

# 2025 Health Plan Product Offering

UnitedHealthcare Multi-Choice® allows you to purchase one health plan package with multiple benefit design options to meet a variety of health care and financial needs. Your employees can choose the option that meets their individual needs, whether it's saving money on essential coverage or paying additional dollars for more comprehensive coverage. And you can keep or change your benefit design package year after year, ensuring that your health plan will evolve with the changing needs of your business and your employees.

UnitedHealthcare Premier PROformance Plans with UnitedHealthcare Rewards and Care Cash

Metallic Level	Plan Code			Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence										Rx Plan
				Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP Ages 19+ <sup>1</sup>	PCP Ages <19 <sup>1</sup>	Spec Prem Des <sup>2</sup>	Spec <sup>3</sup>	Urgent Care	ER	Lab/Xray	I/P & O/P Surgery	MRI, CT, etc.	
	Choice+	EPO <sup>11</sup>	Navigate <sup>8,11</sup>			Single	Family	Single	Family	Single	Family	Single	Family											
Platinum	DY-AK	DX-9J	DY-A3	100%	70%	\$500	\$1,500	\$10,000	\$20,000	\$2,500	\$7,500	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$500+Ded	Ded	Ded	Ded	K355
Platinum	DX-9Q	DX-9R	DY-AP	100%	70%	\$1,000	\$3,000	\$10,000	\$20,000	\$2,500	\$7,500	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$500+Ded	\$40	Ded	Ded	K355
Platinum	DX-9U	DX-9V	DY-AR	100%	70%	\$1,350	\$4,050	\$10,000	\$20,000	\$1,350	\$4,050	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$500+Ded	Ded	Ded	Ded	K355
Gold	DX-95	DX-96	DY-AW	100%	70%	\$3,000	\$9,000	\$10,000	\$20,000	\$5,500	\$11,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$500+Ded	Ded	Ded	Ded	K355
Gold	DY-AB	DY-AC	DY-A8	100%	70%	\$4,000	\$8,000	\$10,000	\$20,000	\$6,500	\$13,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$500+Ded	Ded	Ded	Ded	K355
Gold	DX-9H	DX-9I	DY-A2	100%	70%	\$4,500	\$9,000	\$10,000	\$20,000	\$6,500	\$13,000	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$500+Ded	\$40	Ded	Ded	K355
Gold	DX-9M	DY-AF	DY-A5	100%	70%	\$5,000	\$10,000	\$10,000	\$20,000	\$6,500	\$13,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$500+Ded	Ded	Ded	Ded	K355
Platinum	DX-92	DX-93	DY-AU	80%	50%	\$250	\$750	\$10,000	\$20,000	\$1,500	\$4,500	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$500+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K355
Platinum	DX-9L	DX-9K	DY-A4	80%	50%	\$500	\$1,500	\$10,000	\$20,000	\$2,500	\$7,500	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$500+Ded+20%	\$40	Ded+20%	Ded+20%	K355
Platinum	DY-AM	N/A	N/A	80%	50%	\$500	\$1,500	\$10,000	\$20,000	\$2,250	\$6,750	Unl	Unl	\$0	\$35	\$0	\$70	\$100	\$25	\$500+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K355
Platinum	DX-9S	DX-9T	DY-AQ	80%	50%	\$1,000	\$3,000	\$10,000	\$20,000	\$2,500	\$7,500	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$500+Ded+20%	\$40	Ded+20%	Ded+20%	K355
Gold	DX-9W	DX-9X	DY-AS	80%	50%	\$1,500	\$4,500	\$10,000	\$20,000	\$6,200	\$12,400	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$500+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K355
Gold	DX-9Y	DX-9Z	DY-AT	80%	50%	\$2,000	\$6,000	\$10,000	\$20,000	\$6,000	\$12,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$500+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K355
Gold	DY-AL	DX-94	DY-AV	80%	50%	\$2,500	\$7,500	\$10,000	\$20,000	\$7,200	\$14,400	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$500+Ded+20%	\$40	Ded+20%	Ded+20%	K355
Gold	DX-97	DX-98	DY-A9	80%	50%	\$3,000	\$9,000	\$10,000	\$20,000	\$6,000	\$12,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$500+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K355
Gold	DY-AA	DX-99	DY-AX	80%	50%	\$3,000	\$9,000	\$10,000	\$20,000	\$7,000	\$14,000	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$500+Ded+20%	\$40	Ded+20%	Ded+20%	K355
Gold	DY-AN	N/A	N/A	80%	50%	\$3,000	\$9,000	\$10,000	\$20,000	\$6,200	\$12,400	Unl	Unl	\$0	\$35	\$0	\$70	\$100	\$25	\$500+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K355
Gold	DX-9F	DX-9G	DY-AZ	80%	50%	\$4,000	\$8,000	\$10,000	\$20,000	\$6,000	\$12,000	Unl	Unl	\$0	\$15	\$0	\$50	\$100	\$25	\$500+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K355
Gold	DY-AE	DY-AD	DY-AY	80%	50%	\$4,000	\$8,000	\$10,000	\$20,000	\$6,200	\$12,400	Unl	Unl	\$0	\$10	\$0	\$40	\$80	\$25	\$500+Ded+20%	\$40	Ded+20%	Ded+20%	K355
Silver	DY-AO	N/A	N/A	80%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$9,200	\$18,400	Unl	Unl	\$0	\$35	\$0	\$70	\$100	\$25	\$500+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K355
Silver	DY-AG	DY-AH	DY-A6	80%	50%	\$6,000	\$12,000	\$10,000	\$20,000	\$9,200	\$18,400	Unl	Unl	\$0	\$35	\$0	\$70	\$100	\$25	\$500+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K355
Silver	DY-AI	DY-AJ	DY-A7	80%	50%	\$7,000	\$14,000	\$10,000	\$20,000	\$9,100	\$18,200	Unl	Unl	\$0	\$35	\$0	\$70	\$100	\$25	\$500+Ded+20%	Ded+20%	Ded+20%	Ded+20%	K355

