

**Member Resources** 

# We've got you covered City of Orlando 2026

United Healthcare





# Your guide to all the details

Welcome to your curated collection of plan resources. Everything here was hand-selected to help make it easier for you to learn about what your plan covers, includes, requires and more.

#### It's all here — and yours to explore:

#### Medical

- Plan Benefits
- Where to Go for Care
- Pharmacy benefits
- Health and wellness programs
- Digital tools
- Additional info





Medical

## Plan benefits





## Health plan coverage details

#### Effective on or after 1/1/2026

	Choice Plan	НМО	Choice Pl	us Plan POS		
Premium	Your employer will provide your premium amounts					
Annual medical deductibles and out-of-pocket limits	Network	Out-of-network	Network	Out-of-network		
Deductible amounts						
Individual	\$500	Not Covered	\$500	\$1,000		
Family	\$1,000	Not Covered	\$1,000	\$2,000		
Out-of-pocket limits						
Individual	\$6,350	Not Covered	\$3,000	\$6,000		
Family	\$12,700	Not Covered	\$6,000	\$12,000		
Medical copays (\$) and coinsurance (%)	Network	Out-of-network	Network	Out-of-network		
Doctors and specialists						
Preventive care visit	\$0	Not Covered	\$0	40%*		
Primary care visit (illness or injury)	\$25*	Not Covered	\$25*	40%*		
24/7 Virtual Visit (online doctor)	\$15*	Not Covered	\$15*	Not Covered		
Specialist visit	\$50*	Not Covered	\$50*	40%*		
Urgent care visit	\$35*	Not Covered	\$35*	40%*		
Lab and X-ray	\$0 (Freestanding Facility)* /\$100 (Hospital Facility)*	Not Covered	20%*	40%*		
Major diagnostic and imaging	\$50 (Freestanding Facility)* /\$250 (Hospital Facility)*	Not Covered	20%*	40%*		
Emergency care						
Emergency room	\$200*	\$200*	\$200*	\$200*		
Emergency transportation	Covered 100%*	Covered 100%*	20%*	20%*		
Other care						
Mental health visit (outpatient)	\$15*	Not Covered	\$15*	40%*		
Mental health visit (inpatient)	\$600*	Not Covered	20%*	40%*		
Surgery – outpatient	\$50 (Freestanding Facility)* /\$350 (Hospital Facility)*	Not Covered	20%*	40%*		
Hospital – inpatient stay	\$600*	Not Covered	20%*	40%*		





Pharmacy deductible amounts							
Individual	\$100		\$100				
Family		\$200			\$200		
Prescription type	<b>Retail</b> up to 31-day supply	Out-of- network	Home Delivery up to 90-day supply	<b>Retail</b> up to 31-day supply	Out-of- network	Home Delivery up to 90-day supply	
Tier level 1 (\$ - generic)	\$10**	Not Covered	\$ 30**	\$10**	40%**	\$30**	
Tier level 2 (\$\$ - brand-name and generic)	\$35**	Not Covered	\$105**	\$35**	40%**	\$105**	
Tier level 3 (\$\$\$ - brand-name and generic)	\$70**	Not Covered	\$210**	\$70**	40%**	\$210**	
Tier level 4 (\$\$\$\$ - Specialty)	\$100**	Not Covered	N/A	\$100**	N/A	N/A	





The above is only a summary. It is not intended to be a complete listing of all plan details.

Note: Specialty Prescription Drugs are covered in network for both plans, subject to the pharmacy deductible. Tier 4 \$100 for up to a 31-day supply. Included in your Choice HMO and Choice Plus POS plans you have an eye exam every other year for \$15 copay. You are required to use a Routine Vision Provider listed in the Vision Provider Directory available on www.myuhc.com.

<sup>\*</sup>After the medical deductible has been met.

 $<sup>\</sup>hbox{**After the pharmacy deductible has been met. **Walgreen's Pharmacy is excluded.}\\$ 

### Health tip: Understanding preventive care

Preventive care is routine health care that is meant to help you stay healthy. When you schedule regular appointments and screenings, it may help you manage and maintain your health.

