



Welcome

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

United
Healthcare

Thank you for being a member



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







Call toll-free

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



Connect with us

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

It's easier to connect to your plan

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



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 more from their plan, it's important that each member age 18 and over consider creating their own account.

Use **myuhc.com** to:

- Find the average cost of care
- See what's covered
- View claim details
- Check your plan balances
- Find network providers



Download the UnitedHealthcare app

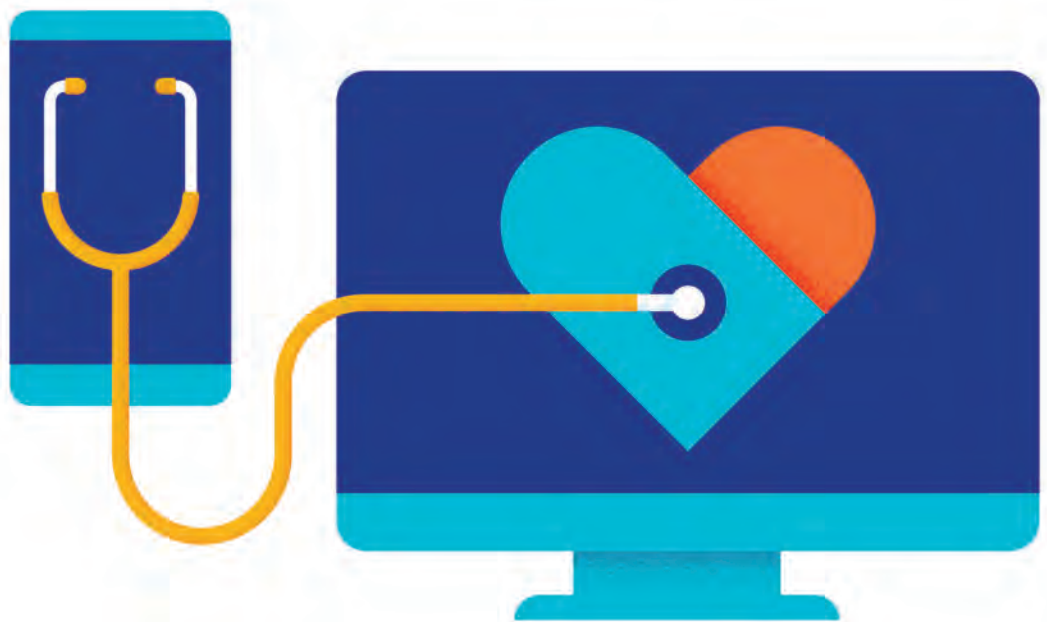
The UnitedHealthcare® app puts your health plan at your fingertips. Download it to:

- Find nearby care options in your network
- View and share your health plan ID card with your doctor's office
- Video chat with a doctor 24/7



Get started today:

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



Simple ways to help you save

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



Stay in the network

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

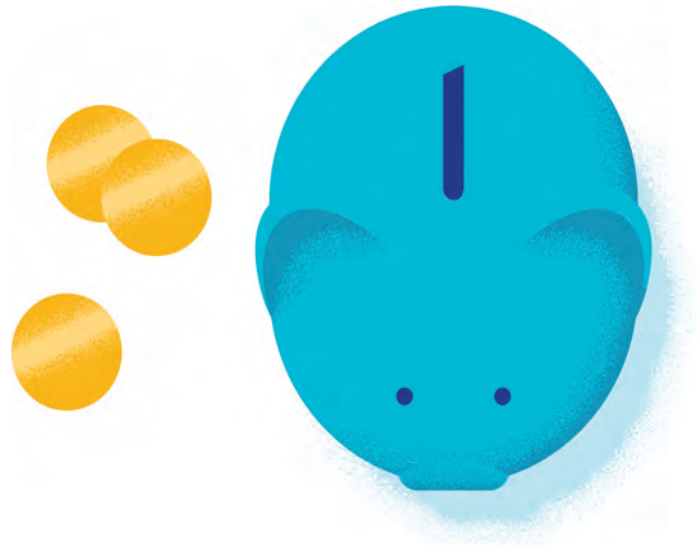
Sign in to myuhc.com > **Find Care & Costs** to locate:

- Labs
- Mental health professionals
- Hospitals
- Network providers



Look up the cost of medication

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



Shop around

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



See your plan in action

Watch your personalized video for another way to understand your coverage, out-of-pocket costs and how your plan* works. Watch (and re-watch) anytime by signing in to myuhc.com > **Coverage & Benefits**.

