

Welcome

Find out how to get the most out of your health plan

United Healthcare | APWU HEALTH PLAN

Let's do this.

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.

What's inside:

- Getting started
- Finding the care you need
- Using your pharmacy benefits
- Discovering your health and wellness programs

Have a health care question? We're here to help.

If you have questions or want to learn more, please call UnitedHealthcare customer service at **1-800-718-1299.**

Highlights of the Consumer Driven Plan.

- Receive a **$25 wellness incentive** when you or a covered family member completes an annual physical exam. Preventive care is covered 100% when you see a doctor in network.
- Personal Care Account (PCA) covers your health care expenses. In January each year, the plan funds your PCA at $1,200 for self only or $2,400 for self plus one or self and family. You can use your PCA for medical care, prescription drugs, dental, vision and more.
- Support programs are available anytime for personal health, cancer, maternity, transplant, smoking cessation, wellness coaching and more.

Activate your myuhc.com account.

When it comes to managing your health plan, **myuhc.com®** lets you see what's covered, manage costs and so much more. To help everyone get the most from their plan, it's important that each member age 18 and over create their own account. Use **myuhc.com** to:

- See what's covered
- View claim details
- Check your Personal Care Account (PCA) balance
- Find network pharmacies
- Order prescriptions
- Care by video with 24/7 Virtual Visits

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
- Care by video with 24/7 Virtual Visits

Download on the App Store | GET IT ON Google Play

How to get the most out of your benefits.

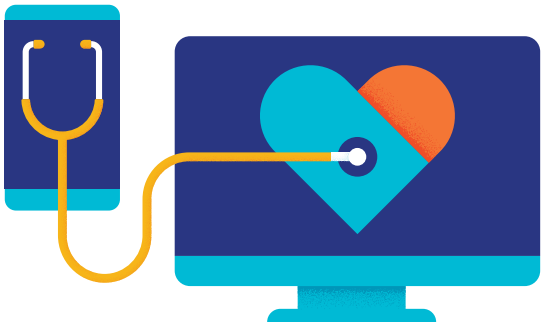
Your PCA helps you save.

Your PCA covers 100% of eligible medical expenses. In January, the plan funds your PCA at $1,200 per year for self only enrollment or $2,400 per year for self plus one or self and family enrollment. If you have money in your PCA at the end of the year, you can roll over the balance (up to the maximum allowed amount) to the next year, as long as you stay enrolled in this plan.

Pick a network PCP.

A PCP is a primary care provider, sometimes called a primary care physician or doctor. A PCP can be a family practitioner, internist, pediatrician or general medicine physician. Although you are not required to choose a PCP, it's a good idea to have one. Your PCP generally:

- Knows your history
- Builds an in-depth knowledge of your health over time
- May guide you on the best path of care
- Can advise you when to see a specialist and provide electronic referrals



Keep up on preventive care.

Preventive care—such as routine wellness exams and certain recommended screenings and immunizations—is covered at 100% 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/preventivecare.**

Find a network provider.

Sign in to **myuhc.com > Find Care & Costs** to find a network physician, clinic, hospital or lab based on location, specialty, reputation, estimated cost of services, availability, hours of operation and more. You can even see patient ratings and compare quality and costs before you choose a provider. If you would like more information on a physician's professional qualifications, call UnitedHealthcare at **1-800-718-1299.**

Receive a

$25

wellness incentive—added to your PCA—when you or a covered family member completes an annual physical exam.

Make more informed choices.

The **UnitedHealth Premium® Program** uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality and cost-efficient providers. Find UnitedHealth Premium Care Physicians by signing in to **myuhc.com > Find Care & Costs. Look for blue hearts.** ♥♥

How the Consumer Driven Option works.

1 Your health expenses are paid by your PCA first.

APWU Health Plan contributes money to your account each year:

Self only	Self plus one/Self and family:
$1,200	$2,400

Your PCA pays your eligible medical and pharmacy expenses as long as there are funds available. See the next page to learn more about the PCA.

2 After your PCA is used, you pay your deductible.

Your deductible is the amount you need to pay before your medical plan pays.

Deductible:

Self only	Self plus one/Self and family:
In: $1,000	In: $2,000
Out: $1,500	Out: $3,000

(In = In-Network, Out = Out-of-Network)

- If you use all of your PCA, you pay the deductible amount out of your own pocket.
- Network preventive care is covered at 100%.

3 After your deductible is met, then you pay only coinsurance.

Once you have met your deductible, you and the medical plan share expenses. This is called coinsurance. The percentage you owe is:

Medical services: Network — 15%; Out-of-network — 50%

Prescription drugs (retail or mail-order):

- Network generic and preferred brand name (Tier 1 & 2) — 25%
- Non-preferred brand name (Tier 3) — 40%
- Out-of-network — Not covered

The maximum prescription amount for Tier 1 & 2 is $200 per prescription for a 30-day supply. It is $300 per prescription for Tier 3. After you reach your out-of-pocket maximum, all eligible expenses are covered up to 100% for the rest of the year.

