

UnitedHealthcare networks at a glance.

Use this informative reference guide to help employers understand the wide range of network options available to help meet the unique needs of their employees.

Product	What	Who	Why
Charter	Developed with Advocate Health Care to provide traditional benefits with little to no out-of-pocket costs. Members select a primary care physician (PCP) to help them manage and coordinate their care. Available in: Cook, DuPage, Kane, Kendall, Lake, McHenry and Will counties.	Local groups interested in providing maximum premium savings through a PCP-driven HMO plan.	Deliver premium savings and convenient access to care for those who live and work in the network coverage area.
Choice Plus	Broad network access, with out-of-network coverage. Traditional PPO plans along with HSA options.	Local and multisite groups interested in an open access product.	Largest network of providers. Our most popular national plans.
Core	A product suite supported by a customized network that has been configured to meet local market dynamics. Plan designs have out-of-network benefits. Core is a clone of Choice Plus, on a smaller, national Core network.	Local groups wanting to offer pricing flexibility based on network design.	Designed to offer an option for lower premiums for employees on a localized network vs. the Choice Plus network.
Navigate	HMO plan design requiring the selection of a PCP to simplify and coordinate care.	Local groups wanting to offer an in-network only option with PCP-driven care.	Broadest access within an HMO plan structure.
NexusACO	A tiered benefit plan built on a collaborative relationship with the Accountable Care Organization (ACO), Advocate Health Care, as well as high-quality, cost-efficient UnitedHealth Premium® Tier 1 providers.	Local groups interested in network flexibility, premium savings and access to Tier 1 providers.	Premium savings and coordination of care among top-tiered providers, and flexible access to care.



NOT FOR CONSUMER USE

These plans have exclusions, limitations and reduction of benefits. See your official plan documents for complete details.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of Illinois or their affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Illinois, Inc.

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