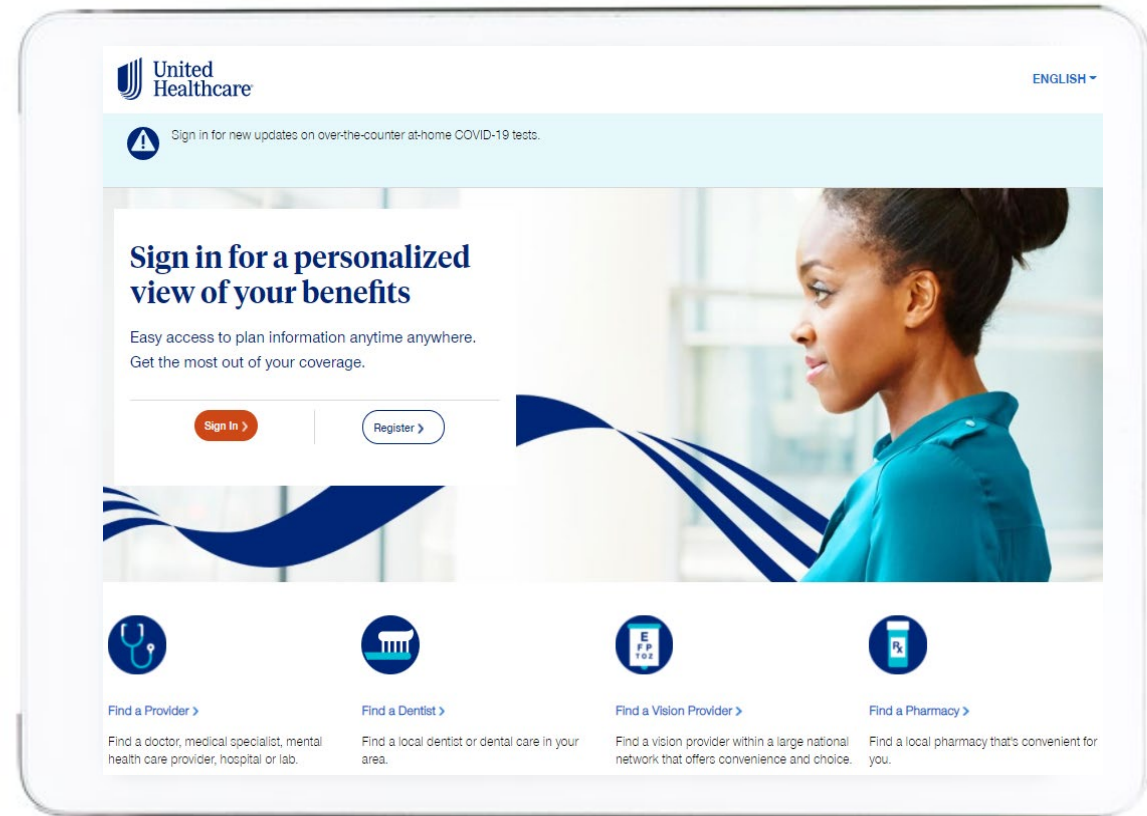
Look for the “Find a Provider” button on myuhc.com®

2

Call the number on your health plan ID card

3

Search using the UnitedHealthcare® mobile app



Make more informed choices

The UnitedHealth Premium[®] program uses national, evidence-based measures to evaluate physicians in multiple specialties to help you make more informed choices for your medical care. Find UnitedHealth Premium Care Physicians by going to myuhc.com > Find a Provider and look for the blue hearts.



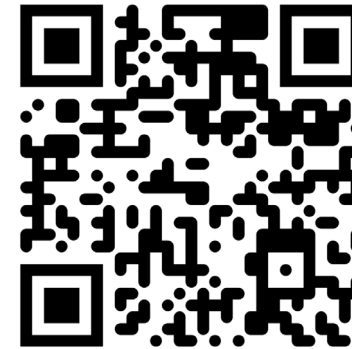
Premium Care Physician

The UnitedHealth Premium[®] designation program is a resource for informational purposes only. Designations are displayed in 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. 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.



Digital tools to manage your plan

Find and estimate costs, check what's covered, search providers, view plan balances, and see claim details with UnitedHealthcare's digital tools: myuhc.com[®] and UnitedHealthcare[®] app.



