

### **Slide 3**

**Thank you for letting us share the benefits you'll receive when you enroll in a UnitedHealthcare plan.**

At UnitedHealthcare, we believe there's strength in numbers.

We serve more than 45 million members all over the United States – and that includes over 50 thousand State of Florida members.

We've proudly served State of Florida members for more than 19 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 13 years in a row, we've been number one, and we've ranked number one in Innovation for 14 consecutive years.

UnitedHealthcare offers two plan options — a health maintenance organization plan, or HMO, and a high-deductible health plan, or HDHP — alongside the State's PPO plan. If you work or live in one of the 34 counties where our plans are offered, you have flexibility in which plan you choose.

### **Slide 4**

To be eligible for **the HMO and HDHP plans, you must live or work** in one of the Florida counties where UnitedHealthcare is offered to State of Florida employees.

### **Slide 5**

You'll be able to select either a UnitedHealthcare Standard HMO plan or a UnitedHealthcare high-deductible health plan with a health savings account – you'll frequently see these written out as "HDHP with HSA," and we'll explain what they mean.

Generally speaking, HMOs are popular because your health care costs are more predictable – for example, there's a set **copayment** for visiting your primary care doctor or a specialist, or even going to an urgent care center. You won't be charged separately for services like lab tests and X-rays. You also have no deductible and or coinsurance and medical services covered at 100% like outpatient surgery or diagnostic procedures. But unlike many HMOs, with this plan, you can access doctors, specialists, and health care facilities or systems in the network without a referral.

If you're looking to save money but still get quality care, consider choosing our high-deductible plan paired with a health savings account. **With an HDHP**, you have to meet your deductible before your benefits kick in. For example, if you go to your primary care physician and the fee is \$125, **you'll still need to** pay that amount, until you meet your deductible. Remember that preventive care is always covered at 100% when you use a network provider.

Like the HMO, you still get essential care, such as routine physicals, vaccinations, and mammograms, covered at 100%. But the HDHP is paired with a Health Savings Account, or HSA. **An HSA can** give you more control over your expenses **and can** help you save on taxes in a number of ways. Talk to your tax professional to learn how an HSA can work for you.

Use your HSA to pay for eligible expenses **such as deductible** and coinsurance, prescriptions and over-the-counter medications, dental and vision care. To learn more, ask your human resources professional.

**No matter which plan you choose, preventive care is covered at 100%, and you get no-referrals-needed access to any doctor in the network.** You'll also have access to 24/7 support with Nurseline and telehealth services.

## **Slide 6**

The State of Florida is offering comprehensive UnitedHealthcare plans designed to keep your costs low while helping you and your family get quality care to help you stay healthy. Both plans provide plenty of benefits to support your best health, including:

- No need to choose a primary care provider or get a referral when you need to see a specialist
- 100% coverage for preventive care like wellness checkups, immunizations and more
- Telehealth visits anytime, day or night
- Centers of Excellence in select specialties, including cancer, transplants, maternity care and behavioral health
- And 24/7 support for questions about your benefits or care, whether you call our Nurseline or visit your member website, [myuhc.com](https://myuhc.com)® to explore resources

## **Slide 7**

Here's the overview of what each plan covers. Don't worry about memorizing the numbers or taking notes: you'll receive these benefit details again with your UnitedHealthcare Open Enrollment materials, and can also find them on your pre-member website, [myuhcflorida.com](http://myuhcflorida.com).

You'll see that the major difference between the plans is what we discussed earlier:

- The HMO plan features no deductible or coinsurance, just fixed copays.
- With the HDHP plan, by contrast, virtually all care is subject to a deductible — and 20% coinsurance once the deductible has been met — but you'll have a health savings account to put away pre-tax funds for those costs.

## **Slide 8**

We're committed to helping you and your family stay healthy.

Both UnitedHealthcare plans offer 100% coverage for preventive care and services like yearly exams, Pap tests and mammograms, immunizations, cancer screenings and other age- and gender-appropriate care. Make sure to take advantage – going for preventive care and getting routine screenings is a great way to stay healthy and get ahead of any health concerns or conditions. Visit [uhc.com/forward/slash/preventive-care](http://uhc.com/forward/slash/preventive-care) for a list of recommended screenings and what's covered — but also check with your doctor to learn which screenings are right for your unique health needs.

