Get to know your benefits

Open Enrollment 2024

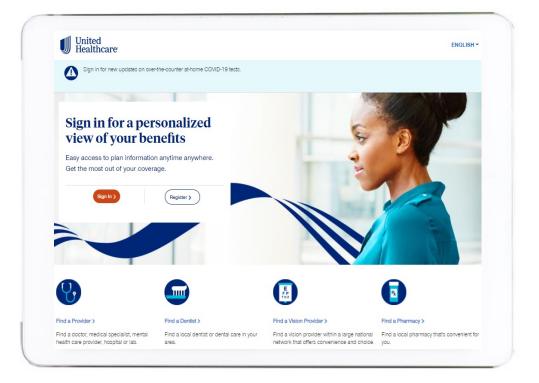# Knowing your benefits helps you make more informed health care decisions

Access your plan easily with myuhc.com®

Activate your myuhc.com account after enrolling and gain access to:

- Find and estimate the cost of care

- See what's covered, including preventive care

- View claim details and check plan balances

- Learn about mental health resources

- Find network doctors and pharmacies

3 easy ways to find a network provider

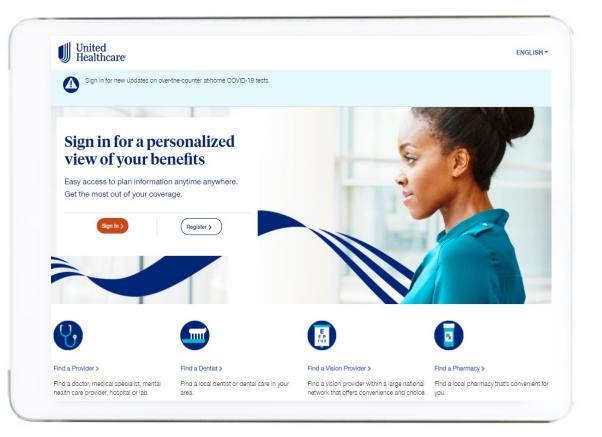**1** Look for the "Find a Provider" button on **myuhc.com®**

2 Call the number on your health plan ID card

3 Search using the UnitedHealthcare® mobile app

Get on-the-go access with the UnitedHealthcare® app

Use the UnitedHealthcare app to easily

• Find care options in your network

• See claim details and view progress toward your deductible

• View and share your health plan ID card

• Video chat with a doctor 24/7

Download the app

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.

Choosing a primary care provider (PCP).

PCP requirements:

- Must be located near your home.

- Must be a general practice, family practice, pediatrician or internal medicine physician.

- Cannot be an obstetrician/gynecologist (OB/GYN).

PCP information needed to sign up:

- First name, last name and address.

- Physician ID number (you'll find this online when you search for a PCP).

Make sure everything checks out

Preventive care — such as routine annual checkups and certain recommended screenings and immunizations — is covered by most of our plans for $0 out-of-pocket when you see network providers.

A preventive care visit may be a good time to:

Establish your relationship with your primary care provider

Create a connection for future medical service

Evaluate your health when you're symptom-free

For more information, check your plan documents.

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

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

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

Medical Plans

2024

Your plan choices

1   SignatureValue Premium

2   SignatureValue Advantage Premium

SignatureValue® HMO

SignatureValue & SignatureValue Advantage - Premium

Health Plan Details	You Pay
Doctors and Specialists	$15
Inpatient Hospital	No Charge
Emergency Services	$50 Copay waived if admitted
Urgent Care	$10
Virtual Visits	$15
Lab and X-ray	No Charge
Out-of-pocket limit Individual Family	$1,500 $3,000

UnitedHealthcare SignatureValue® Advantage plans with Canopy Health

canopy HEALTH

OUR ALLIANCE

MEDICAL GROUPS AND HOSPITALS

Canopy Health's Medical Network
- Canopy Health's medical groups cover 9 Bay Area counties. Encompassing nearly 5,000 providers*.

Canopy Health's Expansive Hospital Network
- Canopy Health has the largest hospital listing in our service area. We currently have 20 hospitals in our network.

