

# There for what matters

State of Florida  
Open enrollment

Oct. 14–Nov. 1, 2024



[whyuhcflorida.com](https://www.whyuhcflorida.com)





# For life’s moments, UnitedHealthcare is here

UnitedHealthcare is committed to providing you with a better health care experience. We appreciate the opportunity to have served State of Florida members for over 18 years and to be offered again as an option for 2025. We look forward to helping you and your family achieve your best health. Ready to learn more about solutions designed to support you and find the plan that fits you best?






Let’s get started!

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## A network that’s there for you

With UnitedHealthcare, you’ll have access to our expansive and quality national and statewide network of doctors and hospitals, including:

-  Access to our nationwide network of nearly **1.8 million** physicians and health care professionals and **5,600** hospitals\*
-  A statewide Florida network that includes over **95,000** providers and **240** hospitals\*
-  Access to convenience care or urgent care clinics for treatment for non-life-threatening injuries or illnesses when you can’t get in to see your primary care provider (PCP)
-  Access to Centers of Excellence for specialty conditions, such as cancer and transplant services
-  Access to 24/7 Virtual Visits (telehealth) for urgent care with UnitedHealthcare approved providers through your computer or smartphone app

\*As of June 2024.

# Choosing a plan that fits your needs

You have 2 plan options. With each plan, you receive customer service and access to clinical care tailored to your unique needs. Here are some highlights of both plan options to help you make your decision.

	UnitedHealthcare Standard HMO	UnitedHealthcare High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)
<b>Large statewide Florida network plus a national network included</b> – Over 95,000 providers in Florida and nearly 1.8 million physicians and health care professionals nationwide*	✓	✓
<b>Network coverage only</b> – Save money when you receive care for covered benefits from network providers in Florida or nationwide. If you do not use a network provider, you may be responsible for the entire cost of the service, except in the case of an emergency.	✓	✓
<b>Preventive care covered at 100%</b> – There’s no additional cost to you for seeing a network provider for preventive care.	✓	✓
<b>UnitedHealth Premium® Care Physicians included</b> – Using Premium Care Physicians may offer you the greatest value for your health care benefits, as these providers meet UnitedHealthcare criteria for quality and cost-efficient care	✓	✓
<b>Virtual care available</b> – Get care from anywhere with virtual options, including 24/7 NurseLine, 24/7 Virtual Visits with UnitedHealthcare approved providers through <a href="https://myuhc.com">myuhc.com</a> ® or the <b>UnitedHealthcare® app</b> , and telehealth visits with your provider, including behavioral health. You can also choose virtual primary and specialty care through <a href="https://myuhc.com">myuhc.com</a> or the <b>UnitedHealthcare app</b> .	✓	✓
<b>HSA available</b> – You’ll have the option to open an HSA,** which has pretax savings advantages and can be used to help pay for qualified medical, dental and vision expenses. Your employer contributes to your HSA.		✓

## Where you’re covered

You can elect to participate in a UnitedHealthcare medical plan if you live and/or work in one of the Florida counties where UnitedHealthcare coverage is offered. Once you’re enrolled in a plan, you will have access to our nationwide network of providers, which includes our statewide Florida network with over 95,000 providers and 240 hospitals.\*

### Region 1 counties

- 1. Escambia
- 2. Santa Rosa
- 3. Okaloosa
- 4. Walton
- 5. Holmes
- 6. Washington
- 7. Bay
- 8. Calhoun
- 9. Jackson
- 10. Gulf

### Region 4 counties

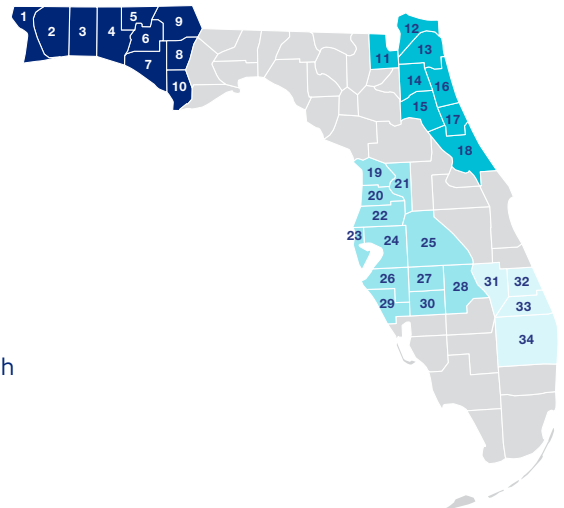
- 11. Baker
- 12. Nassau
- 13. Duval
- 14. Clay
- 15. Putnam
- 16. St. Johns
- 17. Flagler
- 18. Volusia