## **Slide 9**

Here is a preview of what you'll find when you visit [uhc.com/forward/slash/preventive-care](http://uhc.com/forward/slash/preventive-care). Once you're enrolled, you can also find preventive care resources on your member website, [myuhc.com](http://myuhc.com).

## **Slide 10**

People love the convenience and high quality of care that telehealth options provide.

UnitedHealthcare 24/7 Virtual Visits are included in your plan – so a doctor visit is as close as your smartphone, tablet or laptop. Visit [myuhc.com](http://myuhc.com) or call to speak with a nurse

advocate to learn about which conditions, symptoms or illnesses can be treated through a 24/7 Virtual Visit.

With virtual behavioral health visits, you'll get the same standard of care as you would in a therapist's office, but from the comfort of home and at a time that's convenient for you. Visits are confidential and can help you cope with issues from anxiety to addiction to ADHD, as well as other mental health disorders.

Many health providers have their own video chat program that allows you to have a virtual face-to-face visit with a network provider of your choice. Just be aware that the technology used to access the virtual visit is determined by the provider, not UnitedHealthcare.

Just note that there maybe a cost associated with 24/7 virtual visits, virtual behavioral health visit or a virtual visit with your own provider. See your health plan documents for coverage details.

## **Slide 11**

We believe in taking a personalized approach to good health, and understand that some members may need extra support.

With your plan, you'll have free access to condition management programs for a host of common, chronic conditions ranging from asthma and diabetes to cancer, coronary artery disease, heart failure, and kidney disease. These programs give members the education, support, and case management services to help them live their healthiest lives.

For moms-to-be with special needs or who have what's considered a high-risk pregnancy, we offer a Maternity Support Program that provides customized education and more.

Plus, we've made condition management overall more convenient, with digital applications and secure messaging that make it easier to chat with your nurse about doctor visits, lab values, successes or struggles, or to just stay connected between calls.

## **Slide 12**

Your mental health matters, too. That's why UnitedHealthcare provides behavioral health support for depression, stress and anxiety, substance use/abuse, eating disorders, parenting or family problems and other issues. Whether you visit a behavioral health professional or prefer self-care, these programs are 100% personal and confidential.

To find out more and learn how to access these benefits, visit [liveandworkwell.com](http://liveandworkwell.com).

### **Slide 13**

When it comes to wellness, we're excited for you to try UnitedHealthcare Rewards one of our interactive wellness programs created to help make it easy and even fun for you to achieve some of your most important health goals.

Even if you're new to wellness and fitness, UHC rewards can help you start taking steps to a healthier lifestyle right away. Begin by taking the Health Survey to help you assess your overall health and set fitness goals, then you'll get a list of personalized activities to help you achieve them. They're activities simple enough to fit into your regular routine, and conveniently available on your computer or mobile device – all at no additional cost.

To make taking charge of your health even more inviting, we also offer wellness rewards for completing activities like activating UHC Rewards, completing a health survey or getting a checkup or biometric screening. Whenever you complete a designated activity, you're entered for a chance to win amazing gift cards.

What's another way we make it fun to stay healthy?

The UnitedHealthcare One Pass Select® program offers a variety of ways to get started on a fitness routine. Whatever kind of workout you enjoy, from swimming and spin class to strength training and yoga, One Pass Select helps you save on membership. With our tiered pricing, you can access from 10,000 to 14,000 gyms and premium fitness facilities in person, so you're likely to find a location nearby. Plus, with an in-person membership, you also get home delivery of groceries and other personal essentials included. Of course, if you prefer the privacy and convenience of home workouts, we offer a digital-only version. Each tier has a one-time enrollment fee, then reduced monthly membership rates.

### **Slide 14**

**Thanks for** joining us today. We hope you found this presentation useful and informative, and that you can confidently pick the UnitedHealthcare plan that will best meet your needs – not only for this year, but for years to come.

If you have a specific question or just want to learn more, you can join an on-site event about your plan options. We also encourage you to visit our pre-member site, [whyuhcflorida.com](http://whyuhcflorida.com). There you'll find many of the documents discussed during this presentation, including a summary of benefits for both plans. **While you're on the pre-member site**, you can also search

the UnitedHealthcare network to see if your current doctor is a part of it – with more than 1.8 million providers nationwide and 105,000 providers in the state of Florida, there's a good chance your doctor is in our network!

Again, we are honored to have served the State of Florida and its employees for 19 years, and we look forward to supporting you on your health journey.