



Get to know your benefits

2021 State of Arizona Open Enrollment
Presentation

ARIZONA
DEPARTMENT OF ADMINISTRATION
HUMAN RESOURCES

United
Healthcare®

Welcome to more.

- UnitedHealthcare currently provides services to more than 30,000 employees and retirees across the great State of Arizona and nationwide. With UnitedHealthcare, you'll get:
 - Dedicated customer advocates.
 - Talk or chat online with a registered nurse, 24/7.
 - Personalized coverage, claims, online tools and doctor information on our website, **myuhc.com**.
 - Specialized care programs and services when you have serious health concerns.
 - Informational tools to help you and your health care providers make informed decisions about care.

For more than 16 years, we have proudly served State of Arizona members, and we look forward to helping you and your family achieve your best health.



Two medical plan options.

Triple Choice Plan

- You'll first have a deductible to meet before your plan will start to pay. Then you'll be responsible for copays for most services.
- Preventative care is 100% covered when received in network.
- You have out-of-network coverage, but those providers will likely charge you more and you will be responsible for making sure your claim is filed.
- With the UnitedHealthcare Triple Choice Plan, any hospital where your selected Tier 1 or Tier 2 provider practices is covered as a Tier 1 facility. You'll also have network coverage with our nationwide Tier 1 and Tier 2 network, so you're covered wherever you travel.



Tier 1 providers are listed on **myuhc.com** and in the UnitedHealthcare app with the blue dot next to their names.

High Deductible Health Plan

- You'll first have a deductible to meet before your plan will start to pay for most services. Then you'll be responsible for copays for most services.
- Preventative care is 100% covered when received in network.
- You have out-of-network coverage, but those providers will likely charge you more and you will be responsible for making sure your claim is filed.
- Our Premium Care Physicians consistently meet or exceed national standards for quality and local benchmarks for cost efficiency. In addition, you'll have network coverage with our nationwide network so you're covered wherever you travel.
- You are eligible to open a Health Savings Account with Optum Bank.



Premium Care Physicians are listed on **myuhc.com** and in the UnitedHealthcare app with 2 blue hearts next to their names. One heart for quality. A second heart for cost efficiency.



UnitedHealthcare Premium[®] program.

Triple Choice Plan

The screenshot shows the UnitedHealthcare website interface. At the top, there are navigation options for 'ENGLISH' and 'ESPAÑOL', and buttons for 'FIND CARE', 'SAVED PROVIDERS', 'CHOICE', and 'CHANGE PLAN'. Below the navigation, there is a 'Refine Results' section with filters for 'LOCATION' (set to 55442) and 'WITHIN' (set to 20 MILES). A notice states: '*See important notice about participating providers below'. The main profile is for 'Physician, Elizabeth C., MD', an 'Urgent Care Medicine, Emergency Medicine, Family Practice' provider with a 5-star rating and 1 review. The address is '987 Any Road, N City, ST 12345' and the phone number is '+1 234-567-8910'. The provider is '0.5 Miles Away' and 'View Additional Locations (2)'. Status indicators show 'Tier 1 Provider' and 'Accepting All Patients'.



Spot the dot.

High Deductible Health Plan

The screenshot shows a physician profile for 'Smith, John, MD', an 'Internist' who can be 'ASSIGN AS PCP'. He has a 4.5-star rating and 12 reviews. His address is '1234 Any Street Any City, State 12345' and his phone number is '123-123-4567'. He is '2.6 Miles Away' and 'View Additional Locations (21)'. A callout box highlights his status as a 'Premium Care Physician' with two heart icons and a green plus sign indicating 'Accepting New Patients'. At the bottom, it states 'Office Visit With Physician Meets Average Cost' and includes a 'VIEW SERVICES & COSTS' button.



Look for the hearts.



