



Welcome

Explore the ways your health plan is designed to help you take better care of yourself

United
Healthcare
Oxford

Thank you for being a member



We're here to help make each step of your health care experience easier. Take a look at this guide to help you better understand your benefits, find care options, manage costs and get more out of your health plan—and start experiencing all that care can do for you.







Call toll-free

If you don't have computer access, need language assistance or still have questions after reading this, please call the toll-free member phone number on your health plan ID card.



Connect with us

-  [Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare)
-  [Twitter.com/UHC](https://twitter.com/UHC)
-  [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare)
-  [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

It's easier to connect to your plan

Your benefits include personalized digital tools that help you check in on your plan whenever you want – which helps make it easier to stay on top of your benefit details.



Access your plan details at myuhc.com

Your personalized member website, myuhc.com[®], is designed to help you understand your benefits and make more informed decisions about your care. Register at myuhc.com to:

- Find care and compare costs for providers and services in your network
- Check your plan balances, view your claims and access your health plan ID card
- Access wellness programs and view clinical recommendations
- Start a 24/7 Virtual Visit, where you can connect with providers by phone or video*

Set up your account today:

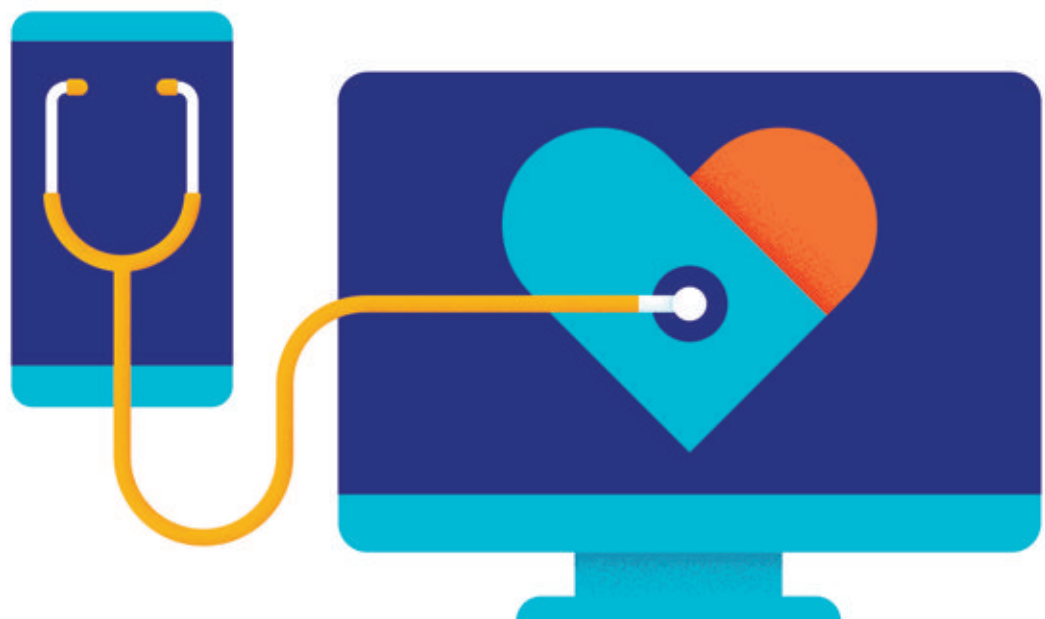
- Go to myuhc.com > **Register Now**
- Have your ID card handy and follow the step-by-step instructions



Download the UnitedHealthcare app

The UnitedHealthcare[®] app puts your health plan at your fingertips. Download it to:

- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card with your doctor's office
- Video chat with a doctor 24/7



*Data rates may apply.

Simple ways to help you save

Here are a few good-to-know things you can do to help get more out of your health plan.



Stay in the network

The doctors and facilities in the network may have agreed to provide services at a discount—so visiting an out-of-network provider could end up costing you more for care or may not be covered at all.

