

UnitedHealthcare

2021 State of Arizona Active Open Enrollment Presentation Script

Please note that slide 1 is a welcome slide with no speaker notes

Slide 2:

Hello everyone, my name is Heather Gallegos. I am the dedicated Client Manager with UnitedHealthcare for the State of Arizona. I want to thank you for allowing me the opportunity to present to you today.

At UnitedHealthcare we're honored to continue to provide health care coverage options that support the health and well-being of State of Arizona employees and your families. During our time together today, we will share an overview of your plan options available for 2021, we'll also explore the features included in every UnitedHealthcare plan. Features that can help you save money, access personalized care, and much more. We'll cover topics such as how the plans work and how to access your benefits. You'll also learn how you can take advantage of resources like a personal nurse, clinical programs, our website, myuhc.com, and our innovative health and wellness program, Rally, including an exciting discount program that has something for everyone. Knowing your benefits will assist you with making better informed health care decisions. Our program includes dedicated customer care advocates, a nurseline with registered nurses available 24/7.

We believe there's strength in numbers. UnitedHealthcare serves more than 45 million members all over the United States and that includes more than 30 thousand employees and close to 70 thousand State of Arizona members. We've proudly served State of Arizona members for more than 16 years. Our parent company, UnitedHealth Group has been at the top of Fortune's World's Most Admired Companies in insurance and managed care for 10 years in a row and we've ranked number one in innovation for 11 consecutive years. Now, let's dive in and review how UnitedHealthcare can get you more out of your health care coverage.

Slide 3:

UnitedHealthcare is pleased to be able to offer both medical plan options.

The plans have been covered in detail, but we wanted you to see how the physician designators will be displayed when searching for your physicians under the UnitedHealthcare plans.

The Triple Choice Plan is a three-tier benefit plan. Tier 1 includes our premium designated physicians as well as all UnitedHealthcare network facilities. Tier 2 will include all other In-network physicians. Out of network services will be covered at the Tier 3 benefit level. Tier 1 physicians will be listed with a Tier 1 dot.

The High Deductible Health Plan offers both In and Out of Network coverage and premium designated physicians will display with 2 blue hearts.

Slide 4:

With our UnitedHealth Premium Program, you can choose your physicians with confidence. If you choose the Triple Choice Plan, you'll look for physicians with the Tier 1 dot. If you choose the High Deductible Health Plan, our Premium Providers are indicated with 2 hearts for quality and efficiency or 1 heart for quality. Under the High Deductible Health Plan, you are not required to choose a provider with the heart designations- they are simply there to help guide you to physicians meeting quality and efficiency guidelines.

So how do we identify these physicians? The UnitedHealth Premium program evaluates physicians using evidence based medicine and national standards to help you easily locate quality physicians. You'll have greater peace of mind knowing your doctor is more likely to deliver a consistently higher quality of care at the best value.

Tier 1 providers are physicians in 16 different medical specialties who are recognized for meeting national standards for quality and local benchmarks for cost efficiency. This includes family practice, internal medicine, pediatrics, cardiology, orthopedics, oncology and many more. We use a quality-first methodology, where only those physicians meeting quality criteria are then eligible for a cost-efficiency evaluation. Quality is the primary program measurement, assessed using national standardized measures. The program first uses clinical quality measures from the National Quality Forum. Criteria and methodology are extensive and cover dozens of specialties that have differing criteria. For example, metrics cover appropriate preventive procedures, screenings and medication, monitoring for control of a condition, progression and complications of a disease, avoiding duplicate testing or adverse drug interactions, as well as many other criteria depending on specialty. Cost efficiency uses total cost of care as well as other metrics. Total cost of care is evaluated using the total costs to manage the care of a patient, treat a condition or perform a procedure and are adjusted to local benchmarks.

Remember- These physicians are listed with the Tier 1 dot when searching for physicians under the Triple Choice Plan. High Deductible Health Plan members will see these physicians listed with two blue hearts.

Slide 5:

Under both plans, you'll have access to our National network of providers which includes over 1.1 million physicians and health care providers, as well as over 5,700 hospitals nationwide. Additionally, our Tier 1 or Premium Designated Providers are available across 45 states, so you'll have access to Tier 1 physicians outside of Arizona. And don't forget, with the Triple choice Plan, all network hospitals, including Mayo Clinic, Phoenix Children's, and Cancer Treatment Centers of America. All network facilities are covered at Tier 1, as well as network urgent care facilities, labs like Sonora Quest and LabCorp, and outpatient surgical centers are also covered at Tier 1.

