

There's more to explore

2026-2027 benefit options
City of Albuquerque employees



whyuhc.com/cabq



5 reasons to choose UnitedHealthcare



Yes, there are definitely more than 5. But here are the reasons we hear about most.



A large network

Access to quality care no matter where you are. Our nationwide network has over 1.8 million providers and 5600+ hospitals, with over 12,300 health care providers and 44 hospitals in New Mexico.*



Programs to support your well-being

Behavioral health resources, from the **Calm Health app** to in-person and virtual visits



Personalized digital tools

Personalized, easy-to-use digital tools to help make the most of your plan



Caring support when you need it

Caring, compassionate Advocates available to connect one-on-one and help answer questions



Options that can help you stay healthy

Extras including 24/7 Virtual Visits, condition management programs, the One Pass Select® fitness discount program and more

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myuhc.com ®.....	9
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A few steps to see along the way



Network coverage with nationwide and UnitedHealth Premium® program providers



Provider access with 24/7 Virtual Visits through **myuhc.com**® and the UnitedHealthcare® app



Emotional support with a variety of behavioral health tools



Support for families of children with special needs



Dedicated Customer Service team to answer health and benefit questions



Innovative technology with **myuhc.com** and the UnitedHealthcare app



Personalized condition support for over 100 chronic conditions and catastrophic health events



Access to the nation's leading health care facilities through our Centers of Excellence network programs

Find your perfect fit

Visit our pre-member website at [whyuhc.com/cabq](https://www.whyuhc.com/cabq), where you can learn about the UnitedHealthcare benefits and services offered from the comfort of your own home or on the go. Using your computer or mobile device, you can learn about your health plans options, search for network providers, and learn about the physical and mental health programs available with both plans.

Benefits wherever you wander

No matter which UnitedHealthcare plan you choose, you'll have access to our network of doctors and hospitals, including:



Access to our nationwide network of over **1.8 million** physicians and health care professionals and **5,600** hospitals



A local New Mexico network that includes over **12,300** health care providers and **40 + hospitals**



Access to visits with specialists without needing a referral



Access to behavioral health benefits including in-person and virtual visits plus digital self-help tools



The ability to see a doctor from the comfort of home with 24/7 Virtual Visits



Access to virtual primary care and tools to find and price care through **myuhc.com** and the **UnitedHealthcare app**

Tips for using your health plan

General tips

- Choose a network primary care physician (PCP)
- Schedule your preventive care with your physician; this is covered at no additional cost as long as you use network providers
- Avoid seeing out-of-network providers when possible as they will cost you more
- Register for **myuhc.com** to track expenses, find participating providers and compare costs
- Take advantage of your virtual care options

Health care terms

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 **[glossary.justplainclear.com](https://www.glossary.justplainclear.com)**.

Discover your options

You have 2 plans to choose from: the **EPO Plan** and the **PPO Plan**.

EPO Plan	PPO Plan
<ul style="list-style-type: none"> Preventive care is covered 100% when you see a network doctor You have network coverage with our nationwide network You will only have coverage in our network except in emergency situations. If you choose to see a doctor outside of our network, you will likely have to pay for services out of pocket. 	<ul style="list-style-type: none"> Preventive care is covered 100% when you see a network doctor You have network coverage with our nationwide network You have out-of-network coverage, but those providers will likely charge you more and you will be responsible for making sure your claim is filed <p>Visit whyuhc.com/cabq to learn more.</p>

Discover support, every step of the way

What you can expect with UnitedHealthcare	
	<p>Physician and provider quality</p> <p>You can compare best match recommendations to choose a provider that fits your needs and preferences on myuhc.com. You'll have access to patient reviews of providers and we measure your network provider options for quality.</p>
	<p>Local care that feels familiar</p> <p>You can receive care that is familiar to you because we collaborate together with local provider groups within our national network that exist to meet you where you are and ease your transition of care</p>
	<p>Personalized benefits</p> <p>You have an end-to-end network of support connecting on your behalf to deliver benefits that are personalized and relevant to you, which may lead to better health outcomes</p>
	<p>Access to care</p> <p>You have expanded access to care across digital, virtual and in-person services, allowing for more flexibility with how and when you receive care</p>
	<p>Member support</p> <p>You can connect quickly to on-demand support with an advocate, dedicated to helping you every step of the way with information you may need to get the most out of your benefits</p>
	<p>Digital tools</p> <p>You can manage claims, find a provider, share health plan ID cards and more with our user-friendly tools, myuhc.com and the UnitedHealthcare app, tailored to meet you where you are in your health journey</p>