# 2025 Health Plan Product Offering

## UnitedHealthcare Health Savings Account (HSA) with Premium UnitedHealthcare Rewards

Metallic Level	Plan Code			Coinsurance		Deductible				Out-Of-Pocket Maximum				Copay/Per Occurrence							Rx Plan		
				Network	Out of Network	Network		Out of Network		Network		Out of Network		Virtual Visits	PCP <sup>1</sup>	Spec	Urgent Care	ER	Lab/Xray	MRI, CT, etc.		I/P & O/P Surgery	
	Choice+	EPO <sup>11</sup>	Navigate <sup>8,11</sup>			Single	Family	Single	Family	Single	Family	Single	Family										
Gold	DX-83	DX-84	DX-9B	100%	70%	\$3,500	\$7,000	\$10,000	\$20,000	\$6,500	\$13,000	Unl	Unl	100%	100%	100%	100%	100%	100%	100%	100%	Emb	K35S
Silver	DX-8R	DX-8S	DX-9A	100%	70%	\$4,000	\$8,000	\$10,000	\$20,000	\$7,400	\$14,800	Unl	Unl	\$0	\$35 <sup>9</sup>	\$70 <sup>9</sup>	\$50 <sup>9</sup>	\$350 <sup>9</sup>	100%	100%	100%	Emb	K35S
Silver	DX-8V	DX-8W	DX-86	100%	70%	\$5,000	\$10,000	\$10,000	\$20,000	\$6,500	\$13,000	Unl	Unl	100%	100%	100%	100%	100%	100%	100%	100%	Emb	K35S
Bronze	DX-8Z	DX-82	DX-88	100%	70%	\$7,300	\$14,600	\$10,000	\$20,000	\$7,300	\$14,600	Unl	Unl	100%	100%	100%	100%	100%	100%	100%	100%	Emb	E83S
Silver	DX-8T	DX-8U	DX-85	80%	50%	\$4,000	\$8,000	\$10,000	\$20,000	\$7,000	\$14,000	Unl	Unl	100%	80%	80%	80%	80%	80%	80%	80%	Emb	K35S
Silver	DX-8X	DX-8Y	DX-87	70%	50%	\$5,000	\$10,000	\$10,000	\$20,000	\$6,000	\$12,000	Unl	Unl	100%	70%	70%	70%	70%	70%	70%	70%	Emb	K35S