### Region 6 counties

- 19. Citrus
- 20. Hernando
- 21. Sumter
- 22. Pasco
- 23. Pinellas
- 24. Hillsborough
- 25. Polk
- 26. Manatee
- 27. Hardee
- 28. Highlands
- 29. Sarasota
- 30. DeSoto

### Region 7 counties

- 31. Okeechobee
- 32. St. Lucie
- 33. Martin
- 34. Palm Beach



\*As of June 2024.

\*\*HSA administered by Chard Snyder.

# 2025 medical plans at a glance

## UnitedHealthcare Standard HMO

- Choose any doctor or hospital in the UnitedHealthcare Choice Network\*
- Predictable copays and no deductible
- Medical and pharmacy expenses both count toward your out-of-pocket maximum
- Coinsurance is paid 100% by the plan after you satisfy your copay
- Outpatient surgery and diagnostic care including lab and X-rays are covered at 100% with no deductible or copay

## UnitedHealthcare HDHP with HSA

- Lower premium
- Can open an HSA through Chard Snyder to save for health care expenses
- For family tier: Once 1 family member or a combination of family members meet the family out-of-pocket maximum, all covered medical and pharmacy expenses for the family will be paid at 100% for the plan year.

### Highlights for both plans

- You don't need to choose a PCP, but it's still good to have one.
- No referrals are needed to visit any provider in our network.

		UnitedHealthcare Standard HMO	UnitedHealthcare HDHP with HSA
		UHC Choice Network / In-Network Only	UHC Choice Network / In-Network Only
<b>Deductible</b>	Individual	No deductible	\$1,650
	Family	No deductible	\$3,300
	Coinsurance (plan pays)	100%	80% after deductible
<b>Medical out-of-pocket maximum</b> (includes covered medical expenses only)	Individual	\$1,500	\$3,000
	Family	\$3,000	\$6,000
<b>Global out-of-pocket maximum</b> (includes covered medical and prescriptions drugs)	Individual	\$9,450	\$3,000
	Family	\$18,900	\$6,000
<b>Preventive care</b>			
Adult			
Well visits		\$0 copay	\$0 coinsurance
Routine mammograms			
Colorectal cancer screenings			

\* If you don't choose a network provider, you will be responsible for the entire cost except in the case of an emergency.

**UnitedHealthcare Standard HMO**
**UnitedHealthcare HDHP with HSA**
**UHC Choice Network / In-Network Only**
**UHC Choice Network / In-Network Only**
**Medical services**

PCP visits (in-person or virtual)	\$20 copay per visit	20% coinsurance after deductible has been met
Specialist visits (in-person or virtual)	\$40 copay per visit	
Allergy injections	\$0 copay	
24/7 Virtual Visits (telehealth) UnitedHealthcare approved providers	\$0 copay	
Urgent care (in-person or virtual)	\$25 copay per visit	
Convenience care clinics	\$25 copay per visit	
Emergency room visits	\$100 copay per visit, waived if admitted	
Ambulance	\$0 copay	
Inpatient hospital	\$250 copay per admission, covered at 100% after copay	
Outpatient hospital	\$0 copay	

**Maternity**

Inpatient	\$250 copay per admission, covered at 100% after copay	20% coinsurance after deductible has been met
Outpatient	\$40 copay, first visit only	

**Mental health/substance use**

Inpatient	\$250 copay per admission, covered at 100% after copay	20% coinsurance after deductible has been met
Outpatient	\$20 copay per visit	