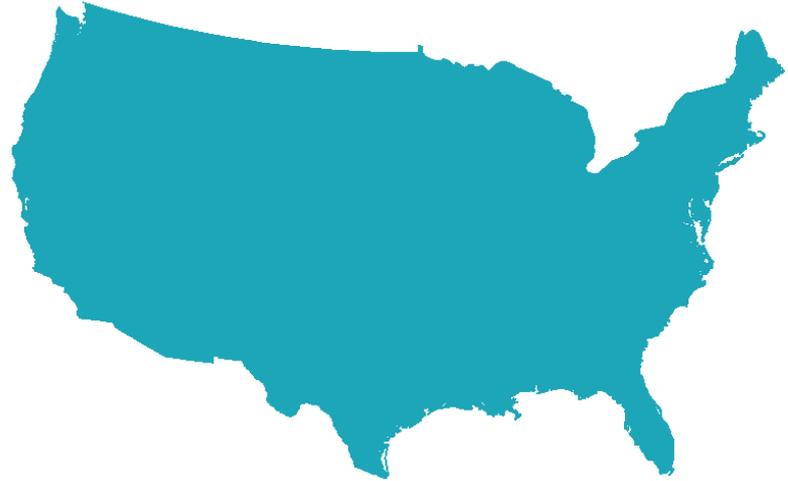
We have you covered

Save money by using network providers.



Arizona:

- More than 32,000 health care providers
- 98 hospitals, including Mayo Clinic and Cancer Treatment Centers of America
- All network hospitals, urgent care facilities, labs, and surgical centers are considered Tier 1



Nationwide:

- More than 1.1 million physicians and health care providers
- 5,773 hospitals
- Tier 1 providers available across 45 states



Choosing the best care option can save you time and money.

24/7 NurseLine

Call the number on your health plan ID card for expert advice.



Choosing where to get medical care
Finding a doctor or hospital
Answers to questions about medicines

\$0

Virtual Visits

Online doctor visits.



Cold, flu, fever, pink-eye, sinus

\$

Urgent Care

Quick after-hours care.



Respiratory illnesses (cough, pneumonia, asthma)
Stomach illnesses (pain, vomiting, diarrhea)
Infections (skin, eye, ear/nose/throat, genital-urinary)
Minor injuries (burns, stitches, sprains, small fractures)

\$\$

Emergency Room

Care for serious needs.



Chest pain, shortness of breath, severe asthma attack, major burns, severe injuries, kidney stones

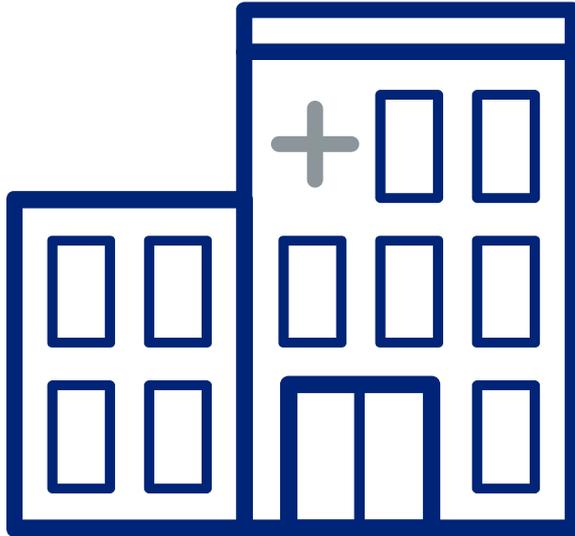
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Dispatch Health is in the UnitedHealthcare network, less expensive than Emergency Room, you'll pay your urgent care cost share.



Centers of Excellence (COE) program provides access to leading treatment centers.

- For conditions where protocols and technology are changing rapidly, we have a process to identify the best available care.



Evaluating the leading hospitals and treatment centers.

Stringent quality measurements

Specialized programs:

- Bariatric
- Cancer/oncology
- Congenital heart disease
- Neonatal
- Spine and joint
- Transplants
- Ventricular assist devices

- *The Clinical Sciences Institute, developed by Optum®, collaborates with the field's top clinicians and doctors to develop the criteria to evaluate centers for clinical excellence and is accredited by the National Committee for Quality Assurance (NCQA). **Applies to Spine and Joint Solutions and Transplant programs.



Comparing plans.

	No referrals required	Out-of-network coverage	Nationwide network	No PCP required	Tiered Network	Health Savings Account
Triple Choice Plan	●	●	●	●	●	
High Deductible Health Plan (HDHP)	●	●	●	●		●



Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

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UnitedHealthcare Triple Choice Plan

- ✓ Coverage for services received from providers in or out of network.
- ✓ Pay less by using Tier 1 providers.
- ✓ Option to choose a primary care provider (PCP).
- ✓ Referrals not needed to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.

