



State of Arizona Employees:

**Get more from your  
health plan.**

United  
Healthcare®

**Choose the plan  
that gives you more  
of what you need.**



Nationwide network

> **1.1M**

physicians and health  
care professionals<sup>1</sup>

> **5.7K**

hospitals, including  
Mayo Clinics.<sup>1</sup>

## With UnitedHealthcare, you get more:

**Get more**  
personalized service

**Get more**  
coverage nationwide

**Get more**  
access with Virtual Visits

**Get more**  
ongoing support  
managing a condition

**Get more**  
help for Special Needs

**Get more**  
maternity support

**Get more**  
access to discounts



Local Arizona network

> **32K**

health care providers<sup>1</sup>

**98**

hospitals<sup>1</sup>

**Learn more at [whyuhc.com/stateofaz](https://www.whyuhc.com/stateofaz)**

**Give us a call at 1-800-896-1067**

<sup>1</sup> This insert includes general information about your medical benefit plan options. 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 in this insert are subject to change at any time.

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# Get more with the High Deductible Health Plan (HDHP).

## Step

# 1

### Get ready to save.

Choose the HDHP option, and you are eligible to open an Optum Bank® Health Savings Account (HSA).

## Step

# 2

### Start contributing.

Make pretax contributions to your HSA. Your state agency will also make an annual contribution of \$720 for single coverage or \$1,440 for family coverage.

## Step

# 3

### Watch your balance grow.

The balance remains in your HSA and builds every year, so it's there when you need it. Use your HSA to help pay for qualified medical expenses or save for the future.

## Step

# 4

### Start investing.

You can invest in your HSA. The money you contribute, earnings from interest, and the money you use to pay for qualified health expenses are all tax-free.

## Step

# 5

### Get ready to save.

You own your HSA, so it's yours to keep, even if you change jobs or retire. Use it to help pay for health care expenses in the future.

Learn more at [whyuhc.com/stateofaz](https://www.whyuhc.com/stateofaz).

# The High Deductible Health Plan (HDHP)

## How it works.

Your health plan has a deductible. You can use your HSA to pay for qualified medical expenses until you reach your deductible. After you reach your deductible, you share expenses with your health plan. You can use your HSA funds to help pay your share. Also, you're protected with an out-of-pocket limit. Once you reach your limit, you are done paying and the plan pays 100% of covered services for the rest of the year.

## Keep the money you've saved.

You can use your HSA account to help cover qualifying health care expenses — like visits to the doctor, filling prescriptions at the pharmacy, dental work, vision exams and more. But you don't have to spend it. You can also save money in your account to help cover future expenses because there's no "use-it-or-lose-it" rule. The balance rolls over from year to year, so it's there when you may need it.



**\$0 network  
preventive care visits**



**Lower premiums**



**Savings you can keep**

Learn more at [whyuhc.com/stateofaz](https://www.whyuhc.com/stateofaz).

# Get more with the Triple Choice plan.

The **UnitedHealthcare Triple Choice plan** is designed so you pay less when you use Tier 1 providers.

The **UnitedHealthcare Premium® Program** makes it easier for our members to find doctors who have been recognized for providing quality and cost-efficient care. These providers have been evaluated across 240 measures of care and efficiency.

And now, with the **Triple Choice plan**, look for the blue dot and pay less by using Tier 1 doctors and specialists. It's a win/win choice, you save more if you use Tier 1 providers who have been designated for their performance.



**Largest network** of Tier 1 providers available to State of Arizona employees and retirees.



Network of **primary care physicians** and **specialists**.



Across Arizona and in an **additional 44 states**.

With the Triple Choice plan, you have options when it comes to how and where you access care. If you select this plan, your benefits fall within three tiers—**Tier 1**, **Tier 2** and **Tier 3**.

## Tier 1 Benefits

### **UnitedHealthcare Premium doctors and specialists.**

For the most savings, choose Tier 1 providers. This also includes all network hospitals, urgent care facilities, ambulatory surgical centers and many other providers.

## Tier 2 Benefits

### **UnitedHealthcare's network providers.**

These are network providers, but they do not meet the Tier 1 standard of care.

## Tier 3 Benefits

### **Out-of-network Providers.**

When you choose to go out of network, you are responsible for a much higher deductible. You will likely be billed directly by your provider for the balance after each visit and pay higher out-of-pocket expenses.

# Understand your options with the Triple Choice plan.

Depending on your needs, you may choose to use providers that fall both in Tier 1 and Tier 2.



Finding a provider is easy. Just visit [whyuhc.com/StateofAZ](http://whyuhc.com/StateofAZ) and search the Triple Choice plan's network.

Your order of savings goes highest to lowest—

\$

you'll see Tier 1 physicians, specialists and network facilities first,

\$\$

all other UnitedHealthcare providers next,

\$\$\$

and then out of network coverage.

## And with network deductibles that cross-apply for Tier 1 and Tier 2, you have control.

Individual Deductible for **Tier 1 Providers** with Triple Choice plan:

**\$200**

Individual Deductible for **Tier 2 Providers** with Triple Choice plan:

**\$1,000**

Once you meet **Tier 1 Deductible**, you will only pay more if you access a **Tier 2 provider**, up to the \$1,000 (your \$200 DOES apply).