

Omaha Track

Welcome to UnitedHealthcare.

Get the most
out of your
health plan.

Here's
how.

What's inside.

We're here to help make each step of your health care experience easier.

- 1 Get started**
- 2 If you need medical care**
- 3 Using your pharmacy benefits**
- 4 Programs designed for better health**



Get started

Getting started.

▶ **Get started**

If you need medical care

Using your pharmacy benefits

Programs designed for better health



Activate your myuhc.com[®] account and use it to:

- Find a network doctor.
- View and pay claims.
- Check account balances.
- Find and estimate costs.

To set up your account:

- **After 1/1/20**
- Go to myuhc.com > [Register now](#).
- Follow the instructions (have your ID card handy).



Download the UnitedHealthcare[®] app to:

- Find nearby network care options.
- See claims details and progress toward your deductible.
- View and share your health plan ID card.
- Video chat with a doctor.

Use same ID and password as myuhc.com

Access your plan from the park.

Or from your couch.

Simple ways to save.

▶ **Get started**

If you need medical care

Using your pharmacy benefits

Programs designed for better health



Stay in the network.

Sign in to myuhc.com > **Find Care & Costs** to locate network:

- Labs
- Hospitals
- Mental health professionals
- Doctors
- Pharmacies
- And more

Want to check the cost of a medication?

Sign in to myuhc.com > **Pharmacies & Prescriptions.**



Shop around.

You can also check pricing on a wide variety of services to estimate costs before you get care.

It pays to comparison shop.

Members who do may save up to **36% on care.**¹

¹ UnitedHealthcare Internal Claims Analysis, 2015.

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. Refer to your health plan coverage documents for information regarding your specific benefits.



**If you need
medical care**

More ways to save.

Get started

▶ **If you need medical care**

Using your pharmacy benefits

Programs designed for better health



Choose a network primary care provider (PCP).

Sign in to myuhc.com > [Find Care & Costs](#).

A PCP can be a family practitioner, internist, pediatrician or general medicine physician. To find quality and cost-efficient providers, look for the blue hearts. ♥♥



Keep up with preventive care.

When you see network providers, your routine wellness exams, certain recommended screenings and immunizations are covered by most UnitedHealthcare plans at no additional cost. Learn more at uhc.com/preventivecare.

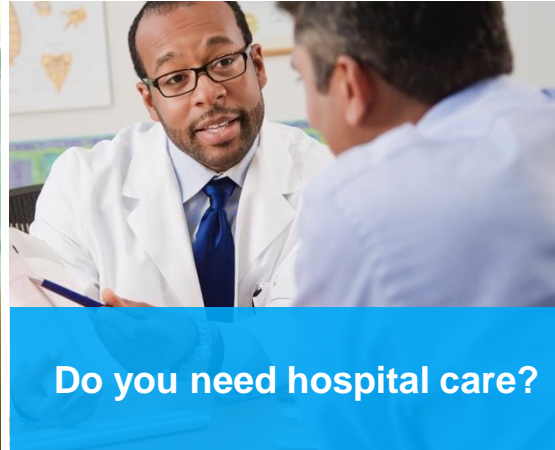
Instructions for special services.

Get started

▶ **If you need medical care**

Using your pharmacy benefits

Programs designed for better health



Do you need hospital care?

Does your plan require prior authorization?

Talk to your PCP first to determine which network hospital can meet your needs. Before you're admitted, you or the admitting doctor may be required to notify UnitedHealthcare.

Before receiving certain services, you or your network provider may need to get plan approval to have them covered.

To see which services require referrals or prior authorization, call the toll-free number on your ID card or sign in at myuhc.com > **Coverage & Benefits.**

How a health plan works.

Get started

▶ **If you need medical care**

Using your pharmacy benefits

Programs designed for better health

Let's take a look at an example of how your plan works when you receive care from a network provider.

Here's the breakdown.

At the start of your plan year ...

You pay 100% of your covered health services until you reach your **deductible access point** (the amount you pay before your HRA plan starts to pay).

You pay 100%

Along the way ...

You will be required to pay for medical services including prescriptions until your deductible HRA access point is met.

You pay 100%

Plan deductible ...

The annual deductible is the amount to be paid for Covered Health Care Services per year.