**Find Tier 1
network care.**



Tier 1 providers have been recognized for providing value.

**Look for the Tier 1 symbol
when doing a provider
search.**



If you go out of network, your costs may be higher.

Please read your plan documents and check your Summary of Benefits for additional information.

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. Always review your benefit plan documents to determine your specific coverage details.



UnitedHealthcare High Deductible Health Plan

- ✓ There's out-of-network coverage.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.

**Find Premium
Designated
Providers.**



Premium Designated Providers meet quality and cost efficiency standards. **Look for the 2 blue hearts when doing a provider search on myuhc.com.**



If you go out of network, your costs may be higher.

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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. Always review your benefit plan documents to determine your specific coverage details.



UnitedHealthcare High Deductible Health Plan with HSA

- ✓ **It's your money.**
There's no "use it or lose it" rule and you get to keep it even if you change plans, change employers or retire.
- ✓ **Set savings goals.**
Set up regular, pretax deposits through payroll deduction.
- ✓ **Open your account.**
Don't leave money on the table. Make sure you get the money the State of Arizona is giving you.

Qualified expenses:



Doctor office visits.



Prescriptions.



Eyeglasses and contacts.



Dental care and braces.



Chiropractic services and more.

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits. The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.



Health Savings Account (HSA)



It's a bank account with tax advantages.



You can build savings for retirement.



The money is there when you need it:

- Use your Optum Bank debit Mastercard® to pay at the pharmacy, doctor's office or at locations that accept Mastercard®.
- Or save it. Your HSA is yours, so it stays with you if you change health plans, employers or retire.

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Optum Bank[®] advantages



The mobile app makes it easy to track your HSA and to connect it to Apple Pay.



Your Google Home or Alexa-enabled device can connect to Optum Bank.



Conveniently link to Optum Bank and your HSA information at **myuhc.com**.



Easy payment options include an Optum Bank debit Mastercard[®], online bill payment and reimbursement and only UnitedHealthcare members have a fully integrated experience with Optum Bank.



Contribute to your account by:

- Payroll deduction.
- Electronic deposits.



UnitedHealthcare High Deductible Health Plan with HSA

How paying for network care works with an HSA:



Your deductible

**Pay with your HSA
or another way**

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UnitedHealthcare High Deductible Health Plan with HSA

How paying for network care works with an HSA:

STEP
1

Your deductible

**Pay with your HSA
or another way**

STEP
2

Your coinsurance

**Your Plan
pays 90% + You pay
10%**

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits. The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.



UnitedHealthcare High Deductible Health Plan with HSA

How paying for network care works with an HSA:

STEP
1

Your deductible

Pay with your HSA
or another way

STEP
2

Your coinsurance

Your Plan
pays 90% **+** You pay
10%

STEP
3

Your out-of-pocket limit

You are done paying

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits. The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.





**Benefits to help you stay
healthier**

Get more Support.



Helping you stay healthier – more proactively

We're here to help.

- If you need help with **managing a chronic condition**, a Disease Management Nurse can help. Our Disease Management programs offer personalized support for the following conditions:
 - asthma, chronic obstructive pulmonary disease (COPD), cancer support, coronary artery disease (CAD), diabetes, heart failure, kidney disease
- If you need **long-term support** after a hospitalization or a catastrophic health event, a case management nurse can help you explore care options and provide resources for more than 100 chronic conditions.
- Our **Condition Management Programs** are now more convenient with digital applications and messaging for a more integrated relationship with your nurse.



We've got your back.



Get more from your orthopedic care.

- Through a single point of contact, you get more help navigating the complex health care system, including access to specialized nurses and quality providers to help meet your needs, from early pain through treatment and beyond. We help patients get more of the kind of treatment they need with our **Orthopedic Health Solutions**.

Get more expert cancer support.

- **Cancer Support Program** provides specialized cancer support from a personal oncology nurse, access to Cancer Centers of Excellence and specialized care management to coordinate your care.

Get more help when you need it most, with Transplant Resource Services.

- If you need help with a transplant, our Centers of Excellence are designed to help you take care of all transplant-related services including travel and lodging assistance. And count on our Transplant Resource nurses to help you along the way.

Get more maternity and parental support.