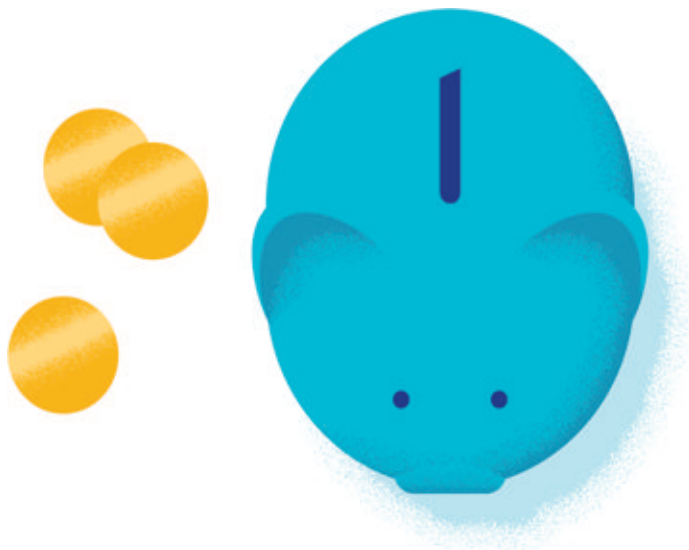
Sign in to myuhc.com > **Find Care & Costs** to locate:

- Labs
- Mental health professionals
- Hospitals
- Network providers



Look up the cost of medication

Sign in to myuhc.com > **Pharmacies & Prescriptions** to find information about your medication, pricing and lower-cost options.



Shop around

With such a wide variety of services, from minor procedures to major surgeries, it's a good idea to check approximate pricing first. Visit myuhc.com > **Find Care & Costs** to estimate your costs.

With a PCP, there's a doctor in your corner

A PCP is a primary care provider, sometimes called a primary care physician. They are the doctor who can help connect you to the care you need—and help you avoid cost surprises. Your health plan requires you to select a network PCP for you and each covered family member.* Check the name of the PCP on your ID card and make sure it's the one you want to designate as your PCP.* If you'd like to make a change, call the member phone number on your ID card—or sign in to myuhc.com > **Find Care & Costs** to:



See location, specialty, availability and hours of operation



Look for patient ratings and compare cost estimates



Identify Tier 1 providers

* *Not a requirement in Texas for insurance licensed pensed products.



Keep up on preventive care

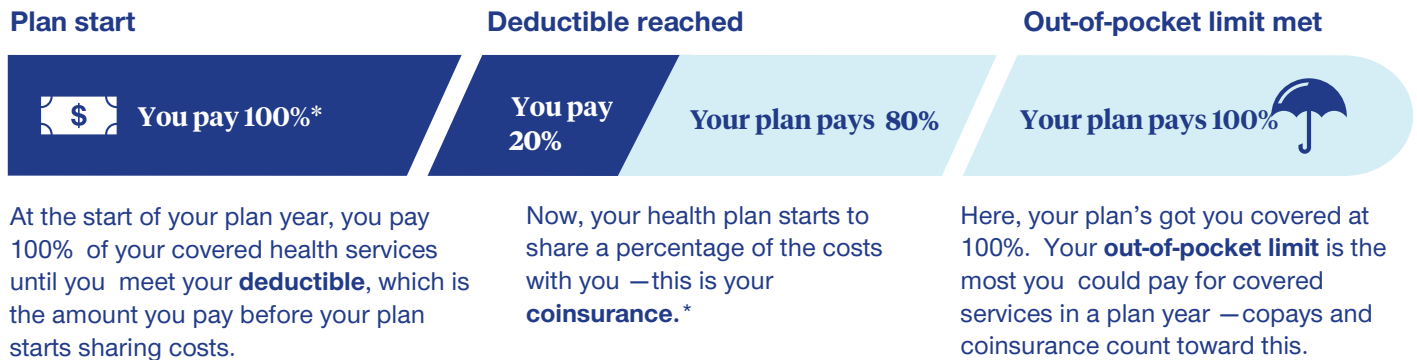
Preventive care—such as routine wellness exams and certain recommended screenings and immunizations—is covered by most of our plans at no additional cost when you see network providers. A preventive care visit may be a good time to help establish your relationship and create a connection for future medical services. Learn more at uhc.com/health-and-wellness/preventive-care.

Care that's centered on you



Here's an example of how a typical health plan works

Let's take a look at an example of how a typical plan works when you receive care from a network provider. Your plan may be different than this example, so to find your specific details go to myuhc.com > Coverage & Benefits.



Along the way, you may also be required to pay a fixed amount—or **copay**—each time you see a provider.

*Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.

Here's what to do if you need:



Hospital care

Talk to your PCP first to determine which hospital in your network can meet your medical or surgical needs. You or the admitting physician may be required to notify us before you're admitted.



Prior authorization

Your plan may also require prior authorization, sometimes called preauthorization, before you receive certain services. Call the member phone number on your ID card <or sign in at myuhc.com > Coverage & Benefits> to check if prior authorization is needed.