Out-of-pocket maximum:

Self only	Self plus one/Self and family:
In: $6,500	**In:** $13,000
Out: $12,000	**Out:** $24,000

(In = In-Network, Out = Out-of-Network)

Did you know you can control how your PCA pays claims?

If you do not want your PCA to automatically pay for your medical claims, you must take the following steps EACH YEAR. Please follow the steps below:

- Log in to **myuhc.com**
- Click on **"Claims and Accounts"**
- Click on **"Health Reimbursement Account"**
- Click on **"Automatic Payments"**
- Click on **"Change Automatic Payment Settings"**

Note: If you changed your automatic payment settings in 2021, you MUST do it again in 2022. You can now make changes to your settings, such as having your FSAFEDS pay first (if you have an FSAFEDS). Please note that your pharmacy claims will always be paid automatically by your PCA. If you have any questions, please call **1-800-718-1299.**

Your PCA covers 100% of all covered health care expenses.

The Consumer Driven Option features a PCA that covers your health care expenses. In January, the plan funds your PCA at $1,200 per year for self only enrollment or $2,400 per year for self plus one or self and family enrollment. You can use your PCA for:

- Medical care
- Prescription drugs and supplies
- Dental treatment
- Vision, including eyeglasses and contact lenses
- Surgery and hospital services
- Mental health and substance use treatment
- Emergency care

Your PCA covers both network and out-of-network services. However, care can be less expensive when you stay in the network because network providers discount their fees.



Roll over unused funds in your PCA.

If you have money in your PCA at the end of the year, you can roll over the balance (up to the maximum allowed amount) to the next year, as long as you stay enrolled in this plan.

How your PCA works

1	2	3	4
Use PCA	**Meet deductible**	**Pay coinsurance**	**Plan pays 100%**
Your full PCA balance is available in January. Use your PCA for any eligible expense.	If you use up your PCA funds, you need to satisfy your annual net deductible.	After you satisfy the annual plan deductible, you pay coinsurance—a percentage of the cost of covered health care—and the plan pays the rest.	If you reach the out-of-pocket maximum, the plan pays 100% of your covered health care costs for the rest of the year.

Get to know your care options and costs.

How much you pay for care can depend on where you get it—and a great place to start is with your PCP. For serious or life-threatening conditions, call 911 or go to an emergency room.

Care Options	PCP Care from the doctor who knows you best.	24/7 Virtual Visits See a doctor whenever, wherever.	Urgent Care Serious conditions that aren't life-threatening.	Emergency Room Life- and limb-threatening emergencies.
Average Cost*	**Varies by plan type**	**Less than $50****	**$180**	**$2,200**
Hours	**Varies by location**	**24/7**	**Varies by location—may be open nights/weekends**	**24/7**
How to Connect	**Contact your PCP**	**myuhc.com/virtualvisits**	**myuhc.com**	**myuhc.com**
✓ indicates the suggested place for care when it comes to the following common conditions:				
Broken bone			✓	✓
Chest pain				✓
Cough	✓	✓		
Fever	✓	✓		
Muscle strain	✓			
Pink eye	✓	✓		
Shortness of breath				✓
Sinus problems	✓	✓		
Sore throat	✓	✓		
Sprain	✓		✓	
Urinary tract infection	✓	✓		

Did you know?

Emergency rooms are likely the most expensive place to get care. When you need to be seen, consider the chart above to help you find care. If you're still unsure about what's best for your situation, sign in to **myuhc.com > Find Care & Costs** to locate a network provider or call the member phone number on your ID card for support. If you have a question about what's covered by your plan, visit **myuhc.com > Coverage & Benefits** for answers.

*Source: 2020 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 $2,000.00 difference between the average emergency room visit and the average urgent care visit.) 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 at any time. 24/7 Virtual Visits may not be available to all members. Check your health 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.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider.

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.

Say hello to savings.

With OptumRx®, your pharmacy care provider, it's easier to save on medications and easier to 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 easy ways to fill your prescriptions.

1 Home delivery.

Order up to a 3-month supply of medications you take regularly. Sign up on **myuhc.com** or call the member phone number on your ID card. There's free standard shipping to U.S. addresses. Make sure you have at least a 1-month supply to cover you through the transition.

2 Pick up at the pharmacy.

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

If you fill a prescription when you have benefit dollars available in your PCA, the funds will be applied and you may pay nothing.

Get your fill.

One way or another.

Jump in.

Make your way toward health and wellness.

Once your health plan becomes active, you can choose to participate in the following programs. There's no additional cost to you—just the opportunity to get information and support. Find out more at **myuhc.com.**

Your path to better health.