## Pharmacy Plans (Essential PDL)\*

Rx Plan Code	Copays					Deductible		Mail Order Ratio
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 4 Specialty	Single	Family	
K35S	\$10	\$40	\$125	\$300	\$500	N/A	N/A	2.5
E83S	No Copay	No Copay	No Copay	N/A	N/A	Same as Medical	Same as Medical	No Copay

1 Primary Care Physicians include Family Practice, Internal Medicine, Obstetrics-Gynecology, and Pediatrics

2 This tier of benefits applies to UnitedHealth Premium Tier 1 Designated Providers. Please visit myuhc.com for details

3 This tier of benefit applies to Physicians that are not UnitedHealth Premium Tier 1 Designated.

5 "Embedded" deductible means once an individual meets their portion of the deductible, services are paid for that person without the entire family deductible being met. "Non-Embedded" deductible means no covered family member will satisfy an individual deductible until the entire family deductible is met.

8 Navigate plans require referrals for certain services. Failure to obtain a referral may result in either non-payment of claims or in a reduction of benefits.

9 Copayment and/or copayment+coinsurance on HSA plans will be required after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.

11 EPO and Navigate plans exclude coverage for services provided by Out-of-Network Providers with the exception of (1) Services performed in a Network Facility by hospital-based providers; and (2) Services performed under the Emergency Care benefit

Please note: The information in this grid is provided for informational purposes only and is not intended for use as a contract. For a complete listing of coverage and exclusions, please refer to the Certificate of Coverage or talk to your UnitedHealthcare representative for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible. Insurance coverage provided by or through by United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. 10/21/24

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# Helping employees pay for health care and make more informed care decisions

Studies show that 72% of consumers are concerned about health care and out-of-pocket expenses.<sup>1</sup> To help employees pay for certain health care costs and encourage them to use quality care, we offer Care Cash™. This preloaded debit card can be used for UnitedHealthcare Premium® primary care and specialist provider visits, as well as network primary care provider visits, Virtual Visits, urgent care visits and outpatient behavioral health visits.

## Spending power

Care Cash is designed to give employees:

**\$200** for the year for individual coverage, or

**\$500** for family coverage

The card is reloadable, with any remaining balance rolling over each year.\*

## Care Cash most-used benefits<sup>2</sup>

**1<sup>st</sup>** Premium Care Physicians

**2<sup>nd</sup>** Behavioral health providers

**3<sup>rd</sup>** Virtual Visits

**4<sup>th</sup>** Urgent care facilities



# 43%

of consumers aren't engaged in their health plan, which may result in lost opportunities for better health and lower costs<sup>3</sup>

## Engaging employees to help drive positive health behaviors

Care Cash is available to all employees, not just those who are high utilizers of health care. When employees receive financial support for health care expenses through Care Cash, they may be able to save money, stay healthier and take ownership of their health.



# 70+%

used their Care Cash card for primary care physician visits, which may lower their total cost by 7%<sup>4</sup>



# 7 out of 10

of the first 40% of employees who registered for Care Cash activated their card<sup>2</sup>



# \$2,051

average savings per Virtual Visit when an employee shifts from an ER visit<sup>5</sup>

### How it works:

- 1 Employees receive information about Care Cash and can request the card on [myuhc.com](https://myuhc.com)<sup>®</sup>
- 2 Once received and activated, the Care Cash card can be used for certain eligible health care expenses
- 3 Employees have access to viewing other programs and benefits through [myuhc.com](https://myuhc.com) or can call a toll-free number for guidance



**“I’m so thankful that I no longer have to wait until payday to see my doctor because I don’t have my copay. Thanks for Care Cash.”**

## Learn more

Contact your UnitedHealthcare representative

# United Healthcare

\* Care Cash medical plan eligibility must be maintained.