Referrals

If your ID card says "Referrals Required," have your PCP send us an electronic referral before you make an appointment with a specialist or other network provider. Without it, your care may not be covered and you may end up paying more. To learn what services require referrals, or to confirm that a referral has been made, sign in at myuhc.com > Coverage & Benefits.






Referrals aren't needed to see the following network providers:

- Obstetricians/gynecologists
- Behavioral health or substance use disorder clinicians

Emergencies are covered anywhere in the world—including hospitals out of the network—without a referral.

Compare options, help keep costs down

Getting care at the place that may best fit your condition or situation may save you up to \$2,400 compared to an emergency room (ER) visit.*

Care options to consider	START HERE				
	 Primary care provider (PCP) The provider who may know you best	 24/7 Virtual Visits A care provider over the phone or by video	 Convenience care Nurse practitioners and physician assistants at retail pharmacy clinics	 Urgent care Physicians and care teams at walk-in clinics	 Emergency room Physicians and care teams at hospital emergency departments
Average cost*	In-person: \$170 Virtual: \$99 or less***	Less than \$49**	\$100	\$185	\$2,600
Allergies	✓	✓			
Bladder infection/UTI	✓			✓	✓
Broken bone				✓	✓
Bronchitis	✓	✓		✓	
Chest pain					✓
Cough	✓	✓	✓		
COVID-19 symptoms	✓			✓	
Earache	✓	✓	✓		
Fever	✓	✓	✓		
Flu/common cold	✓	✓	✓		
Migraine/headache	✓	✓			
Muscle ache/sprain	✓		✓		
Pinkeye	✓	✓	✓		
Shortness of breath					✓
Sinus infection	✓	✓	✓		
Skin rash	✓	✓	✓		
Sore throat	✓	✓	✓		
Stomach pain (nausea, vomiting, diarrhea)	✓			✓	
Yeast infection	✓	✓			

✓ Indicates the care option to consider for the common conditions listed above. To learn more, visit uhc.com/quickcare.

*Source 2021: 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 \$2,400 difference between the average emergency room visit, \$2,600 and the average urgent care visit \$185.) 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 24/7 Virtual Visit is subject to change. ***Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. Certain prescriptions may not be available, and other restrictions may apply. 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.

Check your official health plan documents to see what services and providers are covered by your plan.

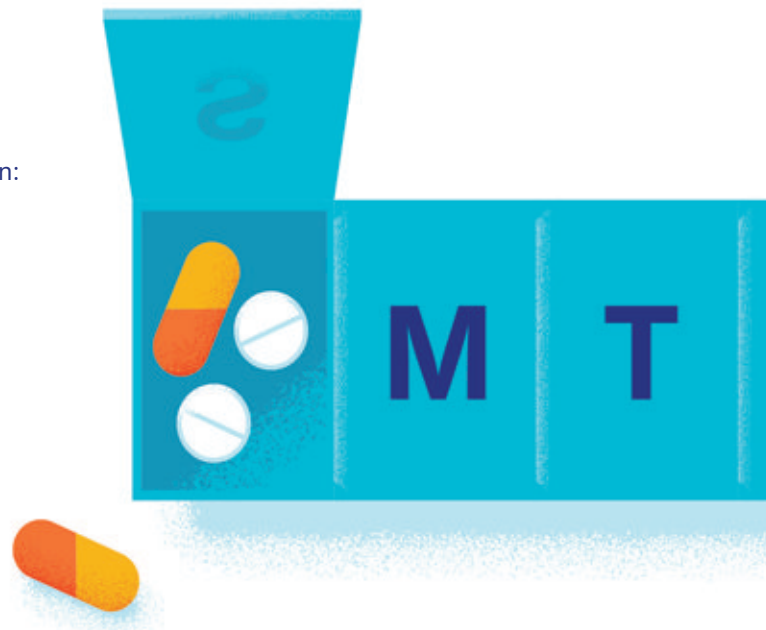
Say hello to Optum Rx

Optum Rx® pharmacy services help make it easier to save on medications and keep track of them, too—whether you're online or on the go.

Manage your meds

When you go to myuhc.com > **Pharmacies & Prescriptions** you can:

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



Two ways to fill your prescriptions



Use home delivery

Order up to a 3-month supply of medications you take regularly.* Sign up on myuhc.com, use the UnitedHealthcare app or call the member phone number on your ID card. Make sure you have at least a 1-month supply to cover you through the transition.

*Not all prescriptions are eligible for home delivery.