Sign up for **Rally®** on **myuhc.com.** It's a program to help you move more and eat better. It even rewards you for your progress. How it works:

- **Take your health survey.** It'll guide you with visual prompts. You'll receive your results as a "Rally Age℠"—a number to help you assess your actual age compared to your health age based on your survey responses.
- **Pick your focus.** Get personalized activities and recommended Missions—or individual action plans—based on your survey results. Missions provide activities to help improve or maintain your health. Choose ones that fit your lifestyle.
- **Earn rewards and give back with Rally donations.** Almost everything you do on Rally earns you Rally Coins that you can use to contribute to a charity. Your Coins will be combined with those of other Rally users to reach a certain goal. When the goal is met, Rally will donate money to an organization like the American Heart Association®, Alzheimer's Association®, Autism Speaks®, American Cancer Society® and more.

Start living tobacco-free.

Since 1985, **Quit For Life®** has helped more than 3.5 million tobacco users quit for good. It's a personal support program available at no additional cost to you. Choose from a variety of online tools and get access to a Quit Coach® and a mobile app to customize a quit plan to help you break free from tobacco. Enroll today at **myuhc.com.**

Getting care for specific conditions.

Reach out for emotional support.

The challenges you face each day can overwhelm you. Your behavioral health benefit provides confidential support for your everyday challenges, and life's more serious problems.

It's available all day, every day for these concerns and more:

- Balancing work and life issues
- Child and elder care support
- Dealing with domestic violence
- Depression, stress and anxiety
- Eating disorders
- Parenting and family problems
- Relationship difficulties
- Substance abuse and recovery

All your personal records, including medical information, referrals and evaluations, are kept strictly confidential in accordance with federal and state laws. To learn more, call customer care at **1-800-718-1299.**

Get help for navigating COVID-19.

We know that this may be a difficult and confusing time for you and your family. But we're here to support you with trusted COVID-19 health resources:

- **Find COVID-19 vaccines near you.** Use the vaccine locator tool to find vaccine resources in your area.
- **Find COVID-19 testing centers near you.** Use the COVID-19 testing locator tool to find a testing site in your area.
- **Check for COVID-19 symptoms.** Assess your risk for COVID-19 and review treatment options.

For more information, visit **uhc.com/covid-19** or call UnitedHealthcare at **1-800-718-1299.**

Get 24/7 care by video or phone with 24/7 Virtual Visits.

A **24/7 Virtual Visit** lets you talk to a doctor by video or phone 24/7 for common conditions such as the flu, coughs, infections and more—without an appointment. The doctor can provide a diagnosis and, if appropriate, send a prescription* to your local pharmacy. It's all part of your health benefits.

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Allergies
- Bladder/Urinary tract infections
- Bronchitis
- Eye infections
- Flu
- Headaches/migraines
- Rashes
- Sore throats
- Stomachaches

Visit **myuhc.com/virtualvisits** to sign in to your account or set one up if you don't have one. Complete a brief health profile and request a visit. You will pay your portion of the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit, you'll be able to talk to a doctor about your health concerns, symptoms and treatment options.

Find support throughout your pregnancy.

Learn what to expect, how to stay healthy and how to manage your health through pregnancy and postpartum with various resources and tools offered by UnitedHealthcare.

Call UnitedHealthcare at **1-800-411-7984** to enroll.

Disease management.

Disease management services are designed to help you manage chronic health conditions more effectively. Programs and nurse consultations are available to help you and your family deal with certain conditions such as:

- Asthma
- Chronic kidney disease
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary artery disease
- Diabetes
- Heart failure
- Smoking
- Back pain

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

Centers of Excellence.

Our Centers of Excellence network provides access to leading health care facilities, physicians and services to support safe, specialized and cost-effective care. Please note that you pay a lower coinsurance (10% instead of 15%) for eligible cancer care and organ transplants services when you use a Centers of Excellence facility.

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**

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.

تنبيه: إذا كنت تتحدث العربية (**Arabic**)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة العضوية الخاصة بك.

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye 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 है, आपको भाषा सहायता सेबाएं, निःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dęę' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.



Visit uhc.com/legal/required-state-notices 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. 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.

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

For informational purposes only. Nurse, coach, and EAP services should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. The nurse or coach service can't diagnose problems or recommend specific treatment. The information provided by the nurse, coach or EAP services are not a substitute for your doctor's care.

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 LLC. Instagram is a registered trademark of Instagram, LLC.

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.

Google Play and the Google Play logo are trademarks of Google LLC.

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

OptumRx® is an affiliate of United HealthCare Insurance Company.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

The information provided under the Maternity Support Program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Program nurses cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor. Participants should consult an appropriate health care professional to determine what may be right for them. 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% 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 Quit For Life® program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Disease Management programs and services may vary on a location-by-location basis 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.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United Healthcare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).

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