A side-by-side comparison of plans

	EPO Plan	PPO Plan	
	Network	Network	Out of network
Plan year deductible	July 1 - June 30	July 1 - June 30	
Individual	\$175	\$175	\$500
Family	\$350	\$350	\$1,000
Out-of-pocket maximum			
Individual	\$6,350	\$6,350	\$12,700
Family	\$12,700	\$12,700	\$25,400
Preventive care services including preventive office visits, lab, radiology and other tests	No charge	No charge	40%*
24/7 Virtual Visits	No charge	No charge	Not covered
Primary care office visit PCP: General practice, family practice, OB/GYN, internal medicine and pediatrician	\$35 copay per visit, deductible does not apply	\$40 copay per visit, deductible does not apply	40%*
Specialist office visit	\$60 copay per visit, deductible does not apply	\$60 copay per visit, deductible does not apply	40%*
Behavioral health visit	\$35 copay per visit, deductible does not apply	\$40 copay per visit, deductible does not apply	40%*
Virtual Behavioral health visit	No charge	No charge	40%
Maternity services Includes initial office visit, prenatal and postnatal care	\$35 copay for the first office visit; \$750 copay* for inpatient hospital	\$40 copay for the first office visit; \$750 copay* for inpatient hospital	40%*
Outpatient speech, physical, and occupational therapy Up to 24 visits per year combined	\$35 copay per visit, deductible does not apply	\$40 copay per visit, deductible does not apply	40%*
Chiropractic and acupuncture Limited to 20 visits per year	\$60 copay per visit, deductible does not apply	\$60 copay per visit, deductible does not apply	40%*
Urgent care	\$65 copay per visit*	\$65 copay per visit*	\$65 copay per visit*
Emergency room (ER copay waived if admitted)	\$300 copay per visit*	\$300 copay per visit*	\$300 copay per visit*
Emergency medical transport	\$50 ground/\$100 air*	\$50 ground/\$100 air*	\$50 ground/\$100 air*
Inpatient hospital/skilled nursing	\$750 copay*	\$750 copay*	40%*
Outpatient surgery	\$750 copay*	\$750 copay*	40%*
Imaging	\$75 CT scan copay/\$125 MRI/PET scan copay*	\$75 CT scan copay/\$125 MRI/PET scan copay*	40%*
Lab, X-ray, diagnostic - outpatient lab testing/ X-ray and other diagnostic	No charge	No charge	40%*
Durable medical equipment	50%*	50%*	50%*
Home health care	No charge	No charge	40%*

*After the Annual Medical Deductible has been met.

All individual deductible amounts will count toward the family deductible, but an individual will not have to pay more than the individual deductible amount.

All individual out-of-pocket maximum amounts will count toward the family out-of-pocket maximum, but an individual will not have to pay more than the individual out-of-pocket maximum amount.

Once you've met your deductible, you start sharing costs with your plan – coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year.


Choosing a network doctor

From PCPs to specialists, UnitedHealthcare makes it simple to find a network provider who is the right fit for you. Start your search at [whyuhc.com/cabq](https://www.whyuhc.com/cabq).

Through the website, you can search by doctor, facility name, type of service and more. Once you have narrowed your search, you will be able to see if the provider is accepting new patients, read patient reviews, get directions and log in to view costs.



Get to know the UnitedHealth Premium program

When choosing a doctor, look for providers who meet the UnitedHealth Premium quality care criteria, which includes safe, timely, effective and efficient care. Premium Care Physicians are listed with 2 blue hearts  next to their names so you can choose with confidence, knowing these doctors:

- Had proven better outcomes
- Had fewer redo procedures
- Had lower complication rates
- Make the most of your health care dollars



Understand preventive care

Preventive care is routine health care that is meant to help you stay healthy. When you schedule regular appointments and screenings, it may help you manage and maintain your health.