* Information will vary to reflect your actual coverage. Members with a Health Incentive Account are not eligible for the video.

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

Your primary care provider (PCP) is your health guide—someone who can help connect you to the care you need and help you avoid cost surprises. A PCP can be a family practitioner, internist, pediatrician or general medicine physician.* Although your plan may not require you and each covered family member to select a network PCP,** it can be a good idea to have one.

Your PCP:



Generally knows your health history and health goals



Provides routine care, which may help identify potential health issues earlier



Advises you when to see a specialist and provides electronic referrals

*Laws in some states allow you to choose a specialist, like an OB/GYN, as your PCP.
** Depending on your health plan, selection of a PCP may be required.



Keep up on preventive care

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



Choose a doctor

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



Find a network provider

Sign in to myuhc.com > **Find Care & Costs** to find a network PCP, clinic, hospital or lab based on location, specialty, availability, hours of operation and more. You can even see patient ratings and view average costs before you choose a provider. If you would like more information about a provider's qualifications, call the member phone number on your ID card.

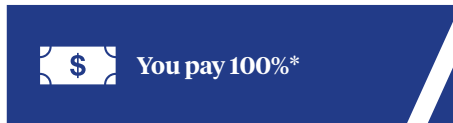


Here's an example of how a typical health plan works

Let's take a look at an example of how a typical plan works when you receive care from a network provider.

Your plan may be different than this example, so to find your specific details go to myuhc.com > Coverage & Benefits.

Plan start



At the start of your plan year, you pay 100% of your covered health services until you meet your **deductible**, which is the amount you pay before your plan starts sharing costs.

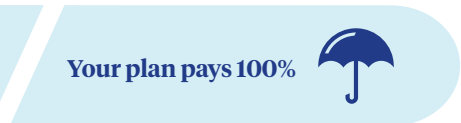
Deductible reached



Now, your health plan starts to share a percentage of the costs with you —this is your **coinsurance**.*



Out-of-pocket limit met



Here, your plan's got you covered at 100%. Your **out-of-pocket limit** is the most you could pay for covered services in a plan year —copays and coinsurance count toward this.

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

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

Here's what to do if you need:



Hospital care

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



Prior authorization

Your plan may also require prior authorization, sometimes called preauthorization, before you receive certain services. This means that you or your network provider may need to get approval from your plan before the services are covered. Call the member phone number on your ID card or sign in at myuhc.com > Coverage & Benefits to check if prior authorization is needed.



Referrals

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






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

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

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

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 may be with your PCP. For serious or life-threatening conditions, call 911 or go to an emergency room.

	START HERE				
Care options to consider and approximate costs	 PCP	 24/7 Virtual Visits	 Convenience care	 Urgent care	 Emergency room
	Care from the doctor who may know you best	See a doctor whenever, wherever	Basic conditions that aren't generally life-threatening	Serious conditions that aren't generally life-threatening	Life- and limb-threatening emergencies
Average cost*	\$160	Less than \$49**	\$100	\$180	\$2,200
Hours	Varies by location	24/7	Varies by location	Varies by location—may be open nights/weekends	24/7
How to connect	Contact your PCP	myuhc.com/virtualvisits	myuhc.com®	myuhc.com	myuhc.com

✓ indicates the recommended place for care for the following common conditions:

Broken bone				✓	✓
Chest pain					✓
Cough	✓	✓	✓		
Fever	✓	✓	✓		
Muscle strain	✓		✓		
Pinkeye	✓	✓	✓		
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 2019: 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, \$2,200 and the average urgent care visit \$180.) 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.