**Other services**

Diagnostic lab	\$0 copay	20% coinsurance after deductible has been met	
Diagnostic X-ray			
Complex imaging (MRI, MRA, CT)			
Outpatient surgery			
Skilled nursing facility			
Spinal manipulation therapy*			
Outpatient short-term rehab therapy*	\$40 copay per visit	20% coinsurance after deductible has been met	
Home health care	\$0 copay		
Durable medical equipment	\$0 copay		
Diabetic supplies	Pharmacy cost-sharing applies		
Infertility	Not covered		Not covered
Hospice (inpatient or outpatient)	\$0 copay		20% coinsurance after deductible has been met

**Prescription drugs administered by Optum Rx**

Retail pharmacy (30-day supply)	Generic drugs	\$7 copay	30% coinsurance after deductible
	Preferred	\$30 copay	
	Brand	\$50 copay	
Mail order or participating 90-day retail	Generic drugs	\$14 copay	30% coinsurance after deductible
	Preferred	\$60 copay	
	Brand	\$100 copay	

\*Limited to 60 visits per therapy, per calendar year.

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.

# Member scenarios

These member scenario examples walk you through different health care situations and estimated health care costs covered by the medical plan, not including premiums.



## Dominique Single coverage

Dominique is 27 years old, single and in great health. He doesn't have any kids, so he's looking for a plan with low monthly premium payments that will cover him in case of unexpected health issues.

Dominique is interested in using the money he saves on premiums to save for future medical costs. He decides to enroll in the UnitedHealthcare HDHP with HSA and contribute to an HSA.

*Here's how he expects to use care this year, an estimate of what it may cost him with each plan and a look at how Dominique uses some resources available at no cost to him.*

Type of cost	UnitedHealthcare Standard HMO	UnitedHealthcare HDHP with HSA
<b>Qualified medical expenses</b>		
Sick visit to PCP	\$20 copay	\$170
Preventive care visit	\$0 copay	\$0
Urgent care visit	\$25 copay	\$185
<b>Total cost before deductible reached</b>	<b>\$45</b>	<b>\$355</b>
<b>Deductible</b>	<b>\$0</b>	<b>\$1,600</b>
<b>Employee HSA contributions*</b>	<b>N/A</b>	<b>\$1,950</b>
<b>Employer HSA contributions**</b>	<b>N/A</b>	<b>\$500</b>
<b>Total out-of-pocket medical costs not including premiums</b>	<b>\$45</b>	<b>\$0 (\$355 covered by HSA contributions)</b>
<b>HSA balance to roll over</b>	<b>N/A</b>	<b>\$2,095</b>



### 24/7 NurseLine

When Dominique gets a cold, he's not sure if he should make an appointment or try an over-the-counter treatment first. He calls the 24/7 NurseLine to talk about the options.



### Calm Health

Realizing he's feeling more stressed than usual, Dominique downloads the Calm Health app. It helps him better manage stress and anxiety, get more sleep and feel more present.



### myuhc.com and the UnitedHealthcare app

Dominique finds a doctor and checks his claims on the UnitedHealthcare app. He also uses it to see what's recommended for preventive care.

\*Voluntary pretax employee HSA contributions can be used to pay for qualified medical, dental, vision and prescription drug expenses, including certain over-the-counter drugs and medications, as defined in IRS Publications 502 and 969. And the HSA rolls over from year to year, so it can continue to grow to be used in the future – even into retirement.

\*\*The state contributes \$41.66/month for single coverage (up to \$500/year) and \$83.33/month for family coverage (up to \$1,000/year).



## Have questions?

If you want to talk to someone about your own coverage scenario, call **1-888-364-6352**.



### Estela Employee plus family coverage

A 35-year-old married mother of 1, Estela is interested in a family plan that fits their tight budget. Yet they need enough coverage to keep up with their care needs, as her husband has diabetes and they're expecting another child.

Estela considers her out-of-pocket medical costs and reviews the plan deductibles and the premiums for 2025. She decides to enroll in the UnitedHealthcare Standard HMO.