\$6,350 individual /
\$12,700 family

Once you reach the deductible access point ...

The HRA, funded 100% by Omaha Track, pays the remaining deductible balance.

\$2,500 individual /
\$5,000 family

When you reach your out-of-pocket limit ...

Your plan covers the costs (the allowed amount) at 100%. Your out-of-pocket limit is the most you'll pay for covered health services in a plan year. Copays and coinsurance count toward this.

Your plan
pays 100%

*Your coinsurance may vary by service. This example is for illustrative purposes only. Please visit myuhc.com > Coverage & Benefits for your official plan documents.

Get to know your care options and costs.








Get started

▶ If you need medical care

Using your pharmacy benefits

Programs designed for better health

How much you pay for care can depend on where you go. You may want to make your PCP your first stop whenever possible. For life-threatening conditions, call 911 or go to an emergency room.

Care options	START HERE				
	 PCP Care from the doctor who knows you best.	 Virtual Visits See a doctor whenever, wherever.	 Convenience care Basic conditions that aren't life-threatening.	 Urgent care Serious conditions that aren't life-threatening.	 Emergency room Life- and limb-threatening emergencies.
Average cost*	Varies by plan type	Less than \$50**	\$90	\$170	\$2,000
Hours	Varies by location	24/7	Varies by location	Varies by location — may be open nights/weekends	24/7
How to connect	Contact your PCP	AmWell, Doctors on Demand, Teladoc	myuhc.com	myuhc.com	myuhc.com

● Indicates the recommended place for care when it comes to the following common conditions:

Broken bone				●	●
Chest pain or shortness of breath					●
Cough, fever or sore throat	●	●	●		
Muscle strain	●		●		
Pinkeye	●	●	●		
Sinus problems	●	●	●		
Sprain	●		●	●	
Urinary tract infection	●	●	●		

*2017 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 \$1,800.00 difference between the average emergency room visit and the average urgent care visit.) The information and estimates provided are for general informational and illustrative purposes only and is 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.

**The Designated Virtual Visit Provider's reduced rate for a Virtual Visit is subject to change at any time.



Using your pharmacy benefits

Pharmacy benefits.

Get started

If you need medical care

▶ Using your pharmacy benefits

Programs designed for better health



OptumRx® is your UnitedHealthcare® plan's pharmacy care services manager.

How we cover prescriptions.

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.



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

- Higher-cost medications.
- Lowest overall value.
- Mostly brands.



Pharmacy benefits.

Get started

If you need medical care

▶ Using your pharmacy benefits

Programs designed for better health

Will the medication I'm currently taking be covered with OptumRx? To learn if your medication is covered, check your plan's prescription drug list (PDL) of commonly covered medications online on or after your effective date. You can also find out if you need to do anything before filling your next prescription. **Not enrolled yet?** Learn more about this plan at www.welcometouhc.com/choiceplushsa or call 1-866-873-3903, TTY 711, 8 a.m. to 8 p.m. Monday through Friday.

Some easy things you can do today before your coverage begins. You can do a few things now to help make the most of your plan once it starts.

- Tell your doctor that OptumRx will be your new pharmacy benefit administrator for refills and future prescriptions
- Understand brand name vs. generic medications and how they affect cost
- Understand your coverage and what you need to do to get your medication



Pharmacy benefits.

Get started

If you need medical care

▶ **Using your pharmacy benefits**

Programs designed for better health



Say hello to savings.

OptumRx[®] makes it easy to keep track of your medications and save money — both online and on the go.

Two easy ways to fill prescriptions:

- 1 Home delivery:**
Order up to a 3-month supply of your regular medications with free shipping.
- 2 Pick up at the pharmacy:**
Show your ID card at any network pharmacy. CVS can fill 90 day script.

OptumRx is an affiliate of United HealthCare Insurance Company.

To sign up for home delivery or to find a network pharmacy:

- Visit myuhc.com.
- Use the **UnitedHealthcare app**.
- Call the number on your ID card.

Manage your meds.

Visit myuhc.com > **Pharmacies & Prescriptions** to:

- Find and compare medication costs.
- Locate a network pharmacy.
- See if your medications have any requirements before filling them.