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

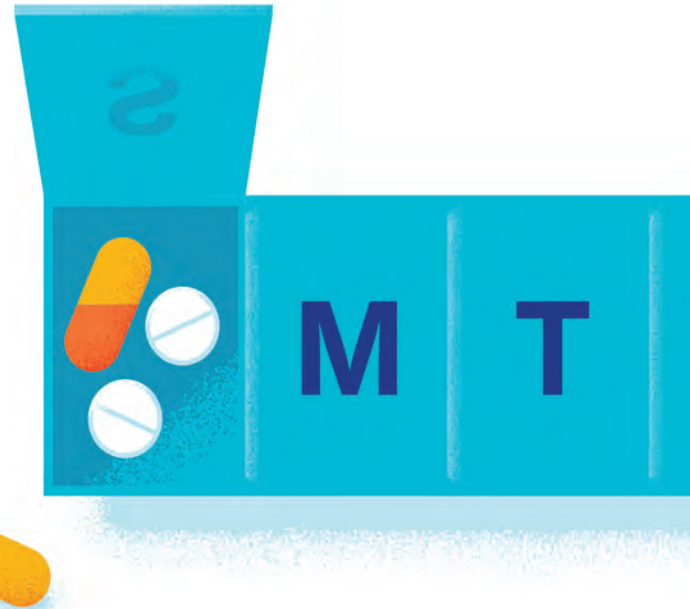
Say hello to OptumRx

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

More ways to help manage your meds

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

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



Two ways to fill your prescriptions



Use home delivery

Order a 3-month supply through OptumRx and you may pay less for medication, get standard shipping at no cost and save trips to the pharmacy. Sign up on myuhc.com, use the UnitedHealthcare app or call the member phone number on your ID card. Make sure you have at least a 1-month supply to cover you through the transition.

* Not all prescriptions are eligible for home delivery.



Pick up at the pharmacy

Use your ID card at any network pharmacy. You can find network pharmacies at myuhc.com, on the UnitedHealthcare app or by calling the member phone number on your ID card.

Keep costs in check

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

Health and wellness benefits powered by care

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



Rally

Rewards for well-being

Have fun and get healthier with Rally®. Take a health survey to see how you're doing in key areas like nutrition and fitness, get personalized recommendations that fit your lifestyle, track your progress on your dashboard and earn Rally Coins that can be redeemed for rewards. Get started at myuhc.com.



Quit For Life

Quit tobacco for good

With a coach on your side, it may be easier to leave tobacco behind. The Quit For Life® program includes online support, a customized action plan and more to help you go tobacco-free. Enroll today at myuhc.com.



Behavioral Support

Tap into behavioral health support

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



Real Appeal

Lose weight, feel great

Connect with a community of support with Real Appeal®, an online weight loss program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 online resources, a mobile app to set and track goal progress and a Success Kit with scales, exercise tools, food guides and more delivered to your door. Get started at myuhc.com.



24/7 Virtual Visits

Get care, virtually anywhere

With 24/7 Virtual Visits, you can connect to a doctor by phone or video* through myuhc.com® or the United Healthcare® app. 24/7 Virtual Visits doctors are part of a select group of providers focused on providing quality virtual care when you need it. They can treat a wide range of health conditions, from flu and pinkeye to migraines and more, and can even prescribe medication** as needed. 24/7 Virtual Visits can treat many of the same conditions as an ER or urgent care, so it may be a good option to use as an alternative - particularly in times when your primary care provider isn't available. 24/7 Virtual Visits can save you \$130 compared to an urgent care visit and up to \$2,000 compared to an ER visit.

*Data rates may apply.

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



Cancer Support

Find support for dealing with cancer

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



Visit www.uhc.com/legal/required-state-notice to view important state required notices.

Member phone number services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the member phone number services are for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

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

Evaluation of New Technologies: 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.

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.

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

Android is a registered trademark of Google LLC.

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

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

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Cost and Care section. Refer to your health plan coverage documents for information regarding your specific benefits. [used when cost estimate feature is spotlighted]

OptumRx® is an affiliate of UnitedHealthcare Insurance Company.

The UnitedHealth Premium® designation 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 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. SelfFunded or SelfInsured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

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.

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.

Real Appeal is a voluntary weight loss 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.

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.