24/7 Virtual Visits: Care from anywhere

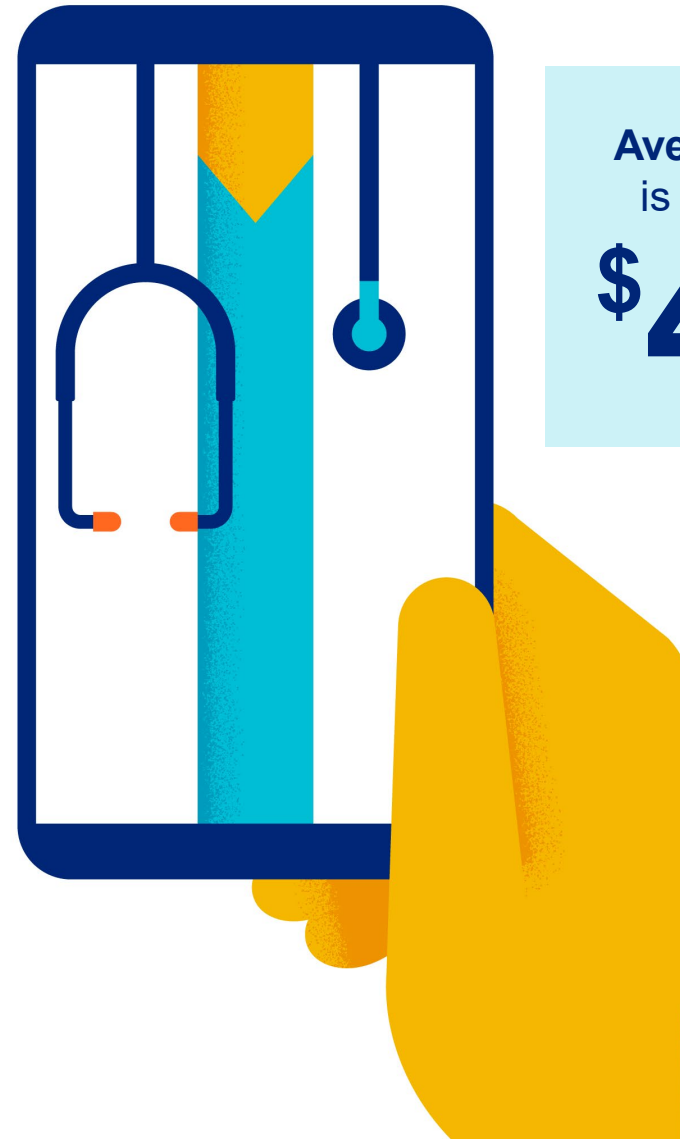
With 24/7 Virtual Visits, providers can treat a wide range of common health conditions by phone or video* — including many of the same ones treated in an emergency room (ER) or urgent care. If needed, providers may even prescribe medications.**

Employees can receive care for:

- Cough
- Sore Throat
- Headache
- And many other conditions

*Data rates may apply. **Certain prescriptions may not be available, and other restrictions may apply. ***The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. 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.



Average cost
is less than
\$49***



Virtual primary care

Managing your health with a primary care provider (PCP) may be easier when you have more ways to access care.

With virtual primary care, you can see a PCP without having to leave home or work. Connect remotely with a virtual PCP and their team of health care professionals through myuhc.com[®] or the UnitedHealthcare[®] app.*



You can see the same virtual PCP for:

- Preventive care
- Follow-up visits
- Checkups for ongoing conditions like asthma, diabetes and more



Benefits of virtual primary care include:

- A provider you can see on an ongoing basis
- A Care Team who'll guide you, when needed, to in-person care such as labs, imaging, specialists and more
- A Care Team who'll work with you and follow up to ensure you're taken care of

*Data rates may apply.

Virtual primary care is applied to primary care benefits — it is not applied to 24/7 Virtual Visits benefit. Not available with all health plans. Due to physician licensing restrictions, virtual primary care is only available within the member's state of residence. If the member's location is outside of their state of residence, virtual visits for primary care will be provided as a 24/7 Virtual Visit provided by Optum Virtual Care.

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.



Virtual Specialists

Virtual Specialists are a selection of virtual-only specialists that are in the network and contracted based on their ability to deliver access to quality care



Embedded provider

- No buy-ups necessary
- Aligns with member primary care physician and specialist benefits



Quality and affordability

- Industry standard quality metrics
- Patient-reported outcomes
- Efficient care delivery



Access and experience

- Specialist care in days
- Personalized care models

Accessed through a single location via myuhc.com[®] or the UnitedHealthcare[®] app

*Launch limited to certain states

**Must have UnitedHealthcare Dental to access

Specialties are chosen by fit for virtual care, alignment to benefits, affordability and client demand for solutions

- Gastroenterology*
- Migraine
- Musculoskeletal
- Sleep
- Speech therapy*
- Urgent dental
- Women's health**

...and more to come



Support for when you feel stressed or overwhelmed

Get access to self-care techniques, coping tools, meditations and more — anytime, anywhere and at no additional cost with your health plan. With Self Care, you'll get personalized content that's designed to help you boost your mood and shift your perspectives. Tap into clinician-created tools, including:



Daily mood tracking to help you identify patterns and self-assess progress



Meditation tools and methods for relaxation, like deep breathing and positive visualization



A personalized roadmap to help track your progress, set goals and more

The AbleTo mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The Self Care information contained in the AbleTo mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to members ages 13+ at no additional cost as part of your benefit plan. Self Care is not available for all groups in District of Columbia, Maryland, New York, Pennsylvania, Virginia or West Virginia and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the mobile application.