Programs designed for better health

Once your health plan becomes active,
you can participate in the following
programs at no additional cost to you.



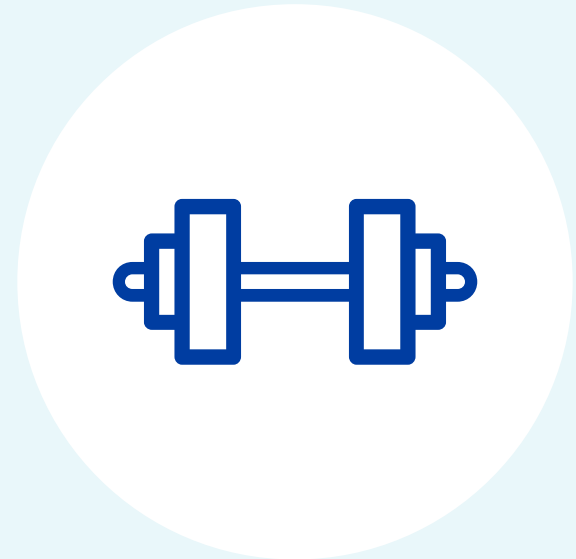
Your path to better health.

Rally is a program designed to help you move more and eat better, and rewards you for your progress. Use it to:

- Take the **Health Survey** to get your Rally AgeSM.
- Choose personalized **Missions** to help you reach your goals.
- **Earn rewards.**

Sign up for Rally today on myuhc.com.

Download the Rally app.



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.



Everything you need to lose weight and keep it off.

Real Appeal* is a digital weight-loss program that helps you focus on making small changes to live healthier. It features:

- Up to a year of support from a personalized **Transformation Coach**.
- **24/7 online support and a mobile app**.
- **A Success Kit** with fitness guides, a recipe book, a digital food scale and more.

Join today at success.realappeal.com.



*Access to Real Appeal is not available in Hawaii.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Get started

If you need medical care

Using your pharmacy benefits

▶ Programs designed for better health

Have a health plan question?

Decision Support is here to help you:

- Get answers about your benefits.
- Resolve a claim.
- Decide where to go for care.
- Learn more about a recent screening or test result.
- Find a network doctor.

To speak with us, simply call the number on your ID card or sign in to myuhc.com and click the **Call or Chat** button.

Have a special health condition?

Our **Centers of Excellence** network is here to help you find a doctor or medical center, as well as to help you understand how to manage your health. To see a list of covered conditions, sign in to myuhc.com.



The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

Get started

If you need medical care

Using your pharmacy benefits



Programs designed for better health

The Maternity Support Program.

Receive support from a maternity nurse before, during and after pregnancy to:

- Prepare for upcoming doctor's visits.
- Get answers to your questions.
- Check in after your baby is born.

Enroll during weeks 12 through 34 by calling **1-877-201-5328, TTY 711**, 8 a.m. – 8 p.m. CT, or visiting [myuhc.phs.com/maternity support](https://myuhc.phs.com/maternity-support). (Pregnancy questions are answered 24/7.)

Download the UnitedHealthcare Healthy Pregnancy® app for on-the-go access to nurse support and resources.



The information provided under the Maternity Support Program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

The UnitedHealthcare Healthy Pregnancy application is only available to eligible members of certain employer-sponsored plans. Application registration is required.

Get started

If you need medical care

Using your pharmacy benefits



Programs designed for better health

Get care 24/7 using your computer or mobile device — no appointment needed.*

Video chat with a doctor for nonemergency medical conditions such as:

- Colds/flu
- Eye, skin and urinary infections
- Coughs/fevers
- Sore throats
- Allergies
- Rashes
- Bronchitis
- Stomachaches

Doctors can provide a diagnosis and send a prescription** to your local pharmacy, if needed.

To get started, visit myuhc.com/virtualvisits.



*Data rates may apply. **Certain prescriptions may not be available, and other restrictions may apply. Access to Virtual Visits and prescription services may not be available in all states or for all groups. Go to myuhc.com for more information about availability of Virtual Visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Virtual Visits are an internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. 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. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. No controlled substances may be prescribed. Other prescriptions may be available where clinically appropriate and permitted by law, and can be transmitted to the pharmacy of the member's choice.