MEDICAL GROUPS

JOHN MUIR HEALTH

Hill Physicians

MERITAGE MEDICAL NETWORK

SCCIPA Santa Clara County IPA

Dignity Health Medical Network

HOSPITALS

JOHN MUIR HEALTH

UCSF Health

UCSF Benioff Children's Hospitals

SAN RAMON REGIONAL MEDICAL CENTER — JOHN MUIR HEALTH PARTNER

marinhealth

ALAMEDA HEALTH SYSTEM

GOOD SAMARITAN HOSPITAL

REGIONAL MEDICAL CENTER Part of Good Samaritan Health system

Washington Hospital Healthcare System

SONOMA VALLEY HOSPITAL SONOMA VALLEY HEALTH CARE DISTRICT

Dignity Health Dominican Hospital

Dignity Health Saint Francis Memorial Hospital

Dignity Health St. Mary's Medical Center

Dignity Health Sequoia Hospital
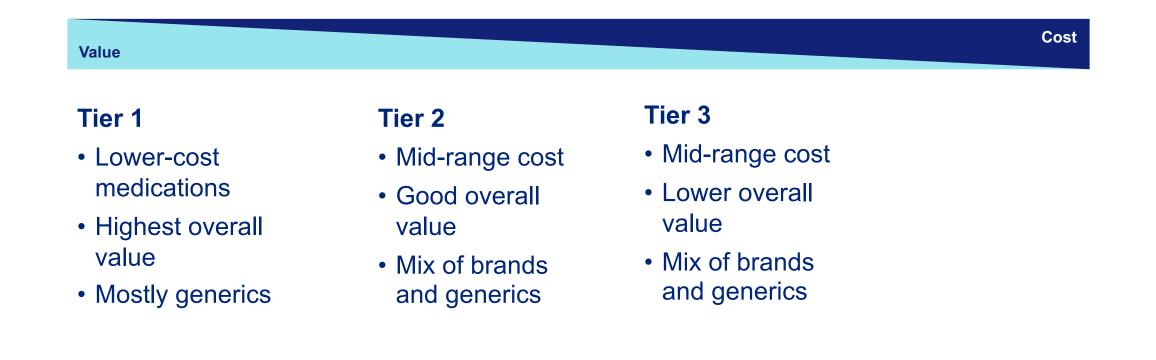
*As of May 28, 2021

Pharmacy Benefits

Prescriptions

United
Healthcare

How prescriptions are covered

The UnitedHealthcare **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan. Medications are placed into tiers that represent the cost you pay out of pocket.

Value   **Cost**

Tier 1

- Lower-cost medications
- Highest overall value
- Mostly generics

Tier 2

- Mid-range cost
- Good overall value
- Mix of brands and generics

Tier 3

- Mid-range cost
- Lower overall value
- Mix of brands and generics

How prescriptions are covered

The **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan. Medications are placed into tiers that represent the cost you pay out of pocket.

	Premier Plans
Tier 1	$10
Tier 2	$25
Tier 3	$35

Optum Rx® is an affiliate of United HealthCare Insurance Company

Advantage of using home delivery.

Free shipping.

Get up to a 3-month supply.

May cost less than retail.

24/7 pharmacist access.

Refill reminders.

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Benefits designed to help you stay healthier

United Healthcare

Talk to an Advocate

- Understand your benefits and claims
- Talk through your bill or payment

- Find and compare care and cost options
- Get answers to your pharmacy questions

- Maximize your health savings
- Take advantage of all your plan's health and well-being benefits

Supporting you and your emotional well-being

With Behavioral Health Solutions get connected to self-help digital tools, behavioral health providers (in-person or virtual) and other resources that can help with a variety of concerns such as:

- Depression, stress and anxiety
- Relationship difficulties
- Coping with grief and loss

- Alcohol and drug use recovery
- Medication management

- Meditation, mindfulness and stress relief
- Compulsive habits and eating disorders

- Get legal or financial assistance

Get in on UHC Rewards

What's better than earning rewards for reaching goals and taking care of your health? Being able to choose how those rewards are earned. With UnitedHealthcare Rewards, you can earn up to $300 And get this: UHC Rewards is included in your health plan at no additional cost. Here are some ways you can earn:

- Completing a health survey
- Getting an annual checkup
- Tracking your fitness and sleep

Get help losing weight and keeping it off

Real Appeal®

• An online coach who leads ongoing group sessions and provides guidance tailored to your unique lifestyle.

• 24/7 online support and a mobile app to help set, track progress toward and reach your goals.

• A Success Kit with scales, exercise tools, food guides and more delivered to your door.

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
- Headache
- Sore Throat
- And many other conditions

See your plan summary for copayment cost

*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.

Q & A