*Here's how her family expects to use care this year, an estimate of what it may cost them with each plan and a look at how Estela's family uses some resources available at no cost to them.*

Type of cost	UnitedHealthcare Standard HMO	UnitedHealthcare HDHP with HSA
<b>Qualified medical expenses</b>		
4 sick visits to PCP	\$80 copay	\$680
3 preventive care visits	\$0 copay	\$0
3 urgent care visits	\$75 copay	\$555
2 specialist visits	\$80	\$1,200
Emergency room visit	\$100	\$2,700
Pregnancy and childbirth	\$290	\$6,500
<b>Total cost before deductible reached</b>	<b>\$625</b>	<b>\$11,635</b>
<b>Deductible</b>	<b>\$0</b>	<b>\$3,300</b>
<b>Employee coinsurance responsibility</b>	<b>\$0</b>	<b>\$1,667 (\$6,668 paid by UHC)</b>
<b>Employee HSA contributions*</b>	<b>N/A</b>	<b>\$1,950</b>
<b>Employer HSA contributions**</b>	<b>N/A</b>	<b>\$1,000</b>
<b>Total out-of-pocket medical costs not including premiums</b>	<b>\$625</b>	<b>\$2,017 (\$2,950 covered by HSA contributions)</b>
<b>HSA balance to roll over</b>	<b>N/A</b>	<b>\$0</b>



#### Maternity Support

Estela takes a quick online assessment and gets access to 7 maternity courses. Depending on her assessment, she may also receive support from a maternity nurse, who may call to answer her questions and offer support.



#### Condition Management

While Estela's husband has had diabetes for a while, he still has questions about how to manage it – and he does better when he feels supported. He messages with a condition support nurse to stay on track.



#### 24/7 Virtual Visits (telehealth)

When Estela notices she has a rash, she wants to get care quickly. She sees a doctor right from the comfort of home and is able to pick up a prescription later that night. She has a \$0 telehealth copay.

\*Voluntary pretax employee HSA contributions can be used to pay for qualified medical, dental, vision and prescription drug expenses, including certain over-the-counter drugs and medications, as defined in IRS Publications 502 and 969. And the HSA rolls over from year to year, so it can continue to grow to be used in the future – even into retirement.

\*\*The state contributes \$41.66/month for single coverage (up to \$500/year) and \$83.33/month for family coverage (up to \$1,000/year).

# Choosing a PCP

Your primary care provider (PCP) is your health guide. Although your health plan option does not require you and each covered family member to select a PCP, it can be a good idea to have one. Once you are a member, you can find a network doctor by visiting [myuhc.com](https://myuhc.com) or using the **UnitedHealthcare app**.

Studies show that people who actively engage in their health care decisions have fewer hospitalizations, fewer emergency visits, higher utilization of preventive care and overall lower medical costs.

As your health ally, we're committed to helping you make informed decisions when seeking out and choosing a provider.



## Look for the 2 blue hearts

From primary care providers to specialists, UnitedHealthcare makes it easy to find network physicians who meet the UnitedHealth Premium quality care criteria, which includes safe, timely, effective and efficient care – **just look for the 2 blue hearts on [myuhc.com](https://myuhc.com)**.



### Check if your provider is in network before you enroll

- Go to [whyuhcflorida.com](https://whyuhcflorida.com) > **Search for a Provider**
- Choose the UnitedHealthcare Standard HMO or UnitedHealthcare HDHP with HSA
- Change your location to search providers near you or call Customer Service at **1-877-614-0581, TTY 711** to confirm whether your provider is in the network



# Take a fresh look at your health

Your body needs regular maintenance. Preventive care can help you catch health problems early, when they're easier and less costly to treat.

## Get the care you need

Regular preventive care is covered at 100% by your health plan when you see a network doctor.

### Covered services include:

- An annual exam
- Pap tests and mammography for women
- Prostate screenings for men
- Child and adult immunizations – including flu shots and COVID-19 vaccines
- Cancer screenings
- Cholesterol and blood pressure screenings

To see which preventive care screenings you need and what's covered, visit [uhc.com/preventivecare](https://www.uhc.com/preventivecare).

## Preventive vs. diagnostic care – know the difference

Preventive care includes annual checkups, routine screenings and immunizations that can help prevent health problems before they even start. Diagnostic care includes treatments for symptoms or existing health conditions. While preventive care appointments are covered at 100% with both the UnitedHealthcare Standard HMO Plan and the UnitedHealthcare HDHP with HSA, diagnostic treatments performed during your preventive exam may cost extra. Outpatient diagnostic services are covered at 100% with the UnitedHealthcare Standard HMO Plan.