#### Preventive care is generally focused on the following

- · Evaluating your health when you are symptom-free
- Receiving checkups and screenings
- · Decreasing the risk of developing health issues even if you are in the best shape of your life

#### Understand the difference between preventive care and diagnostic care

- Preventive care is designed to help you stay healthy, and may be covered by most health plans with \$0 out-of-pocket when you see an in-network provider.
- · Costs may be incurred for diagnostic care based on plan coverage. Check your plan documents for additional details.



#### **Preventive Care**

Preventive care includes routine well exams, screenings, and immunizations intended to prevent or avoid illness or other health problems.

#### **Diagnostic Care**

Diagnostic care includes care or treatment when you have symptoms or risk factors and your doctor wants to diagnose them.



#### Schedule an appointment with your doctor today

Routine preventive care may help you manage and maintain your health, and is generally covered at 100 percent by most health plans.

#### When is care considered preventive?

A procedure can be considered preventive care in some situations, but not in others. This is important, because a service has to be considered preventive in order to be exempt from copays, coinsurance or deductibles. If it's not, these charges may apply.

#### Preventive care example

A woman has an annual wellness exam and receives blood tests to screen for anemia, kidney and liver function, and has a urine analysis done. If the physician orders lab work during a preventive care visit some of the tests may be covered as preventive care, such as a cholesterol screening.



#### Diagnostic care example

However, other blood chemistry panels like an anemia screening in a non-pregnant woman, a kidney or liver function test and urinalysis, would not be covered as preventive care. The woman would be responsible for any deductible, coinsurance, or copayment that may be applicable based on her benefit plan.

When a service is performed for preventive screening reasons and is appropriately reported, it will be covered under the Preventive Care Services benefit. Check your plan documents and consult with your health care provider prior to having the service performed if you have questions.

#### **Examples of preventive care include**

- · Routine physical examinations
- Immunizations
- · Well baby and well-child care
- · Mammography, colonoscopy, sigmoidoscopy
- · Cervical screening

#### Preventive care is important because

- Regular preventive care visits and health screenings may help to identify potential health risks for early diagnosis and treatment.
- Helping prevent disease and detecting health issues at an early stage is essential to living a healthier life.
- Following preventive care guidelines—and your doctor's advice—may help you to stay healthier. Be sure to discuss specific health questions and concerns with your doctor.



Register on myuhc.com.

Find a provider, get plan coverage details and more.



# Do type 2 differently with Level2

level2°

Did you know you can go beyond just managing type 2 diabetes? With **Level2 Specialty Care**, included with your health plan, you can improve your type 2.

#### Here's how it works:

We treat type 2 diabetes as a condition of too much glucose in the body. With Level2 Specialty Care, you can get new insights on what affects your glucose and adopt healthy actions to reduce it – essentially getting from "I can't" to "I can." Here's what Level2 members experience:



#### **Insights**

Start with a **no-cost** continuous glucose monitor to see what works for you in real time — all without finger sticks everyday.



#### **Care Team**

Made up of providers, coaches, dietitians and other experts to guide you through Level2.



#### **Level2 Method**

A defined process to understand and improve glucose control in a series of phases.

#### It's already included in your health plan at no extra cost.

Learn more and join at mylevel2.com/care

Or cal

1-844-302-2821 (TTY 711)



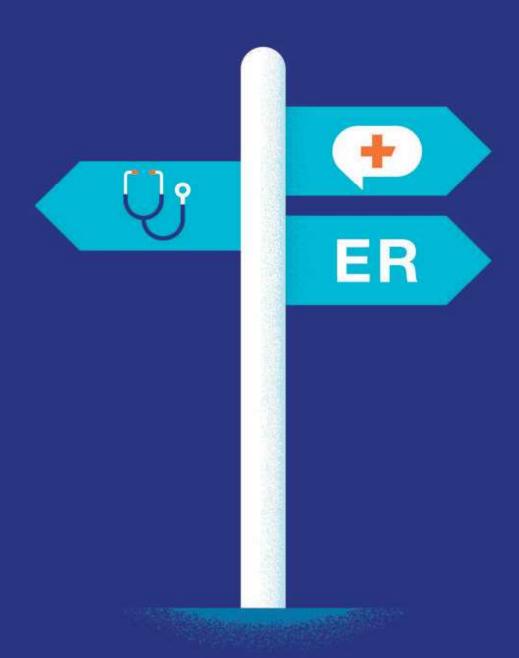
Your participation in Level2 Specialty Care is not a guaranty that you will improve your type 2 diabetes, and Level2 does not guaranty any individual any specific results. Please discuss with your doctor whether Level2 is right for you. You have received this information because you may be eligible to participate in Level2 through your current health plan based on the information we have. Participation in Level2 Specialty Care and getting a continuous glucose monitor (CGM) are subject to certain health plan and clinical eligibility criteria. Level2 is available to eligible members of select UnitedHealthcare plans at no additional charge outside of payment of their plan premium. Qualified members are prescribed a CGM when they join Level2 Specialty Care. See program details at mylevel2.com.