Slide 6:

Choosing the best care option in the network can help you save both time and money. Our 24-hour nurse line is available at no cost and can assist you in providing guidance to the most appropriate care. Virtual Visits are also a great option, are less expensive than urgent care or emergency room and allows you to access care from the comfort of your home for treatment of minor health issues.

Slide 7:

UnitedHealthcare's network also includes Centers of Excellence. When you are facing a serious illness, you want to have access to the best available care. That's why for conditions where protocols and technology are changing rapidly, we have a process to identify those centers that can provide the best available care.

Choosing a Center of Excellence (COE) helps you to receive more accurate diagnoses and fewer readmissions and complications. As well as higher survival rates and better outcomes. Centers of Excellence are located here in Arizona and across the country and include centers like Mayo Clinic, University Medical Center, St. Joseph's, Cedars-Sinai, City of Hope, UCLA Medical Center, and MD Anderson to name a few.

Slide 8:

Choosing a doctor is one of the most important decisions you can make for you and your family. You want the right care at the right price. The Triple Choice plan makes it easier to find doctors who deliver quality, cost-efficient care. Just look for the blue dot when choosing Tier 1 physicians.

Plus, your plan provides a higher level of coverage when you visit Tier 1 physicians, which means you'll pay less out of pocket.

UnitedHealthcare reviews providers on an annual basis and a doctor can change tiers from year to year. We encourage you to check our website, shared later in the presentation, when open enrollment starts on October 19th as it will be updated at that time to show providers in Tier 1 for 2021. These updates are made annually in late September, updated on our websites in

mid-October. Your physician was notified earlier this year what Tier they fall under with UnitedHealthcare and if they don't meet quality and efficiency criteria, UnitedHealthcare shares information on how they can meet the criteria in the following year. Additionally, if your provider is Tier 1 for 2021 and loses their status in next year's update, rest assured, your provider will remain at Tier 1 for the entire plan year of 2021 so you can review your options at next open enrollment.

And remember all In Network facilities are covered at the Tier 1 benefit under the UnitedHealthcare plan. And network Mental Health and Substance Use providers are always Tier 1 under the Triple Choice Plan

Slide 9:

The High Deductible Health Plan is offered at a lower premium which is the amount that comes out of your paycheck but has a higher deductible.

Only the high deductible health plan gives you the ability to open a Health Savings Account to cover your out of pocket expenses on a pre-tax basis.

Slide 10:

The HSA is a personal bank account that is used to pay for qualified healthcare expenses such as deductibles, prescriptions and dental care. There's no "use it or lose it" rule and you get to keep it even if you change plans, change employers or retire. You can contribute to your health savings account with regular, pretax deposits through a payroll deduction or you can choose to make a one-time contribution directly to your account. When you enroll with the High Deductible Health Plan and open a Health Savings Account with Optum Bank, your state agency will contribute money to your account every pay period.

Slide 11:

Remember, your Health Savings Account is a bank account, but it also comes with the triple tax advantage.

You save on taxes in 3 ways:

1. You don't pay federal income tax on the money you deposit into it.
2. You don't pay income tax on money you take out for qualified medical expenses.
3. Your savings also grows tax free.

Since your savings grows tax free year to year, you can even build your savings into a nest egg for retirement. Plus, anyone can contribute to it. You can also choose to invest a portion of your HSA into mutual funds.

Slide 12:

Your new Health Savings Account administrator is Optum Bank. The Optum Bank mobile app makes it easy to take charge of your HSA and you can also connect the HSA to Apple Pay. Easy payment options include an Optum Bank debit Mastercard® to use at the pharmacy, doctor's office or at locations that accept Mastercard®. UnitedHealthcare links your HSA through myuhc.com and the UnitedHealthcare App to Optum Bank, so you can access your plan benefits and your HSA all at once. Only UnitedHealthcare members have a fully integrated experience with Optum Bank. You can make payments using your Optum Bank HSA for claims that are processed by UnitedHealthcare and keep track of all your documents, with only one sign-on.

Slide 13:

As a reminder, here's how paying for care works with an HSA.

You pay for all services, including prescriptions, until you meet your deductible.

And you can use funds in the HSA to help pay for these expenses.

Slide 14:

After you reach the deductible, you share the costs with the plan. This is known as coinsurance. The HSA can also be used to cover your coinsurance.

Slide 15:

When you reach the out-of-pocket limit, you are done paying. The plan pays 100 percent of covered services once this limit has been reached.

Slide 16:

Let's look at additional benefits available to you with UnitedHealthcare.

Slide 17:

UnitedHealthcare's Disease Management programs include a team of dedicated nurses to help those with chronic conditions. We offer Disease Management programs for people living with asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), diabetes, heart failure and kidney disease. In addition to your nurse, you are connected to an entire care team that includes a medical director, registered dietician, behavioral health specialist, an RN Care coach, pharmacist, and social worker.