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

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Fully Insured Standard Welcome Brochure

**United
Healthcare**



Visit with a doctor 24/7 — whenever, wherever

With 24/7 Virtual Visits, you can connect to a doctor by phone or video¹ through **myuhc.com**[®] or the UnitedHealthcare[®] app.



A convenient and faster way to get care

Doctors can treat a wide range of health conditions—including many of the same conditions as an emergency room (ER) or urgent care—and may even prescribe medications,² if needed. **With a UnitedHealthcare plan, your cost for a 24/7 Virtual Visit is usually \$0.**³

Consider 24/7 Virtual Visits for these common conditions:

- Allergies
- Bronchitis
- Eye infections
- Flu
- Headaches/migraines
- Rashes
- Sore throats
- Stomachaches
- and more

\$0 cost

An estimated 25% of ER visits could be treated with a 24/7 Virtual Visit — bringing a potential \$2,000⁴ cost down to \$0.

Get started

Sign in at myuhc.com/virtualvisits | Call 1-855-615-8335
Download the UnitedHealthcare app

United Healthcare

¹ Data rates may apply.

² Certain prescriptions may not be available, and other restrictions may apply.

³ The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

⁴ Average allowed amounts charged by UnitedHealthcare Network Providers are not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. Estimated Urgent Care savings are based on the difference between average Urgent Care visit cost of \$180 and Virtual Visit cost of \$0; \$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 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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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.



Earn up to \$240* for completing health and wellness activities.

With SimplyEngaged, you can get rewarded for taking healthier actions.



Here's how SimplyEngaged works.

Through Rally®, you can access the SimplyEngaged® health and wellness activities available to you. For each Health Action you complete, you'll earn Rally Coins,** which you can redeem for rewards. Plus, you can earn financial incentives provided through a bank account deposit. Rally's digital experience gives you one place to track your activities and rewards.

To get started, go to myuhc.com® > Health Resources > Rally.

Health Actions	Reward
Complete the Health Survey and watch the video.	Rally Coins
The Health Survey takes about 15 minutes and upon completion, you'll receive personalized suggestions to help you set health goals. Pair this with a short Health Actions video to see your opportunities to earn rewards.	
Complete a Virtual Visit.	Rally Coins
Virtual Visits may be a convenient option when you need care. You can talk to a doctor—24/7—by phone or video for conditions like the flu, allergies, rashes, migraines and many more.	

*Earnings are per person and include covered spouse or domestic partner.

**Rally Coins can be earned under Rally Health. A reward can only be earned once per incentive year per health action, with the exception of the Fitness Action, up to the maximum incentive amount. Rally Coins may be used to enter sweepstakes for additional rewards.

continued

Complete a coaching program.

The results of your Health Survey will provide recommendations for coaching programs that may help improve your health and wellness. These programs are available at no additional cost as part of your health plan benefits. Complete one of the following programs to earn more rewards:

Wellness Coaching provides access to expert coaches and digital tools to help you reach your health goals. It’s all about getting and staying healthy—your way—anytime. Choose from a variety of programs, like sleeping better, eating smarter and getting fit.

Real Appeal® may help you start living a healthier life with online weight loss tools designed to help you achieve lifelong results, one small step at a time. Real Appeal provides the support to help you lose weight through online coaching, a Success Kit delivered to your door and a community of members to keep you motivated.

Quit For Life® has helped 4 million enrollees quit smoking or using tobacco.¹ It provides the tools, 1-on-1 support and a personalized plan to help you quit your way.

Rally Coins

Complete a Gym Check-in.

Check in to a participating fitness center at least 12 days per month on the Rally Health app. Select from a network of leading fitness centers, where you’ll find boxing, climbing, cycling, yoga, Pilates, traditional gyms and more.

**\$20/mo. +
Rally Coins**



myuhc.com > Health Resources > Rally

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Healthcare**

¹ Quit For Life Employer Book of Business Survey results, cumulative from 2006 to 2018.

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Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

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UnitedHealthcare understands the importance of protecting your privacy. We care about the relationship we have with you. Our business practices are in compliance with the Health Insurance Portability and Accountability Act (HIPAA) and other applicable privacy and security requirements.

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.