Preventive care is generally focused on the following

- Evaluating your health when you are symptom-free
- Receiving checkups and screenings
- Decreasing the risk of developing health issues even if you are in the best shape of your life

Understand the difference between preventive care and diagnostic care

- Preventive care is designed to help you stay healthy, and is covered by your health plan with \$0 out-of-pocket when you see a network provider
- Costs may be incurred for diagnostic care based on plan coverage. Check your plan documents for additional details.

When is care considered preventive?

A procedure can be considered preventive care in some situations, but not in others. This is important, because a service has to be considered preventive in order to be exempt from copays, coinsurance or deductibles. If it's not, these charges may apply.

Preventive care example

A woman has an annual wellness exam and receives blood tests to screen for anemia, kidney and liver function, and has a urine analysis done. If the physician orders lab work during a preventive care visit, some of the tests may be covered as preventive care, such as a cholesterol screening.

Preventive care is important because

- Regular preventive care visits and health screenings may help to identify potential health risks for early diagnosis and treatment
- Helping prevent disease and detecting health issues at an early stage is essential to living a healthier life
- Following preventive care guidelines – and your doctor's advice – may help you to stay healthier. Be sure to discuss specific health questions and concerns with your doctor.

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.

This information is for general informational purposes only and is not intended nor should be construed as medical advice. Individuals should consult an appropriate medical professional to determine what may be right for them.



Preventive Care

Preventive care includes routine well exams, screenings and immunizations intended to prevent or avoid illness or other health problems.



Diagnostic Care

Diagnostic care includes care or treatment when you have symptoms or risk factors and your doctor wants to diagnose them.

Diagnostic care example

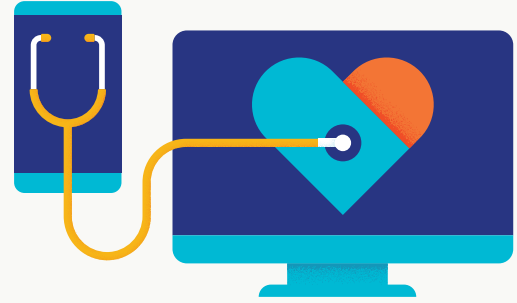
Other blood chemistry panels, like an anemia screening in a non-pregnant woman, a kidney or liver function test and urinalysis, would not be covered as preventive care. The woman would be responsible for any deductible, coinsurance or copayment that may be applicable based on her benefit plan.

When a service is performed for preventive screening reasons and is appropriately reported, it will be covered under the Preventive Care Services benefit. Check your plan documents and consult with your health care provider prior to having the service performed if you have questions.

Find a provider on myuhc.com or the **UnitedHealthcare app**. Or if you need help, call **1-844-865-3663**.

Your North Star for everything benefits related

With myuhc.com, you can find answers to questions about your benefits, claims and health information. It's personalized for you and simple to use.



Choose where to go for services

- Search for a provider, clinic, hospital or lab based on location, specialty, quality, cost, services and more
- View patient ratings
- Estimate treatment costs
- Review your choices and choose where to go for service



Manage your claims

- See the current status of your claims as well as claims history
- Access features to help you track and manage your claims, such as the ability to add personalized notes
- Depending on your plan and if you do owe your health care provider, you may be able to send payment from the site



Learn more about your benefits and available resources

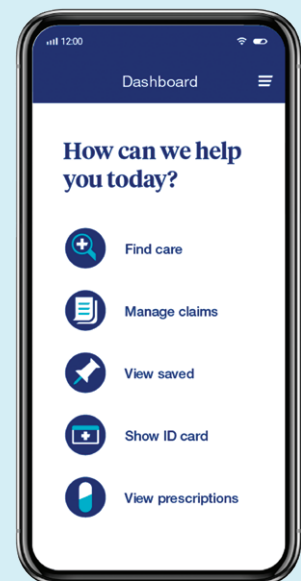
- Get tips on living healthier and using health plan benefits to your advantage
- Get reminders when it's time for check-ups or treatments
- Get suggestions on when to get immunizations, well visits, routine tests or lab work

Access your plan from anywhere

Whether you're out on the trail or at home, the **UnitedHealthcare app** offers convenient access to all of your plan information. Download the app to:

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

*Data rates may apply.





Have an unexpected medical bill?