Our goal is to provide you support, help you to enhance self-care, identify signs of when to seek care, how to access resources for assistance and help you get the most out of your care. If you need long-term support after a hospitalization or catastrophic health event, our team of nurses can assist with exploring care options and resources that may be available.

All these programs are designed to provide you with personalized, 1-on-1 support.

Slide 18:

Orthopedic conditions such as back, knee or hip pain can result in higher medical costs. Orthopedic Health Solutions is also a part of your benefits. Our dedicated team will go over your treatment options, both surgical and nonsurgical. No matter where you are with your condition - whether it's early on, you're on a maintenance regimen, or you're considering surgical options, we advocate for you by providing the support that meets your specific care needs.

When you or a loved one have cancer or are facing a transplant, you have a lot of questions. With our Cancer Support Program and Transplant Resource Services, you'll have dedicated specialized nurses to help you find information and emotional support for you and your family. From initial to ongoing needs, our team will provide needed support throughout your treatment and recovery. These programs provide a single contact for members and their caregivers to obtain information, support and guidance in navigating the health care system. And with both programs, you'll have access to Centers of Excellence.

Through our Maternity Support Program, members also have access to their own personal maternity nurse who is available to answer questions on everything from preconception to newborn care. Our nurses provide support for members with unique health needs and high-risk pregnancies to help minimize complications. The Maternity Support Program also includes a comprehensive pregnancy app that delivers personalized content to help determine risks and provide support throughout the pregnancy.

Slide 19:

Sometimes the challenges you face can feel like too much to handle. If you or someone in your family is struggling with a situation that is having an impact on your mental health we are here to help. Resources with UnitedHealthcare include in-person behavioral health visits or you may also connect with a provider using behavioral health virtual visits. Using behavioral health virtual visits, you can talk confidentially to a psychiatrist or therapist in the comfort of your home. If you or someone you love is struggling with substance abuse, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential — you can even choose to remain anonymous. This line is toll free and available to the public.

Sanvello premium access is also available at no extra cost as part of your behavioral health benefit with UnitedHealthcare. Sanvello is the #1 app for stress, anxiety, and depression with over 3 million users. Support tools with Sanvello include self-care techniques and daily mood tracking. Answer simple questions each day to assess your mood, identify patterns, and track health activities like sleep and exercise that can help. Sanvello provides coping tools to help you to relax, be more in the moment, or manage stressful situations such as dealing with conflict or public speaking. As well as program assessments, through weekly check-ins, Sanvello creates a roadmap for improvement to help track where you are and set goals.

Slide 20:

Help is a call, email or web chat away.

We're here to help you find information with our dedicated customer advocates.

We can help if you:

- Have questions about your health care benefits.
- Need help resolving a claim.
- Aren't sure where to go for care.
- Need assistance finding a doctor.

Our Advocates are there to help you take advantage of all your plan's health and well-being benefits.

Slide 21:

Members who have children with special needs have a unique set of challenges, and the care they need can be complex and overwhelming. UnitedHealthcare helps reduce the weight of responsibility and eases stress for our members by providing the support they need at no additional cost. A single point of contact is assigned to provide support. Support is provided for the entire family, not just the child with special needs. Our advisors build the relationship with the family so there is no need to start over with each call, every time you call, you are automatically routed to your designated advisor. Advisors are trained to provide compassionate effective support and can help watch for potential issues and provide alternatives (for example, if the member is nearing their therapy benefit limit, we can proactively alert the family and help them develop an action plan). Our advisors provide planning for the future from diagnosis to treatment; Coordinate UnitedHealthcare solutions as well as those offered externally, like community resources or regional support services. Special Needs advisers are assigned to children ages 0 - 17 years old identified with a special need such as cystic fibrosis, spina bifida, as well as more than 6,000 conditions identified as needing special assistance.

Slide 22:

When you need care - anytime, day or night - Virtual Visits can be a convenient option. From treating flu and fevers to caring for migraines and allergies, you can talk to a doctor by video or phone. Virtual Visits are ideal for common medical conditions such as:

- Eye infections
- Rashes
- Bronchitis

We have 3 great Virtual Visit providers available for you to choose from. Doctor on Demand, Amwell, and Teladoc are all in the UnitedHealthcare network.

Slide 23:

As a member, you will have access to tools designed to help you stay healthier and manage your plan—both online and on the go. As soon as your coverage begins, you can register at myuhc.com, where you'll have access to all your health plan information in one place.

Use the site to:

- Find network providers.