<sup>1</sup> Healthcare consumerism 2018: An update on the journey, McKinsey & Company.

<sup>2</sup> Book of Business, October 2020 through March 31, 2021.

<sup>3</sup> Consumers enrolled in consumer-directed health plans are nearly 50% more likely to research and compare costs for healthcare products and services, Alegeus, April 2015.

<sup>4</sup> 2019 UnitedHealthcare Network (Par) Commercial Claims Analysis for 172 markets. UnitedHealth Premium Care Physicians are designated for quality and cost efficiency. Rates are based on historical information and are not a guarantee of future outcomes.

<sup>5</sup> 2018: Subtracted \$49 (average Virtual Visit) from \$2,100 (average ER visit). Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending on benefit coverage.

Care Cash is not available in all states. Care Cash provides a preloaded debit card that can be used for certain health care expenses. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

Use of this card is subject to the terms and conditions of the Cardholder Agreement. Issued by Optum Bank<sup>®</sup>, Inc., Member FDIC, pursuant to license by Mastercard International.

Virtual Visits phone and video chat with a doctor 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, or for all members. Check your benefit plan to determine if these services are available.

The UnitedHealth Premium<sup>®</sup> designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](https://myuhc.com)<sup>®</sup>. You should always visit [myuhc.com](https://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](https://myuhc.com) for detailed program information and methodologies.

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



# Get in on UHC Rewards



UnitedHealthcare Rewards is a program where employees and their spouses can earn dollars for reaching program goals and completing one-time activities. Participants can personalize their experience by what's right for them—and the same goes for ways to spend earnings.

## What makes UHC Rewards different?

More than a fitness and wellness program, UHC Rewards goes a step further by combining the best practices from existing incentive programs. UHC Rewards offers:

- **A streamlined digital experience** – Employees may immediately start earning rewards by activating UHC Rewards from the UnitedHealthcare® app and their [myuhc.com](https://myuhc.com)® account
- **Many ways to earn** – Employees can earn rewards by tracking daily steps, active minutes and sleep, as well as by completing one-time reward activities
- **Two incentive offerings** – \$300 annual incentive is embedded in most medical plans; \$1,000 annual incentive is available as a buy-up to offer to your employees and their spouses

### Earning rewards

With daily participation, there's a potential to earn up to \$300 or \$1,000\* with UHC Rewards.

### Redeeming rewards

Earnings can be deposited directly into an Optum health savings account (HSA) or redeemed as an electronic Visa® gift card.\*\*

\* Per participant, per year.

\*\* Receiving a gift card may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations under this program, as applicable.

continued

## Designed to be a win-win



Employers:

### Get active participation

The program includes an experience video and member fliers to help get your employees engaged—and reporting to track program participation.\*



Participants:

### Get engaged

Designed to give members the choice to participate in a variety of daily tracking goals and one-time reward activities.



Both:

### Promote better health

UHC Rewards encourages wellness and promotes better overall health, which may result in lower medical costs for you and your employees.

# 66 days

is the average length of time for a new behavior to become automatic<sup>1</sup>

## Ready to get in? Contact your UnitedHealthcare representative

# United Healthcare

\*Reporting not available for all lines of business.

<sup>1</sup> Healthline. How long does it take for a new behavior to become automatic? [healthline.com/health/how-long-does-it-take-to-form-a-habit#base-figure](https://www.healthline.com/health/how-long-does-it-take-to-form-a-habit#base-figure). Accessed Dec. 14, 2020.

Visa is a registered trademark of Visa International Service Association.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Kansas, Vermont and Puerto Rico. Components subject to change.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.