Naviguard® is available at no additional cost to you through your UnitedHealthcare health plan benefits. Naviguard can help resolve unexpected out-of-network medical bills over \$300 by negotiating directly with providers.*

What you need to know about the No Surprises Act

The No Surprises Act will protect you from balance billing for certain emergency situations, air ambulance and when an out-of-network provider provides services at a network facility. Naviguard may be able to help you resolve unexpected medical bills for services not covered by the No Surprises Act.

Call us before you pay anything

When you receive an unexpected out-of-network bill, call **1-844-865-3663**. UnitedHealthcare member services will initiate your case with Naviguard, and they'll help you navigate the resolution process.



Naviguard
Your partner in health care
billing resolution.

Here are 2 options for how to get started:

1. Go to naviguard.com/uhc-member
2. Call UnitedHealthcare member Services at **1-844-865-3663**

Use this card to call us before you pay anything

We'll be with you every step of the way

1 Call

If you or a family member has an out-of-network (OON) service not covered by the No Surprises Act, you will receive an Explanation of Benefits (EOB) and then a balance bill. Call UnitedHealthcare to get started with Naviguard.

2 Connect

You will be connected with a dedicated Naviguard advisor. You'll meet with their advisor to share your story, upload the OON bill and sign some forms so we can begin negotiating on your behalf.

3 Negotiate

Your dedicated Naviguard advisor begins negotiations with the OON provider while keeping you up to date on progress.

4 Outcome

Your Naviguard Advisor sends you a record of the process and the final outcome of negotiations. A new EOB may also be sent.

*For situations where the billed amount is above a certain amount.

Discover ways to find more care



Helping you stay healthy

Need help managing a chronic condition?

A Disease Management nurse can help. Our Disease Management programs offer personalized support.

If you need long-term support after a hospitalization or a catastrophic health event, a case management nurse can help you explore care options and provide resources for more than 100 chronic conditions.

Our Condition Management Programs are now more convenient with digital applications and messaging for a more integrated relationship with your nurse.

See a call from us?

We want to help you improve your health and understand your benefits. We may call you if:

- You or a family member has a serious or chronic medical condition
- You or a family member was recently hospitalized
- You are pregnant

If you see that UnitedHealthcare is calling, please answer. We're here to help.



Cancer Support Program

The cancer support program helps increase quality of care when you are facing cancer. The program provides you with:

- Access to quality providers
- Support from a personal care nurse, including clinical and psych-social support, to help understand their needs and the needs of their family
- Information to help you make informed health care decisions and adhere to treatment plans
- Additional services offered by the program include access to social workers for financial, transportation, child care and other concerns



Call us with your questions

The UnitedHealthcare Advocate Team is here to help with any questions and concerns you may have, such as:

- Improving your health, managing a chronic condition and understanding complex medical issues
- Understanding how your health plan works
- Getting answers about your health accounts, a recent claim or how much you can expect to pay
- Finding a network provider, getting a new ID card or saving on health care costs – and much more

Have a child with complex medical needs?

A single point of contact provides more streamlined and compassionate support for your entire family and can help remove barriers that stand in the way of the medical, behavioral and pharmacy help your child needs. Your advocate can help:

- Provide support for insurance and payment, social needs, family well-being and care delivery
- Identify potential issues and provide alternatives
- Provide planning for the future
- Coordinate community and regional resources
- Provide faster access to services without frustration and confusion

To learn more, visit myuhc.com.



Your guide to behavioral health resources



If you or a family member is struggling with a situation that is having a negative impact on your mental health, don't go it alone. UnitedHealthcare offers access to more resources that can help.

