

# Welcome to the UnitedHealthcare Core Plan.

You've enrolled in UnitedHealthcare Core Plan, which is a plan that gives you the freedom to use any doctor, hospital or pharmacy you choose. For your coverage details and a list of Core network providers, log in to [myuhc.com](http://myuhc.com)®

## Plan highlights

### You can use any doctor or hospital in our network.

You save money when you choose doctors (including specialists), hospitals and pharmacies in our network. They've agreed to charge lower rates. **You'll also have coverage if you receive care outside of our network, but it might cost you more money.** Plus, emergencies are covered anywhere in the world.

### You do not need referrals.

You are not required to choose a primary care physician. And if you need to see a specialist, you can do so without a referral.



Log in to your  
member website  
**myuhc.com** to:

- } Find network doctors, pharmacies and hospitals\*
- } Take the health assessment.
- } Chat with a nurse.
- } Estimate treatment costs.
- } Compare prescription costs.
- } Find discounts on health products and services.
- } Look up health information and use health improvement tools and more.

\* If you were previously enrolled in a different UnitedHealthcare plan, the network may be different. Please log in to [myuhc.com](http://myuhc.com) to confirm that your doctor or hospital is in the Core network.

### Your preventive care is covered.

The health care reform law requires the coverage of certain preventive services, based on your age, gender and other health factors, with no cost-sharing. UnitedHealthcare covers preventive services, as specified in the health care reform law, at 100 percent without charging a copayment, coinsurance or deductible, as long as they are received in the network. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible.

### You have coverage for a wide range of prescriptions.

You can fill your prescriptions through one of our 60,000+ retail network pharmacies across the U.S. If you have our mail-order service, you may save money with a three-month medication supply, which is mailed to you at no additional cost.

### Questions?

Log in to [myuhc.com](http://myuhc.com) or call the Customer Care number listed on the back of your health plan ID card. Please review your benefit plan documents for all of the coverage details.

## How the plan works

1. You will pay a copayment, coinsurance and/or deductible for covered expenses. This will not apply for eligible preventive care expenses.
2. You may be required to receive approval, called prior authorization, to receive certain services from network and non-network doctors or hospitals. **Without it, you could be responsible for the entire cost of the care.**
3. You are protected from major expenses with an out-of-pocket maximum, which is the most you will have to personally pay in the plan year for covered services. The plan will then pay 100 percent of all remaining covered expenses for the rest of the plan year.

Log in to **myuhc.com** to view your coverage details. You can also call Customer Care using the number on your health plan ID card.



### UnitedHealthcare Health4Me<sup>SM</sup> mobile app

Download our Health4Me mobile app to your smartphone or tablet and see how easy it is to find nearby physicians, check the status of a claim or speak directly with a nurse.



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

You may be responsible for payment of all or part of these fees for those non-network services, in addition to applicable amounts due for copayments, coinsurance, deductibles, and non-covered services. 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.

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06 and associated COC form number VCOC.INT.06.TX.

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100-9145 1/15 © 2015 United HealthCare Services, Inc.