Emotional support.

Get started

If you need medical care

Using your pharmacy benefits



Programs designed for better health

Options for a variety of behavioral health-related concerns.

Your behavioral health benefit provides access to a network of nearby providers with options for either in-person care or a behavioral virtual visit to help you manage:

- Alcohol and drug use
- Grief and loss
- Compulsive habits and disorders
- Depression, anxiety and stress
- Relationship difficulties
- Medication management

Get started today by visiting liveandworkwell.com or by calling the number on your ID card.



The material provided through the Employee Assistance Program (EAP) 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.

Ready to live tobacco-free?

Quit For Life is a personal support program available at no additional cost to you. As part of the program, you'll receive:

- Access to a Quit Coach[®].
- A Quit Guide, mobile app and online tools to help you customize a quit plan.
- And more.

Enroll today at myuhc.com.



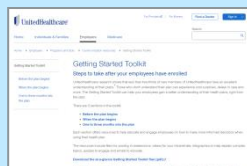
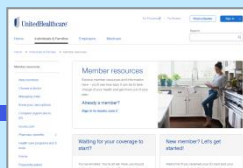
The Quit For Life program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

2020 Fully Insured Member Welcome Experience



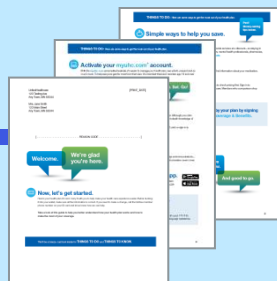
Welcome

New Member Resource Center
uhc.com/MemberResources



UHC receives eligibility file from employer

Health Plan ID Card, & Getting Started Guide
 Mailed to new subscribers



Health Plan ID Card with Activation sticker



Effective date

Postcard Notification
 Required mailing to new subscriber households



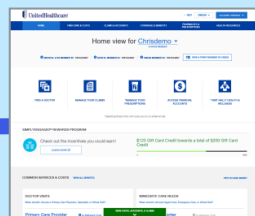
myuhc.com® registration strategy
 Ongoing tactics to drive member registration

Self-Service Getting Started Toolkit and New Member Checklist at uhc.com/GettingStartedToolkit.
 For use and distribution by Employers and Brokers. Includes roadmap of pre- and post-effective communications (fliers, emails, infographics) in print and digital formats.

Plan Understanding

myuhc.com

- Find network providers
- Estimate costs
- View and pay claims
- Check your account balances



Personalized Onboarding Video* on myuhc.com

- Lists family PCPs.
- Real-time view and explanation of accumulators.



Welcome Brochure

Available for account reps to print or send electronically.



Welcome Emails

Getting started emails to new registered users on myuhc.com.



*Updated design coming November 2019

*Not available for Tiered Benefits and NexusACO subscribers. Experience for new members on PRIME and UNET. Samples are for PY2020 and will be updated each year in late Q2/Q3.



**And that's
a wrap.**



Easy peasy.

Standard disclaimers.



Visit [uhc.com/legal/required-state-notices](https://www.uhc.com/legal/required-state-notices) to view important state required notices. Member phone number 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 the member phone number services are 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. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time. Preventive care: Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (PPACA), based on your age and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in PPACA. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage. Evaluation of New Technologies: UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions. For informational purposes only. Nurse, coach and EAP services should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. The nurse or coach service can't diagnose problems or recommend specific treatment. The information provided by the nurse, coach or EAP services are not a substitute for your doctor's care. The UnitedHealth Premium[®] program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare 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. The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

The UnitedHealthcare[®] app is available for download for iPhone[®] or Android[™]. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.

Coverage underwritten by HPHC Insurance Company in Massachusetts, Maine and New Hampshire and UnitedHealthcare Insurance Company or its affiliates.

Coverage administered by HPHC Insurance Company in Massachusetts, Maine and New Hampshire and United HealthCare Services, Inc. or its affiliates.

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

Insurance coverage provided by or through UnitedHealthcare Insurance Company of New York. OptumRx[®] is an affiliate of United HealthCare Insurance Company.

Insurance coverage provided by or through UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of Illinois or their affiliates. OptumRx[®] is an affiliate of United HealthCare Insurance Company.

B2C 9838613.0 9/19 19-13782