- Our **Maternity Support Program** will give you access to your own personal maternity support nurse who can answer your questions on everything from preconception to newborn care. And with the **Neonatal Resource Services** program, you can have consultations with neonatal nurses, as well as access to some of the top neonatal intensive care unit (NICU) treatments in the nation.



Get more mental health support.



We're here to help with:

- Depression, stress and anxiety
- Substance use and recovery
- Coping with grief and loss
- Eating disorders
- Relationship difficulties, parenting, and family problems
- Help for members with Autism including ABA therapy

Don't go it alone, with UnitedHealthcare, you have resources to help.

- In-person behavioral health visits
- Connect with a provider from your mobile device, tablet or computer from the comfort of home. Use a behavioral health virtual visit for needs such as: Depression, Anxiety, ADD/ADHD, Addiction, Mental Health Disorders and Counseling.
- Visit liveandworkwell.com
- Call the Substance Use Treatment Helpline at 1-855-780-5955 (available to the public).
- Download the Sanvello App from the App Store or GooglePlay. UnitedHealthcare members receive free premium access to Sanvello.



Help is a call, email or web chat away.

Speak with an advocate for help:

- Understand your benefits and claims
- Talk through your bill or payment
- Find and compare care and cost options
- Maximize your health savings
- Take advantage of all your plan's health and well-being benefits

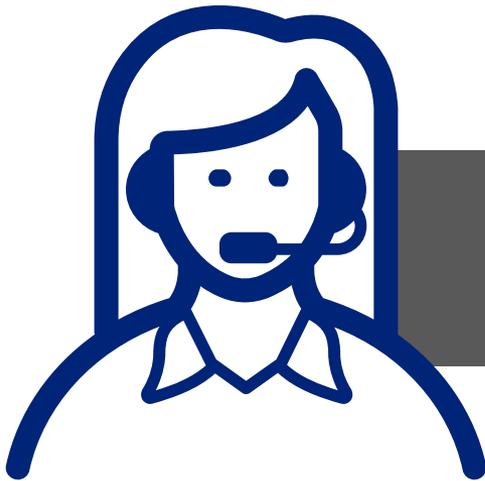


Get more support for families with children with special needs.

A trusted relationship helps **reduce the weight of responsibility and ease stress.**

The services span medical and behavioral needs, including:

- Insurance and payment.
- Care delivery.
- Social support.
- Family well-being.



All this from a designated, single point of contact.

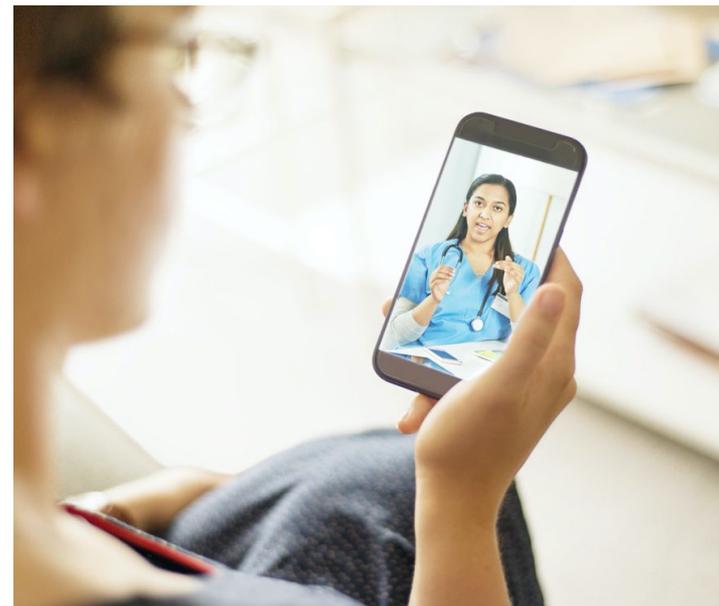
- ✓ Compassionate, trusted adviser at their side.
- ✓ Streamlined experience to help remove barriers.
- ✓ Comprehensive, entire-family support.
- ✓ Watches for potential issues and provides alternatives.
- ✓ Coordinates UnitedHealthcare resources as well as community and regional resources.
- ✓ Provides planning for the future from diagnosis to treatment and beyond.



Sick? See a doctor wherever, whenever.

Virtual Visits

- Get 24/7 care by video or phone.
- May be used for common medical conditions
 - Allergies
 - Eye infections
 - Rashes
 - Bronchitis
 - And more.