### Looking for a doctor?

Not a member yet? Go to [whyuhcflorida.com](https://www.whyuhcflorida.com) > Search for a Provider. Once you're a member, find a doctor at [myuhc.com](https://www.myuhc.com) or call the dedicated advocate team at 1-877-614-0581, TTY 711.

## Recommended preventive screenings\*

	18	25	30	35	40	45	50	55	60	65	70	75+
Annual physical	Every year											
Blood pressure screening	At each annual physical											
Cholesterol screening	Every year											
Colorectal cancer screening	Ask your doctor about screening methods and intervals											
Diabetes screening	Every year											
Lung cancer screening	Every year for those 50 to 80, as recommended by your doctor											
Breast cancer screening (mammogram)	Every 1 to 2 years starting at age 40, as recommended by your doctor											
Cervical cancer screening, including Pap smear	Every 3 years for ages 21–65											

● Men and women    ● Women only

These guidelines are provided for informational purposes only and do not constitute medical advice. Individuals with symptoms of or at high risk for disease may need additional services or more frequent interventions. Discuss with your doctor how these guidelines may be right for you, and always consult your doctor before making any decisions about medical care. These guidelines do not necessarily reflect the vaccines, screenings or tests that will be covered by your benefit plan. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on the back of your medical plan ID card.

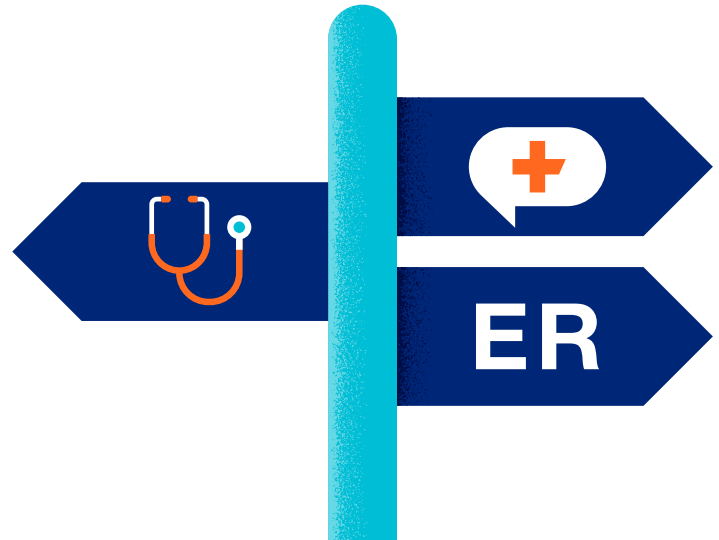
Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers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







\*For a full list of recommended screenings by age and gender, plus tips on how to prepare for your visit and more, go to [uhc.com/preventivecare](https://www.uhc.com/preventivecare).

# Where to go for care

## When you need care, call your PCP or family doctor first

Your PCP has easy access to your records, knows the bigger picture of your health and may even offer same-day appointments to meet your needs. When seeing your PCP is not possible, however, it's important to know your quick-care options to find the place that's right for you and help avoid financial surprises.