Health coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health program activities. To contact your health plan administrator, please call the number on the back of your health plan member ID card.



Medical

## Where to go for care



#### Log into www.myuhc.com or the UHC app for your care cost.

#### Compare options, help keep costs down

Getting care at the place that may best fit your condition or situation may save you money when compared to an emergency room (ER) visit.\*

	START HERE				
Care options to consider	Ų,	<b>(</b>			ER
	Primary care provider (PCP)	24/7 Virtual Visits	Convenience care	Urgent care	Emergency room
	The provider who may know you best	A care provider over the phone** or by video	Nurse practitioners and physician assistants at retail pharmacy clinics	Physicians and care teams at walk-in clinics	Physicians and care teams at hospital emergency departments
Average cost*	In-person: \$175 Virtual: \$99 or less**	Less than \$54 <sup>†</sup>	\$100	<b>\$185</b>	\$2,700
Allergies	✓	<b>✓</b>			
Bladder infection/UTI	✓			<b>✓</b>	✓
Broken bone				<b>✓</b>	✓
Bronchitis	<b>✓</b>	<b>✓</b>		<b>~</b>	
Chest pain					<b>~</b>
Cough	<b>✓</b>	<b>~</b>	<b>~</b>		
COVID-19 symptoms	✓			<b>✓</b>	
Earache	✓	✓	✓		
Fever	✓	<b>✓</b>	<b>✓</b>		
Flu/common cold	✓	✓	✓		
Migraine/headache	✓	✓			
Muscle ache/sprain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus infection	✓	<b>~</b>	<b>~</b>		
Skin rash	✓	✓	<b>✓</b>		
Sore throat	✓	✓	✓		
Stomach pain (nausea, vomiting, diarrhea)	✓			<b>✓</b>	
Yeast infection	✓	<b>~</b>			

<sup>✓</sup> Indicates the care option to consider for the common conditions listed above

To learn more, visit uhc.com/quickcare

\*2022: Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$2,500 difference between the average emergency room visit, \$2,700 and the average urgent care visit \$185.) The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

\*\*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.

<sup>\*\*\*</sup>Data rates may apply

<sup>†</sup>The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time. Check your official health plan documents to see what services and providers are covered by your plan.



#### Specialized care at your fingertips

Virtual care is accessible from anywhere, on your schedule, and is designed for affordability. With UnitedHealthcare, members have access to quality virtual specialists who may help you create a personalized care plan, eliminating the inconvenience of travel and waiting rooms.

#### **Built for easy access**

Get a care plan from the comfort of your home, or anywhere on the go, through secure video, chat or email.

#### Works on your schedule

Request a visit and get care sooner, as early as the same day for some providers. Virtual care revolves around you, helping you find support when you need it, in a way that may work best for you.

#### Designed for affordable, quality care

Get access to care from specialists trained to understand your condition and deliver personalized care wherever you are.

## Meet online with a specialist for these conditions and more

- Dermatology
- Gastroenterology
- Migraine care
- Sleep conditions
- · Speech therapy
- Women's health\*

#### **Get started**

Go to **myuhc.com/virtualcare** or download the UnitedHealthcare® app to find the right care for you

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Virtual Specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists are not intended to address emergency or lifethreatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all states, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

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

<sup>\*&</sup>quot;Women's health" is a broader term used to describe conditions, services or supportive programs and resources, not to describe those supported. United Healthcare provides supportive resources for all eligible individuals, regardless of gender identity or expression.



Medical

## Pharmacy benefits





# \$0 cost for certain medications\*

We're making medications that may be essential to your health more affordable.