NOTE: There is a cost for this service.

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.



Go digital and get the most out of your benefits.

Your member
website:

myuhc.com[®]

Activate your myuhc.com account after enrolling and gain access to:

- Find network providers and locations.
- Check account balances.
- View and pay claims.
- Estimate costs for care.
- Learn about covered preventive care.



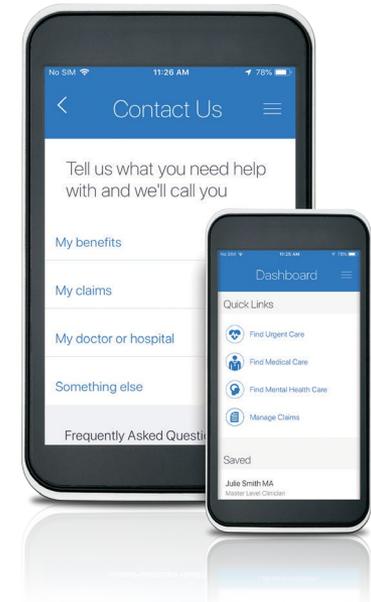
UnitedHealthcare® app

Providing secure, on-the-go access to personalized health plan information.

- Find nearby care options in your network.
- Estimate costs with the cost tool.
- Review plan information, including deductibles and copays/coinsurance.
- Check on claim status.
- Contact UnitedHealthcare, including 24/7 nurse support.
- Save and share your health plan ID card.



UnitedHealthcar
e



Download the app for iPhone® or Android®

Get the app and log on with Touch ID®



Your path to better health.



- Set your goals and we'll provide a list of recommended activities to help you reach them.
- Earn Rally Coins for taking healthy actions. As you complete certain activities, you'll earn coins that can be used for a chance to win prizes, support charities or bid in auctions.
- Connect with a Community. Compete with others in an online Challenge using a tracking device to count your steps on virtual courses, or join a Community with similar interests.
- Track your progress to help stay motivated. Once you sync your tracking device, you will be able to join a Mission or complete Challenges and easily track your progress.



One member-specific place for health, care, benefits

- Health assessment
- Well-being programs
- Prevention programs
- Advocacy
- Transparency
- Finance
- Support



Rally Marketplace.



Fitness
30% off Openfit Annual Membership



Health
30% off Withings Scales



Apparel & Eyewear
30% off The North Face Women's Apex Jacket



Apparel & Eyewear
30% off Under Armour Womens Fitness Gear



Household Essentials & Grocery
50% off Healthy Meals from Sun Basket



Apparel & Eyewear
30% off Under Armour Backpack



Fitness
30% off Withings Watches



Household Essentials & Grocery
45% off Sam's Club Membership



Health
30% off Withings Health Monitors



Personal Care
25% off Calm Premium Subscription



Health
15% off All Athletic Greens Orders



Tickets & Entertainment
20% off Theme Park Tickets



Personal Care
18% off Spa & Wellness Gift Card



Fitness
20% off Fitbit Products



Tickets & Entertainment
15% off Universal Orlando Resort Tickets



Tickets & Entertainment
\$75 off at Walt Disney World



Health
25% off 23andMe Health + Ancestry Kit



Fitness
\$60 off Oura Ring

Get help losing weight and keeping it off.

- Real Appeal and Naturally Slim are available to covered employees, spouses and dependents over the age of 18 at no cost.
- Real Appeal and Naturally Slim are online programs to help improve your health one step at a time.
- Visit each providers website for more info and to enroll:
 - www.realappeal.com
 - www.naturallyslim.com



**Real
Appeal**[®]

n a t u r a) (y s l i m[®]



**Searching the network on:
whyuhc.com/stateofaz**



Thank you.

Your local and dedicated team.



Stephanie Martin, UnitedHealthcare Phoenix



Heather Gallegos, UnitedHealthcare Phoenix



**Yatanya Turner, UnitedHealthcare onsite
representative at ADOA**



Resources.



Call

1-800-896-1067, TTY 711

Speak with a live customer service advocate or one of our nurses. If you need after-hours or weekend support, you can call the same number to speak with a nurse. Registered nurses are available 24/7 to help you make more informed health care decisions.



Go online

Pre-member website
whyuhc.com/stateofaz