Pick up at the pharmacy

Show your ID card at any network pharmacy—which can be found by checking the Pharmacy Locator at myuhc.com, on the UnitedHealthcare app or by calling the member phone number on your ID card.

Keep costs in check

Your Prescription Drug List (PDL)—available on myuhc.com—lists the most commonly prescribed medications covered by your plan. Choosing medications in the lower tiers may help you save money. And, consider generic medications instead of brand names, which may keep costs down.

Health and wellness benefits powered by care

As part of your health plan benefits, you can sign up for wellness programs and health support services at no additional cost to you. Here's what your plan offers.



24/7 Virtual Visits

Get care, virtually anywhere

With 24/7 Virtual Visits, you can connect to a care provider by phone or video* through myuhc.com or the UnitedHealthcare app. Providers can treat a wide range of nonemergency health conditions—from flu and pinkeye to migraines and more—and may even prescribe medication as needed.** Get started at myuhc.com/virtualvisits or via the UnitedHealthcare app.

*Data rates may apply.

**Certain prescriptions may not be available, and other restrictions may apply.



Cancer Support

Support for dealing with cancer

This program connects you and your family to education, resources and emotional support. Access highly rated physicians and providers, a personal advocate, information to help you make informed health care decisions, social worker support and more. Call the member phone number on your ID card or visit myuhc.phs.com/cancerprograms.



Behavioral Support

Tap into behavioral health support

Get connected to self-help digital tools, in-person or virtual behavioral health providers and other resources that may help with a variety of concerns, such as stress relief, depression and anxiety, relationship difficulties, grief and loss, medication management, alcohol and drug use, compulsive habits, eating disorders and more. Call the member phone number on your ID card or visit myuhc.com.



Real Appeal

Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal®, an online weight management support program. It's designed to help you live a healthier life with online coaching, access to online fitness content, tools to track your progress and more. Get started at enroll.realappeal.com.



UnitedHealthcare Rewards

Get in, get rewarded

Earn dollars for taking small steps toward creating a healthier lifestyle. How you earn your reward money is up to you, as long as you meet program goals. Choose from a variety of reward activities, including fitness tracking, sleep monitoring and one-time actions specific to your plan. To start earning, download the UnitedHealthcare app and activate UHC Rewards.





Here's the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare
Oxford Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:
Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free **1-800-368-1019, 1-800-537-7697**
(TDD) **Mail:** U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room
509F HHH Building
Washington, DC 20201

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

ATENCIÓN: Si habla español (**Spanish**), 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 (**Chinese**)，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。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

فن! خدمات المساعدة اللفيوغ، (Arabic) تنبهي: إذا نكفت تتحدث الربعةي المراجين المردج على فتاها المراجعةين متاحة لرّي. كجى الاتصال برقم بطاقة الةتيرعف الةخاص بک

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisyè sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide

linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação. ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

ر زبان شماگما: توجه (Farsi) اختیارا یگان درابه طور ر یند زبامدا تخداما، تسمما که ینیگان رقتا ما با شمار فبائند. لطی شما می بگیرید ستما هشما قید شد. ی فارسد اسای نشت تکار یرو

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर काल करें। DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíí'k'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nít'izí bee nééhozínígíí bine'dę' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodílnih.

Visit www.uhc.com/legal/required-state-notice 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.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Evaluation of New Technologies: Our Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered under the Oxford plan. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, including Oxford, 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 us in making informed coverage decisions.

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.

Twitter is a registered trademark of Twitter, Inc. Facebook is a registered trademark of Facebook, Inc. YouTube is a registered trademark of Google, Inc. Instagram is a registered trademark of Instagram, LLC.

The UnitedHealthcare® app is available for download for iPhone® or Android®.

Android is a registered trademark of Google LLC.

Google Play and the Google Play logo are registered trademarks of Google Inc.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.

Members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing average cost data, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Optum Rx® is an affiliate of UnitedHealthcare Insurance Company.

If you are not currently enrolled with pharmacy benefit coverage, through your Oxford plan, you may access your health plan's member website for additional information during your open enrollment period or you may contact your employer or health plan for additional information.

Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you.

Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern.

This document applies to commercial group members of an Oxford plan.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. We do not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from Oxford coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. We do not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from Oxford coverage and other requirements or restrictions may apply. Please check with your Oxford representative.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost 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. Results, if any, may vary. 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.

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 1-866-230-2505 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.

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.

Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.



Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc. Administrative services provided by Oxford Health Plans LLC. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

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