	Quick-care options	Needs or symptoms	Cost	
	<b>24/7 NurseLine</b> Call the number on your health plan ID card for expert advice	<ul style="list-style-type: none"> <li>• Choosing where to get medical care</li> <li>• Finding a doctor or hospital</li> </ul>	<ul style="list-style-type: none"> <li>• Health and wellness help</li> <li>• Answers to questions about medicines</li> </ul>	<b>No additional cost</b>
	<b>PCP visit</b> Office or virtual visit via your local provider's platform	<ul style="list-style-type: none"> <li>• Preventive care</li> <li>• Follow-up visits</li> <li>• Checkups for ongoing conditions like asthma, diabetes and more</li> </ul>		<b>\$</b>
	<b>24/7 Virtual Visits (telehealth)</b> Anywhere, anytime online doctor visits or with UnitedHealthcare approved providers through <a href="https://myuhc.com">myuhc.com</a> or the <b>UnitedHealthcare app</b>	<ul style="list-style-type: none"> <li>• Bladder infection</li> <li>• Bronchitis</li> <li>• Cold/flu</li> </ul>	<ul style="list-style-type: none"> <li>• Fever</li> <li>• Pink eye</li> <li>• Sinus problems</li> </ul>	<b>\$</b>
	<b>Convenience care clinic</b> Treatment that's nearby	<ul style="list-style-type: none"> <li>• Skin rash</li> <li>• Flu shot</li> </ul>	<ul style="list-style-type: none"> <li>• Minor injuries</li> <li>• Earache</li> </ul>	<b>\$\$</b>
	<b>Urgent care center</b> Quicker after-hours care	<ul style="list-style-type: none"> <li>• Low back pain</li> <li>• Respiratory (cough, pneumonia, asthma)</li> <li>• Stomach (pain, vomiting, diarrhea)</li> </ul>	<ul style="list-style-type: none"> <li>• Infections (skin, eye, ear/nose/throat, genital-urinary)</li> <li>• Minor injuries (burns, stitches, sprains, small fractures)</li> </ul>	<b>\$\$\$</b>
	<b>Emergency room (ER)</b> For serious, immediate needs	<ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Shortness of breath</li> <li>• Severe asthma attack</li> </ul>	<ul style="list-style-type: none"> <li>• Major burns</li> <li>• Severe injuries</li> <li>• Kidney stones</li> </ul>	<b>\$\$\$\$</b>

# Support for emotional well-being

From everyday stress to ongoing concerns like anxiety, depression and substance use, you have access to a wide range of resources and ways to get support. Start by visiting [myuhc.com](https://myuhc.com) to see all that's available.



Use the **provider search tool** to find therapists, psychiatrists or other behavioral health clinicians and facilities near you



Check out **articles, podcasts, videos** and other tools on topics you care about



Link to a **variety of resources**

## Behavioral health support

Get confidential help in person or virtually from a psychiatrist or therapist for:

- Depression, stress and anxiety
- Substance use and recovery
- Eating disorders
- Parenting and family problems

## Calm Health

You may have heard about or even used the Calm app. Now you have access to its most popular features and much more with Calm Health. Available through your benefits at no additional cost to you, it includes content written by licensed psychologists.

Work toward well-being goals like:

- Better sleep
- Building skills to manage stress
- Developing resiliency
- Starting and building a mindfulness habit

It's all self-guided, so you can go at your own pace.

## ABA therapy

Applied behavior analysis (ABA) therapy – included as part of your benefits\* – uses behavioral principles to teach children skills and behaviors they may not otherwise learn on their own.

\*Pre-certification is required. If your child has already been diagnosed with autism and is receiving treatment, your provider may already be approved.



## Substance use treatment

If you or someone you love is struggling with substance use, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential – you can even remain anonymous.

To speak with a recovery advocate, call **1-855-780-5955** or visit [liveandworkwell.com/recovery](https://liveandworkwell.com/recovery) to find care options and resources.



## 988 Suicide & Crisis Lifeline

Free and confidential emotional support 24 hours a day, 7 days a week for anyone in suicidal crisis or emotional distress.

Call or text **988**. You can also visit [988lifeline.org](https://988lifeline.org).



## Discover wellness resources

### Rally®

#### Rewards for well-being

Have fun and get healthier with Rally. Get a quick assessment of your overall health by taking the Health Survey to get your Health Score. Then get recommended Missions designed to help you improve your mood, fitness and diet.

#### Follow these steps to get started:

- 1 Sign in at [myuhc.com](https://myuhc.com)
- 2 Go to **My Account > Rewards**
- 3 Register for Rally and take the Health Survey
- 4 Download the Rally app



### One Pass Select™

From strength training and swimming to yoga and spin classes, you can try new things and push yourself physically and mentally with One Pass Select.

- **At the gym**  
Access thousands of fitness locations for strength training, yoga, swimming, spin classes and more.\*
- **At home**  
Work out at home whenever it's convenient for you with access to live or on-demand workouts.
- **In the kitchen**  
Get free delivery on groceries and other household essentials.\*

Visit [onepassselect.com](https://onepassselect.com) to see the membership options and sign up. Prices start at just \$29/month, or \$10/month for digital-only membership.



