



NexusACO™ OA

welcometouhc.com/nexus2
Toll-Free 888-331-3408, TTY 711
Habla Español? Podemos ayudar.



We're here to help you feel good about your health care.

You can count on us to help make your health experience easier. We'll give you tools and support to help you save time, save money and find care when you need it.



Preventive care is covered 100 percent in our network.*

- ✓ Immunizations
- ✓ Preventive exams and health screenings



Help is a call, email or web chat away.

- ✓ Have questions about your health care benefits?
- ✓ Need help resolving a claim?
- ✓ Have questions about a recent screening or test?
- ✓ Need to find a doctor or schedule an appointment?

You can call or web chat with a registered nurse 24/7.



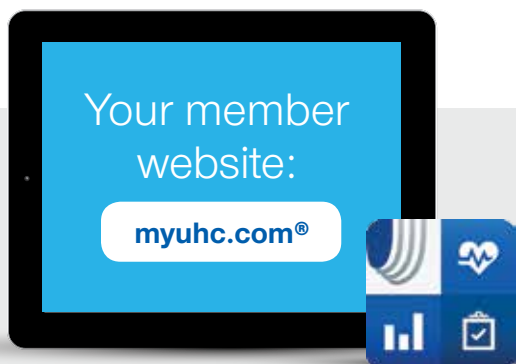
Save on covered services when you use network providers.

- ✓ Doctors' office visits
- ✓ Prescription drugs
- ✓ Emergency services
- ✓ Hospital care
- ✓ Lab services
- ✓ Pregnancy care services
- ✓ Outpatient care services
- ✓ Rehabilitative services and devices
- ✓ Wellness services
- ✓ Mental health and substance use disorder services and more

If you're wondering, this is not the complete list of covered services.

Make sure to choose a primary care physician (PCP) from the network. **Choosing a Tier 1 PCP may offer you the greatest value for your health care benefits.**

For all of the **COVERAGE DETAILS**, see your official health plan documents.



Download the Health4Me app.

Manage your health and plan online and on the go.

Access your benefits and get help anytime, anywhere with **myuhc.com**® and the UnitedHealthcare Health4Me® app.

VISIT welcometouhc.com/nexus2 for more information.

*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.

Find care that can help save you time and money.

Get a plan with a primary care physician (PCP) and save with Tier 1 providers.

Choose a PCP who helps manage your care.

You need to select a PCP for each covered family member. Choosing Tier 1 doctors, hospitals and other health care providers may offer you the greatest value for your health care benefits. To find a Tier 1 PCP, go to welcometouhc.com/nexus2.

If you need to see a specialist, you do not need a referral.

With an open access plan, you do not need a referral. To save money, work with your Tier 1 PCP to choose a network specialist.

Important: There's no coverage if you go out of network.

You can receive care and services from anyone in our network. If you don't use the network, you'll have to pay for all of the cost. The only exception is urgent or emergency care.

Preventive care is covered 100 percent in our network.

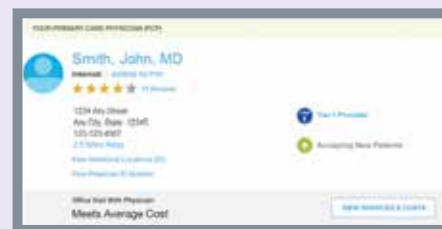
Choosing your care provider.

Your plan requires you to choose a primary care physician. Why? Your PCP works with you as a single point of contact to help guide your care, saving you time and money for each covered family member.

These doctors provide preventive care, treat chronic conditions, manage your medications and connect you with a specialist, if needed.

Having one main doctor with in-depth knowledge of your health also helps you avoid duplicating tests or services.

Look for Tier 1 care first.



Where you go for care can make a difference. Tier 1 providers are doctors, hospitals and other health care facilities that may offer you the greatest value for your health care benefits.