- Check account balances- including deductibles, out of pocket expenses and don't forget, if you have the high deductible health plan with HSA, you can track your health savings account balance with Optum Bank
- Manage your claims, track expenses and pay your medical bills.
- Estimate costs for care.
- Learn about preventive care.
- And so much more

Slide 24:

Once you register for myuhc.com, you'll be able to download the UnitedHealthcare app which is currently available for iPhone or Android. The UnitedHealthcare app provides secure, on-the-go access to your personalized health plan information, helping you to better understand and use your plan.

- You can use the app to also:
 - Review benefit and claims information.
 - Access Optum Bank® financial accounts.
 - Contact a registered nurse
 - Video chat with a doctor 24/7 — without leaving the app.
 - View and share your health plan ID card.
 - Log on easily with Touch ID®.

Slide 25:

If you are looking to start healthier habits, Rally is a fun digital experience designed to help you make small changes to eat healthier, move more and feel better. Rally is designed to help you make changes to your daily routine, set smart goals, track your progress and improve your health—and have fun while doing it. Complete a quick Health Survey and get your Rally Age, which is a measure to help you assess your overall health. Rally will then recommend missions for you that are activities designed to help improve your diet, fitness and mood. Plus, on Rally there are lots of easy and quick ways to earn Rally Coins, which you can use for rewards or discounts on Rally Marketplace.

Slide 26:

Rally Marketplace lets you swap your Rally Coins for discount offers on a wide selection of name-brand items. The Marketplace provides discounts on annual gym memberships, fitness apparel from name brands like North Face and Under Armour. You can get discounts on fitness trackers such as Fitbit or Garmin. Discounts are also available for Sam's Club memberships and you can get up to 50% off healthy meals from Sun Basket. And if you need some time away, the Marketplace also offers discounts on spa and wellness gift cards as well as discounts on theme parks like Universal Resort or Walt Disney World. Both Rally and the Marketplace are available at no additional cost to you, as part of your health plan benefits with UnitedHealthcare.

Slide 27:

Your medical benefit plan offers two weight management programs available at no cost. Both programs are available to members over the age of 18 that are enrolled under the medical plan. Both programs are virtual and offered online. Whether you want to lose a lot of weight or just a few extra pounds, these online weight management programs are focused on making small changes to help members live a healthier life.

Slide 28:

Now we are going to demonstrate the that site we've created just for State of Arizona. This website is located at whyuhc.com/stateofaz. On this site you can search our provider listings for both the Triple Choice Plan and High Deductible Health Plans by simply by choosing which medical plan you would like to conduct your search. Here, we are showing you how to search for a Triple Choice Plan provider. You may search for providers by name, specialty, zip code or condition. Remember, when searching for providers under the Triple Choice Plan to look for the Tier 1 dot or the two blue hearts when searching for providers under the High Deductible Health Plan. Also, make sure to search for providers on our pre-member website as this

site has been developed to search for providers specifically for the Triple Choice Plan or High Deductible Plan. Current members with UnitedHealthcare searching on myuhc.com will not see the Tier 1 dot until January 1st.

Slide 29:

We have created this list of the top utilized providers in our network so you can see how the indicators will be displayed for the Triple Choice Plan when searching for providers on our website. Our Tier 1 physicians have a track record of getting members healthier, faster and lowering costs. As an example, Tier 1 providers performing knee replacements had 31% fewer average redo procedures. This ensures you're back on your feet faster. Primary Care Physicians and Specialists in Tier 1 will have the Tier 1 blue dot displayed. If there is not a Tier 1 blue dot when searching, these providers are Tier 2. Providers with the Out of Network designation are Tier 3. As I've mentioned previously, UnitedHealthcare includes all network hospitals, urgent cares, labs, radiology centers, our virtual visit providers, as well as Mental Health providers covered at your Tier 1 benefit level. Except for hospitals, these providers will not have a Tier 1 indicator next to their name. Please view our brochure on whyuhc.com/stateofaz for a comparison of the plans for more details and the specifics on your benefit levels for your plan.

Slide 30:

We want to thank you for taking your time today to learn about your benefits. Your dedicated account team and the dedicated team of customer advocates is ready to assist you.

Slide 31:

If you would like to speak with one of our representatives, you may contact our customer advocates at the dedicated toll free number: 1-800-896-1067.

Our care advocates will be able to assist with questions related to your 2021 benefits and provide assistance with searching for providers. Also, visit the pre-member website at whyuhc.com/stateofaz. Be sure to check out our video covering your plan options. The video is available right on the pre-member home page.

On behalf of the more than 7 thousand UnitedHealth Group employees right here in Arizona, we are honored to serve State of Arizona employees and your families. Thank you again for your time today and we look forward to supporting you on your health journey.