



Built for better health and lower costs



With UnitedHealthcare Choice Plus, employees choose from any provider in the network, including specialists. There's no need for referrals and no need to select a primary care physician (PCP). As a network-based product, Choice Plus gives members access to care from our over 1.7 million network providers.¹ Coverage outside the Choice Plus network is available, but at a lower benefit level.

A better value, an easier choice

Finding the best value when searching for a doctor can be challenging. UnitedHealthcare plans offer a simpler solution. When an employee chooses a Choice Plus network provider, they're receiving the greatest value from their plan and oftentimes save money.

Helping employees choose the care that's right for them

Digital tools on myuhc.com® and the UnitedHealthcare® app help make it easier to:

- Search for nearby care by location, gender, language and more
- Estimate costs of specific services ahead of time
- Refill prescriptions
- View health records



Virtual visits for urgent and primary care

offer convenient access to quality health care – and they're included in Choice Plus plans

Why Choice Plus?

Choice Plus delivers the benefits of a UnitedHealthcare plan along with other useful options to help employees lower their out-of-pocket costs. Employees have access to a large national network of over 1.7 million doctors and over 5,600 hospitals,¹ plus quality outreach, advocacy and wellness programs. This is an open access plan so, if they choose, employees can receive services outside the network without a referral.

Other Choice Plus plan features include:

- Preventive care covered at 100% for most plans in the network
- Plan coverage for out-of-network providers at a lower benefit level
- Specialist visits without a written referral
- Prescriptions available* at over 67,000 pharmacies nationwide²
- The ability to get care through 24/7 Virtual Visits or virtual primary care – covering your employees' urgent, emergent or ongoing needs – from the convenience of any device

Your employees can take advantage of:



myuhc.com and the UnitedHealthcare app

These 2 tools make it easier for employees to find care and costs, see claim details, check their progress toward deductibles, view and share health plan ID cards, and more.



Personal support

This service gives employees answers about benefits, claims and more. By calling the toll-free number on their ID card, employees can connect with customer service professionals.

Learn more

Contact your UnitedHealthcare representative today

**United
Healthcare®**

*Certain prescriptions may not be available, and other restrictions may apply.

¹ UnitedHealthcare Employer and Individual network statistics, ending Q4 2024.

² UnitedHealthcare pharmacy network count as of February 2025. For more information visit [uhc.com/employer/health-plans/pharmacy/total-cost-management/retail-pharmacy-networks](https://www.uhc.com/employer/health-plans/pharmacy/total-cost-management/retail-pharmacy-networks).

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 offerings.

Some plans may have received a waiver for a departure from network adequacy requirements. Please visit <https://www.uhc.com/legal/provider/commercial-plans#texas> to view Texas UnitedHealthcare Insurance Company Network Adequacy disclosures.

Virtual primary care services are 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.

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.

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.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare sales representative.

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.

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 Find Care & Costs section.

Your Health Record only has information on care you've received as a UnitedHealthcare member during a certain timeframe. Information in the Health Record is not a substitute for medical or behavioral health care advice. If you have questions about the information in your Health Record, please talk with your doctor or call the Health Record Dedicated Service Team toll-free at 1-844-585-1471.

Copayments are the charge or set dollar amount that members are required to pay for certain services per their benefit plans. In addition to office visit copayments, members may also be responsible for copayments when they visit a facility or hospital. Facility and hospital copayments are in addition to the calendar-year/policy-year deductible and coinsurance. Facility and hospital copayments do not apply to the deductible and continue to apply after the deductible is satisfied. These copayments may be referred to in plan documents as "per occurrence copayments" or "per occurrence deductibles."

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by or through UnitedHealthcare of Texas, Inc.

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