SimplyEngaged® is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

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



When life gets challenging, you've got caring, confidential help

Your Employee Assistance Program (EAP) provides support and resources to help you, and your family, with a range of issues, including:

- Managing stress, anxiety and depression
- Improving relationships at home or work
- Getting guidance on legal and financial concerns
- Coping with occupational stress and burnout support
- Addressing substance use issues

This service is provided to you at no additional cost.



Get started – call EAP 24/7 at 1-888-887-4114

\$0

**Call today for access
to EAP resources at
no additional cost**

EAP provides coverage for
3 free counseling sessions
per incident, per year.

Services are completely
confidential and will not be
shared with your employer.

**United
Healthcare**

The material provided through this program is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.



Healthier habits, healthier lifestyle

Get support with Real Appeal[®],
an online weight loss program.



Support to help you reach your goals at \$0 out-of-pocket

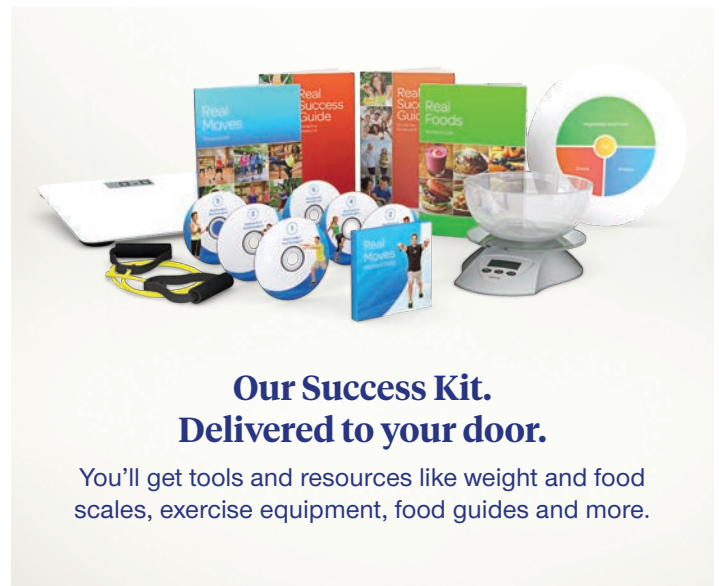
Real Appeal is rooted in clinical research and designed to help you achieve lasting results. The program is available to you and eligible family members at no additional cost as part of your health plan benefits.

Take small steps toward healthier habits

Set achievable nutrition, exercise and weight loss goals, and track your progress from your daily dashboard.

Support and community along the way

Stay focused on your goals with online group sessions led by coaches and a caring community of members.



Our Success Kit. Delivered to your door.

You'll get tools and resources like weight and food scales, exercise equipment, food guides and more.

Visit myuhc.com[®] > Health Resources > Real Appeal

United
Healthcare

Real
Appeal[®]

Real Appeal is a voluntary weight loss 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. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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Make your move with Apple Fitness+

Now included in your health plan

UnitedHealthcare is committed to providing a variety of health and wellness options, which is why we've added 12 months of Apple Fitness+ to your health plan—at no additional cost. Get ready for a different type of fitness experience with welcoming trainers who work hard to help bring out the best in you.

The first fitness service powered by Apple Watch

Your journey to a healthier body and mind starts here. Apple Fitness+ brings to life real-time fitness metrics from Apple Watch to your iPhone, iPad and Apple TV—and helps keep you motivated with:

- 11 workout types, ranging from HIIT to Pilates to strength to yoga
- New workouts and meditations added every week, lasting from 5 to 45 minutes
- Handpicked music from your favorite artists to help keep you going
- A subscription that can be shared with up to 5 family members



No additional cost

A \$79.99 value*

(Apple Watch required)

Let's do this

Get started at uhc.com/apple-fitness-plus

**United
Healthcare**

Apple Fitness+

*\$9.99 per month for 12 months or \$79.99 annually. Must be 13+ years of age and covered under applicable health plan.

Apple Fitness+ requires Apple Watch Series 3 or later with watchOS 7.2 or later and one of the following Apple devices: iPhone 6s or later with iOS 14.3 or later, iPad with iPadOS 14.3 or later, or Apple TV with tvOS 14.3 or later. Available to applicable UnitedHealthcare plans for fully insured and level funded members who register for an account with Apple Fitness+.