 \$ Tier 1 (lowest-cost option)

\$\$ Network

\$\$\$\$ Out-of-network
(no coverage)

Look for the Tier 1 symbol when doing a network search at welcometouhc.com/nexus2.

Based solely on cost-sharing.



Understand your costs when getting care.

Copayment (or copay)*

You'll usually pay a fixed amount of money for each covered doctor visit or prescription. You may pay a lower copay when you use Tier 1 providers.



Deductible*

This is the amount you will need to pay for covered services before your plan begins to pay.



Coinsurance*

After you've paid your deductible, you only pay a percentage of the cost for each covered service. You may pay a lower percentage when you use Tier 1 providers.

Out-of-pocket limit

You'll never pay more than your out-of-pocket limit during the plan year for covered services. The out-of-pocket limit includes all of your copayment, deductible and coinsurance payments.

Choose Tier 1 providers to help save on your care. For all of the **COVERAGE DETAILS**, see your official health plan documents.



Find insurance terms confusing?

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- ✓ Infertility treatments

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Curves

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VisionDirect.com
Powered by  drugstore.com



Understand your pharmacy benefit.

Your covered medications.

OptumRx® is your UnitedHealthcare plan's pharmacy care services manager. OptumRx is committed to providing you with easier and lower-cost ways to get the medication you need.

The UnitedHealthcare Prescription Drug List (PDL) is the list of medications that are covered by the plan. The PDL is organized by cost levels, known as tiers. Choosing medications in Tier 1 may help save you money, similar to choosing a Tier 1 PCP.



Tier 1

Lower-cost medications



Tier 2

Midrange-cost medications



Tier 3

Higher-cost medications

Fill your prescriptions two ways.



1. Choose from thousands of network retail pharmacies.
2. Take advantage of the convenience of OptumRx home delivery.



Find out if your medication is **COVERED** by calling Customer Care.

Save on your medications.

- ✓ **Use home delivery.** Up to a three-month supply of your medications will ship free to your home, often at a lower cost than retail. You also get 24/7 phone support, medication refill reminders and more. And it saves you trips to the pharmacy.
- ✓ **Use network pharmacies.** Pharmacies in our network have agreed to charge lower prices. Our network includes thousands of pharmacies across the country.
- ✓ **Use Tier 1 medications, such as generics.** Use the PDL to help you or ask your doctor if you have a medication that is placed in a higher tier (Tier 3, for example). Check to see if a Tier 1 option is available. The higher-cost brand medications are usually placed in higher tiers.

Manage your pharmacy benefits on the go.

With **myuhc.com** and the Health4Me app, you can:

- ✓ Enroll in home delivery
- ✓ Find network pharmacies
- ✓ Refill prescriptions and set up refill reminders
- ✓ Estimate and compare medication costs
- ✓ Search your plan's PDL



The **HEALTH4ME APP** can also help determine how a medication is covered and whether or not there are other options to help save you money.



Join health and wellness Missions.

Join our health and wellness program powered by Rally® to become more active and help achieve your goals.



See a doctor online – at any time.

Virtual visits let you see and talk to a doctor using your mobile device or computer.

Learn more.



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The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities.

We provide free services to help you communicate with us such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card.

ATENCIÓN: Si habla español, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

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Specific information about network and non-network facility-based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card. All UnitedHealthcare members can access a cost estimator online tool at 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, 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 UnitedHealth Allies Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. The discount program is not a qualified health plan under the Affordable Care Act. **UnitedHealth Allies is NOT insurance.** UnitedHealth Allies provides discounts at certain health care providers for medical services. UnitedHealth Allies does not make payments directly to the providers of medical services. The program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at MN103-0550, P.O. Box 1459, Minneapolis, MN 55414, (800) 860-8773 www.unitedhealthallies.com, uhacustomer@uhc.com. The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change. Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate (Advocate4Me) services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. The myNurseLineSM, Care Coordination Nurse and Cancer Nurse Advocate services are for informational purposes only, and should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time. They are included as part of your health plan. Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.