### Healthy actions could make you a winner

When you make healthy choices, your body and mind benefit. And when you do select activities like completing a health survey or getting an annual physical, your wallet could benefit too.

#### For 2025, rewards will include:

- A chance to win 1 of 200 reward cards worth **\$250**
- A chance to win 1 of 4 Blue Apron gift cards worth **\$5,000**

**Be on the lookout for more information.**

\*Included with Classic and above.



## Stay connected

With UnitedHealthcare, you get digital tools that help you check in on your plan whenever you want – which makes it easier to stay on top of your benefit details.



**myuhc.com**

Built to help you manage your plan 24/7, **myuhc.com** gives you access to all your plan information in 1 place, so you can:

- Find and price care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors
- Video chat with a doctor 24/7



**UnitedHealthcare app**

When your health plan's right at your fingertips, you can manage your benefits anytime, anywhere. Download the **UnitedHealthcare app** to:

- View benefit information, claims details and account balances
- Search network providers and facilities for the type of care you may need
- Compare cost estimates before you get care
- Learn about covered preventive care
- Access your health plan ID card and add plan details to your smartphone's digital wallet



### Health care terms to know

**Coinsurance:** Your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service.

**Copay:** A fixed amount you pay for a covered health care service, usually when you receive the service.

**Deductible:** The amount you owe for health care services before your health plan begins to pay.

**Out-of-pocket maximum:** The most money you have to pay for covered expenses in a plan year.

For more health care term definitions, visit the Just Plain Clear® English and Spanish Glossary at [justplainclear.com](https://www.justplainclear.com).



## Disclaimers

This document includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described on this website are subject to change at any time.

The information provided under Maternity Support 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. **If you believe you may have an emergency medical condition, you should seek immediate care at an emergency department or call 911.** 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.

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.

Virtual primary care are services available with a provider via video, chat or email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state in which 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.

Virtual Specialists are services available with a provider or coach via video or chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists 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. 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.

The UnitedHealth Premium™ designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](http://myuhc.com)®. **You should always visit [myuhc.com](http://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 them for advice on selecting other physicians. You should also discuss designations with a physician before choosing them. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit [myuhc.com](http://myuhc.com) for detailed program information and methodologies.

One Pass Select is a voluntary program featuring a subscription-based nationwide gym network, digital fitness and grocery delivery service. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery delivery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable.

**This service 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 this service is for informational purposes only. The nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided may be right for you. Your health information is kept confidential in accordance with the law. The service is not an insurance program and may be discontinued at any time.

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.

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# 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 Civil Rights Grievance  
P.O. Box 30608  
Salt Lake City, UT 84130

**Online:** [UHC\\_Civil\\_Rights@uhc.com](mailto: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>

**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.

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification 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.

توجّه: إذا كنت تتحدث لغة أخرى (Arabic)، فستتاح لك خدمة الترجمة مجاناً. يرجى الاتصال بالرقم المجاني المذكور على بطاقة هويتك.

**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.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

**DÍÍ BAA'ÁKONÍNÍZIN:** Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqodí ninaaltsoos nit'i'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'i' bika'ígíí bee hodiilnih.

# Ready for the days ahead?



## Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plans that fit you best. To enroll, go to [peoplefirst.myflorida.com](https://peoplefirst.myflorida.com).



## Get ready for coverage to begin

While waiting for your plan date to arrive, you can search the network for providers near you at [whyuhcflorida.com](https://whyuhcflorida.com).



## Say hello to your benefits

Watch the mail for your welcome kit and health plan ID card – then go to [myuhc.com](https://myuhc.com) and also download the **UnitedHealthcare app** to stay connected.



## A simpler way to get the most out of your benefits

Throughout the plan year, you can sign in to [myuhc.com](https://myuhc.com) and use the **UnitedHealthcare app** to see what's covered, view average costs, find network providers and more.



## We're here to help

Get even more information about your options

[whyuhcflorida.com](https://whyuhcflorida.com)

1-877-614-0581, TTY 711

To enroll in a health plan, go to:

[peoplefirst.myflorida.com](https://peoplefirst.myflorida.com)