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The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. The value of the application may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost. All trademarks are the property of their respective owners.

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

For UnitedHealthcare Level Funded Members: Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.



Stronger with the Peloton App

Your health plan benefits include a 1-year Peloton App Membership—available to you at no additional cost. Start your membership today for access to everything the Peloton App offers, including thousands of live and on-demand fitness classes—from cardio and HIIT to strength training and yoga.

The Peloton App gives you:



Access to thousands of fitness classes

There’s something for nearly every fitness interest, ability and schedule — from 5-minute meditation to 60-minute outdoor running classes.



The flexibility to get active anytime, anywhere

The app is available on mobile devices, Apple TV, Android TV, Amazon Fire TV and Roku devices—and no fitness equipment is required.



Ways to help you have fun and stay motivated

Enjoy the app’s many features, training programs and challenges, all designed to help you track your progress and stay motivated.

Get in on the app — a value of \$155

You and each covered family member* can enjoy this benefit at no additional cost—just for being a UnitedHealthcare member.**

Get started

Sign in to myuhc.com/peloton then go to **Coverage & Benefits** to get your access code



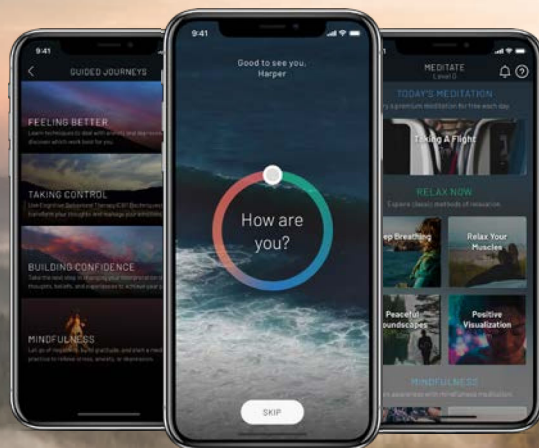
* Available to applicable UnitedHealthcare plans for fully insured customers who register for an account with Peloton. Subject to state legal and regulatory review. Digital membership is \$12.99/ month or \$155/year. UnitedHealthcare members that own a Peloton Bike or Tread can receive equivalent value (\$155) to be credited to an All Access Membership. Credit is limited to a single All Access Membership per family.

** Must be 18+ years of age and covered under applicable UnitedHealthcare health plan. Redemption period runs from 9/1/2021 through 6/30/2022. Peloton offers services directly to consumers pursuant to an agreement between Peloton and the consumer.

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Say hello to Sanvello



On-demand help with stress, anxiety and depression.

Sanvello is an app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression — anytime. Connect with powerful tools that are there for you right as symptoms come up. Stay engaged each day for benefits you can feel. Escape to Sanvello whenever you need to, track your progress and stay until you feel better.

Download the app today.
More information on [Sanvello.com](https://www.sanvello.com).

The Sanvello app is available to you at no extra cost as part of your plan's behavioral health benefits.



Daily mood tracking

Answer simple questions each day to capture your current mood, identify patterns and self-assess your progress.



Coping tools

Reach for just the right tool to relax, be in the moment or manage stressful situations, like test-taking, public speaking or morning dread.



Guided journeys

Designed by experts for a range of needs, journeys use clinical techniques to help you feel more in control and build long-term life skills.



Personalized progress

Through weekly check-ins, Sanvello creates a roadmap for improvement. Track where you are, set goals and make strides week by week.



Community support

Connect with one of the largest peer communities in the field and share advice, stories and insights — anonymously, anytime.

3 Steps to Upgrade to Premium for Free: **1.** download and open the app **2.** create an account and choose “upgrade through insurance” **3.** search for and select UnitedHealthcare, then enter the information available on your UnitedHealthcare medical insurance card. Questions? Email info@sanvello.com



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The Sanvello mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The information contained in the Sanvello mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Available to all UnitedHealthcare members at no additional cost as part of their benefit plan. Participation in the program is voluntary and subject to the terms of use contained in the application.

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

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