The new UnitedHealthcare Vital Medication Program offers certain drugs at **no additional cost.\*** This means there may be no out-of-pocket costs for preferred insulins and certain other medications, including:

- ✓ Insulin rapid, short and long-acting
- ✓ Epinephrine allergic reactions
- ✓ Glucagon hypoglycemia (low blood sugar)
- ✓ Naloxone opioid overuse
- ✓ Albuterol asthma



To see if you're eligible for no out-of-pocket costs on preferred insulins and other prescription drugs, sign in to myuhc.com/rx

#### United Healthcare

If you are not currently enrolled with UnitedHealthcare pharmacy benefit coverage, you may access your health plan's member website for additional information during your open enrollment period or you may contact your employer or health plan for additional information.

Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you.

Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Health plan coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA. Optum RX® is an affiliate of United HealthCare Insurance Company.

 $<sup>^\</sup>star$ Available to eligible members. Check your coverage details at  ${\it myuhc.com/rx.}$ 

## Get the medication you need, when you need it — your way

It's your choice: Optum® Home Delivery Pharmacy or fill at retail

## Your plan can help you save on your long-term medications.



With **home delivery**, your medications will come right to your door, and you can:

- Get a 3-month supply
- Enjoy 24/7 pharmacist support
- Skip the lines





- Thousands of convenient locations
- · Meet with a pharmacist in person
- Shop for other in-store health care items



#### Here are 3 ways to sign up:

- Visit myuhc.com to create an account and opt-in
- Ask your doctor to send an electronic prescription to Optum Home Delivery
- Call the number on your member ID card



## To find a retail pharmacy near you:

- Log-in to myuhc.com or download the UnitedHealthcare app
- Under Member Tools, go to Pharmacy Locator
- Search and filter by address



#### Frequently asked questions

#### Where can I learn more about my prescription drug coverage and costs?

Once your plan is active, sign into your UnitedHealthcare account. You can view your plan details, including coverage and copays, and find a pharmacy that is convenient for you.

#### What are my network pharmacy options?

Under your plan benefit, your choices include retail, mail order and specialty pharmacies, including Optum Home Delivery. Some pharmacies may provide multi-dose packaging services.

#### Is Optum Home Delivery in my plan's network?

Yes, it's part of your plan's pharmacy network.

#### What is a long-term medication?

Long-term medications are those you take on a regular basis. These may be taken for high blood pressure, cholesterol, and depression, just to name a few.

#### Can I set up medication reminders?

Yes. Go to **myuhc.com** or use the UnitedHealthcare app to check your profile and turn on email and phone notifications and reminders.

#### How does the automatic refill program through home delivery work?

Go online or use the app to see and enroll all eligible medications. Then, Optum Home Delivery will send your refills when it's time. You'll be notified before your order ships and your approved payment method on file will be used.



Always refer to your benefit plan materials to determine coverage for medications. Your employee health benefits are governed by legal plan documents. If there is any discrepancy between this communication and the governing plan documents, the plan documents will control. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company. Optum Rx is an affiliate of UnitedHealthcare Insurance Company.

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Medical

# Health and wellness programs





Good news—your health plan comes with a way to earn an incentive.

UnitedHealthcare Rewards is included in your health plan at no additional cost.



#### There's so much good to get

With UHC Rewards, a variety of actions—including things you may already be doing lead to rewards. The activities you do are up to you.

Here are just a few of the ways you can earn:

-Colorectal Cancer Screening -Take a health survey				
-Breast Cancer Screening -Cervical Cancer Screening				
-Get an annual checkup -Get a biometric screening				
Log into your UHC app to see how much you can earn				

Visit UHC Rewards for the full list of rewardable activities that are available to you.



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#### There are 2 ways to get started



#### On the UnitedHealthcare® app

- Scan this code to download the app
- · Sign in or register
- Select **UHC Rewards**
- · Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

#### On myuhc.com®

- · Sign in or register
- Select UHC Rewards
- · Activate UHC Rewards
- Choose reward activities that inspire you—and start earning



#### Your health

Get in on an experience that's designed to help inspire healthier habits

#### **Your goals**

Personalize how you earn by choosing the activities that are right for you

#### **Your rewards**

Earn for completing rewardable activities

**Questions?** 

Call customer service at 1-866-230-2505



UnitedHealthcare Rewards is a voluntary program. 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. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or properties and so the program and to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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

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

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.