<p>Live and Work Well</p>	<p>Live and Work Well offers support for stressful situations such as:</p> <ul style="list-style-type: none"> • Anxiety and stress • Alcohol and drug use • Grief and loss • Marital problems • Eating disorders • Compulsive spending or gambling • Medication management 	<p>Visit liveandworkwell.com</p>
<p>Talkspace</p>	<p>Communicate with a licensed therapist via live video using your phone or desktop computer. No office visit is required, and you can start therapy within hours of choosing a therapist. It's confidential and convenient. Your behavioral health benefit applies as an office visit for each week.</p>	<p>Register at talkspace.com/connect</p> <ul style="list-style-type: none"> • Select UnitedHealthcare under Use my Insurance Benefits • Click Get Started • Have your health plan ID card ready to verify your information
<p>Behavioral health support</p>	<p>From everyday challenges to more serious issues, receive confidential help from a psychiatrist or therapist for:</p> <ul style="list-style-type: none"> • Depression, stress and anxiety • Substance use and recovery • Eating disorders • Parenting and family problems <p>You can schedule a visit in person or virtually.</p>	<p>To schedule a behavioral health virtual visit:</p> <ul style="list-style-type: none"> • Sign in to myuhc.com • Select Find Care and Costs > Virtual Care • Choose Get Started for Virtual Behavioral Care <p>To schedule an in-person visit on myuhc.com, select Find Care and Costs > Behavioral Health Directory.</p>
<p>Calm Health</p>	<p>Get access to the most popular features of the Calm app and much more with Calm Health. Available through your benefits at no additional cost to you, it includes content written by licensed psychologists. Work at your own pace toward well-being goals like:</p> <ul style="list-style-type: none"> • Better sleep • Building skills to manage stress • Developing resiliency • Starting and building a mindfulness habit 	<p>To get started</p> <ul style="list-style-type: none"> • Sign in to myuhc.com • Go to Coverage & Benefits > Mental Health
<p>ABA therapy</p>	<p>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.</p>	<p>Call 1-844-865-3663 TTY 711</p>
<p>Substance use treatment</p>	<p>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.</p> <p>You can also receive confidential alcohol and drug addiction help via text with the Crisis Text Line. Crisis counselors are available 24/7.</p>	<p>To speak with a recovery advocate, call 1-855-780-5955. Or visit liveandworkwell.com/recovery to find care options and resources.</p> <p>To get started with the Crisis Text Line, text "Home" to 741741.</p>



Access Transplant Resource Services

If you need help with a transplant, our Centers of Excellence are designed to help you take care of all transplant-related services including travel and lodging assistance and hospital and physician charges. To learn more or get started, call **1-844-865-3663**, TTY **711**.



Connect to community resources

Sometimes life can present real challenges – from not having enough food for you and your family to not being able to make ends meet to not being sure if you have a home to live in. It's not always easy to reach out for help, or even know where to begin to find it. Now you can connect to local programs and services that are available to you at \$0 or reduced cost. Visit uhhealthierlives.com or call **1-844-865-3663**, TTY **711**.



Support for muscle and joint pain

Hinge Health is a digital app for joint and muscle pain. Our TrueMotion™ technology is designed to help offer exercise therapy tailored to you. Plus, you get a team of physical therapists and board-certified health coaches to help you manage your joint and muscle pain. Learn more at hingehealth.com/for-individuals or call **1-855-902-2777**.





Get fit with One Pass Select

Find a fitness routine that fits your lifestyle and lets you explore a variety of activities. One Pass Select® offers:

- No long-term contracts or annual fees
- Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym)
- Access to digital fitness apps and classes
- Must be 18+ to enroll
- The option to change tiers monthly
- A grocery delivery subscription with Classic tier or above

Get started by visiting myuhc.com > **Health & Wellness Health Recommendations.**

Notice

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

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.

تویوغللا تدهاسمل تامدخ ناف، (Arabic) ةیببعل شذحتت تنك اذا :یببنت
ققاطب یلع جردملا یناجملا فتامل مقرب لاصتال ایجرئی. کفل ةحاتم ةیناجملا
کعب فصاخل فیرعتلا

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**), udostępniliśmy 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. لطفا 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'anida'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shóqdí ninaaltsoos nit'i'izi bee nééhozinígíí bine'déé' t'áá jíik'ehgo béésh bee hane'i biká'ígíí bee hodiilnih.

What's on your mind?

If you have any questions – from finding a network provider to learning more about what's covered in a health plan – please visit us online or give us a call.



whyuhc.com/cabq



1-844-865-3663, TTY 711

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.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. 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® 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.

Disease Management programs and services may vary by location and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from 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.

Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia and West Virginia until a later date due to regulatory filings.

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.

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.

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.

Advocate 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 Advocate (Advocate4Me) services is 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. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

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The information provided herein is for informational purposes only as part of your health plan. It is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Your personal health information is kept private in accordance with your health plan's privacy policy.

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