## Rediscover your passion for health

With One Pass Select , we're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan.

You and your eligible family members (18+) can get started with One Pass Select when you activate UnitedHealthcare Rewards. Plus, you can use your earnings to help pay for your One Pass Select membership.



#### Find your fit with One Pass Select



#### At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



#### At home

Work out at home with live or on-demand online fitness classes.

Try our workout builder to get routines created just for you based on your fitness level and interests.



#### In the kitchen

Get groceries and household essentials delivered to your home. We make it easy to plan for everything you need to enjoy delicious, nutritious meals.

#### Classic

12,000+ gym locations

#### **Standard**

14,000+ gym and premium locations

#### **Premium**

16,000+ gym and premium locations

#### **Elite**

20,000+ gym and premium locations



#### To get started:

- 1. Scan this code to download the **UnitedHealthcare** app
- 2. Sign in or register
- 3. Select **UHC Rewards**
- 4. Select **Redeem rewards** to access One Pass Select

#### An enrollment fee may apply.

Or get started with a digital-only plan for \$10/Mo.

#### All tiers Classic or above include the digital tier, grocery delivery and additional benefits — at no extra cost.

One Pass Select is a voluntary program featuring a subscription based nationwide gym network, digital fitness and grocery 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, digital fitness or grocery delivery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Rewards is a voluntary program. 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. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional before beginning and activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward underthis program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico.



Your Employee Assistance Program (EAP) offers access to personalized support, resources and no-cost referrals. It's confidential 1-on-1 help from a master's-level specialist.

#### No-cost, 24/7 access to support in the moments that matter

EAP helps you and your family with a range of issues, including:

- Identifying resources for managing stress, anxiety and depression
- Offering specialized help in improving relationships at home or work
- · Providing guidance on legal and financial concerns
- Finding ways to help you cope with occupational stress and burnout
- Connecting you with care for addressing substance use issues

#### Call EAP 24/7 at 1-888-887-4114

Press or say 1 for members, then press or say 1 for seeking in-the-moment support with a well-being specialist

- · 3 free counseling sessions per incident, per year
- Confidential and private; services will not be shared with your employer



Scan to save EAP contact information to your phone.

#### United Healthcare<sup>®</sup>

There for what matters™

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

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



# For life's challenges, support is here

At UnitedHealthcare, we believe that care shouldn't stop at physical health. That's why we offer behavioral health resources that can help support your path toward mental and emotional well-being.



#### Behavioral health is health

Behavioral health is about more than just mental health: It includes addiction issues, anger management, coping with grief, dealing with stress and other challenges. It's an important part of your overall well-being – because how you feel matters, and caring support from behavioral health providers is a part of your plan.

#### Resources for better, brighter days

Get connected to self-care digital tools, behavioral health providers (in-person or virtual) and other helpful resources.

Looking for self-guided mental health support at your own pace?

Dealing with life transitions and could use some support or guidance?

Have a concern that needs long-term support from a licensed therapist?

#### **Calm Health**

Available through your benefits at no additional cost to you, Calm Health includes content and programs created by psychologists to help you work toward well-being goals like:

- Better sleep
- Building skills to manage stress
- Developing resiliency
- Starting and building a mindfulness habit

#### **Employee Assistance Program (EAP)**

Your EAP offers up to 3 provider visits for \$0 by phone and in-person counseling sessions for short-term support and advice to help with:

- Stress, anxiety and depression
- Personal challenges, including substance abuse and relationships
- Work/life balance, including legal and financial support

#### Behavioral health provider

Connect virtually or in-person with a licensed therapist, counselor, psychologist or psychiatrist for ongoing support to help with:

- Bipolar and neuro-development disorders
- Compulsive habits and eating disorders
- Substance abuse, medication management and more



Visit uhc.app/calm and follow the steps to get started with Calm Health



Call 1-888-887-4114 for 24/7 in-the-moment phone support or to schedule in-person counseling with a masters-level EAP specialist



Answer a few questions and find support at myuhc.com/mh-recommendations or call the number on your health plan ID card

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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.

Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia due to regulatory fillings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Pleasons with viyour tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent 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 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 United Healthcare or it 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.

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

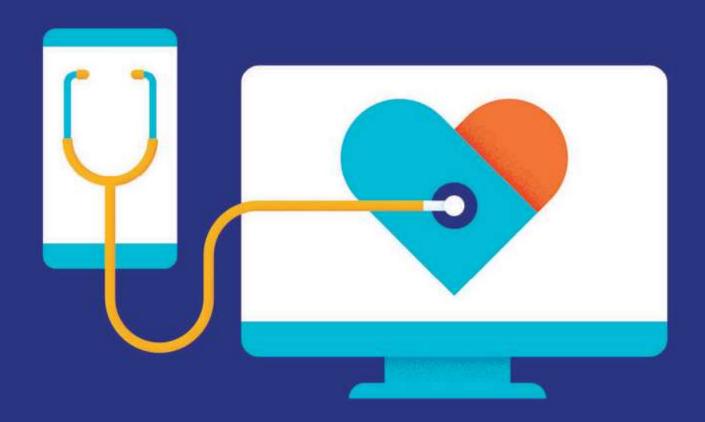
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Medical

## Digital tools





Go digital, get more out of your health plan benefits



#### Digital tools to keep you connected

Your personalized digital tools—the **UnitedHealthcare® app** and **myuhc.com®**—give you access to resources designed to help you:

- View benefit info, claim details and account balances
- $\bullet\,$  Search network providers and facilities for the type of care you may need
- Access your health plan ID card and add your plan details to your smartphone's digital wallet
- Learn about covered preventive care
- Compare cost estimates before you get care, which may help you save money

#### Register once to access both tools

Start by opening the **UnitedHealthcare app** or going to **myuhc.com** and then:

- Tap **Register Now** on the app, or select **Register** on the website
- Fill in the required fields and create your username and password
- Enter your contact information and select SMS text or phone call for two-factor authentication then, agree to the terms and conditions
- Opt in to paperless delivery from your communication preferences

Now that you're registered, you'll be able to manage your plan all year long.

### Get connected



Scan this code to download the **UnitedHealthcare app** or visit **myuhc.com** 

#### United Healthcare

Certain 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.

All UnitedHealthcare 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 the Find Care & Costs section. Available only for insured plans and self-funded plans with Optum Rx integrated pharmacy benefits.

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.

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

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.



Mind. Body. You.

Make the connection with Calm Health.



The Calm Health app provides programs and tools to help support your mental health and well-being – all at your own pace. As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost.

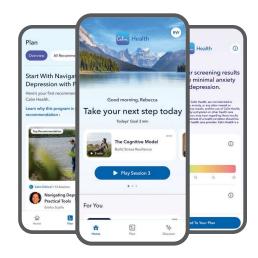
#### Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

#### Tap into tools and support

The Calm Health app brings you a library of support – including mindfulness content and programs created by psychologists – for a variety of health experiences and life stages. This information is designed to help you:

- Learn techniques to improve well-being Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- Work toward goals Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body** Access mental health information and support to help you strengthen the mind-body connection





#### Scan this code to get started

You'll first need to sign in to your account on myuhc.com® or the UnitedHealthcare® app. If you don't have an account, select Register to create one.



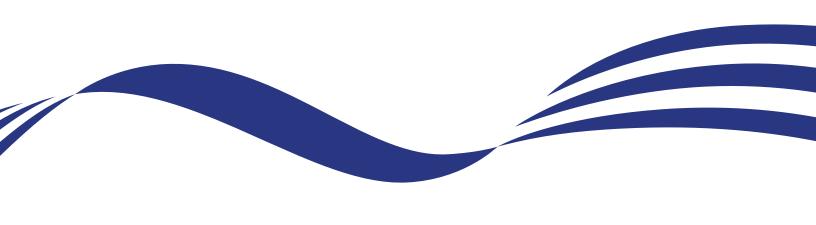


#### United Healthcare

The United Health care ``app is available for download for iPhone ``or Android ``a. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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 not available to UnitedHealth care E&I Fully Insured customers/members in District of Columbia, Manyland, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these of ferrings. Timages provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent 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.

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United Healthcare