

Get to know NexusACO OAP.

NexusACO® is all about helping you make more informed choices about your health care and making cost-efficient care easier to access. With this plan, you and each covered family member choose a primary care physician (PCP). Your PCP will help guide you on the best path of care, which may help you save time and money. Getting care from Tier 1 providers and facilities within the network may offer the greatest value for your health care benefits. Out of network benefits are available.



Lower out-of-pocket costs.

- \$10-\$45 copays for PCP visits.
- \$0 copays for Virtual Visits.*
- Convenience Care available.



A streamlined experience.

- Easier ways to find a doctor.
- · More convenient ways to fill prescriptions.
- Your PCP will act as a guide through the health care system and help coordinate additional care.



Greater access to care.

- 24-hour online doctor visits.
- Choose from a Tier 1 network of quality physicians.
- No referrals needed to see network specialists.



Choose a doctor with confidence.

Where you go for care can make a difference in how much you pay. Tier 1 providers are doctors, specialists and facilities who may offer you the greatest value for your health care benefits.

You can find a Tier 1 provider by looking for the blue dots at myuhc.com® > Find Care & Costs.

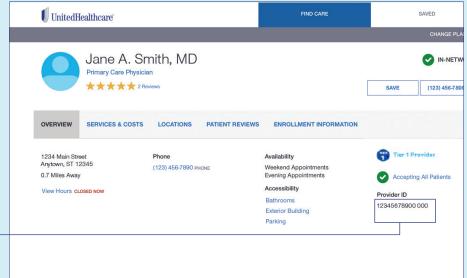


Choosing your primary care physician.

NexusACO OAP requires you to select a network PCP for each covered family member.

To get started:

- Go to welcometouhc.com/nexus2, select Benefits in the top navigation and choose Find a Doctor or Facility. Then, select NexusACO OAP.
- To make your PCP selection from a list of providers within the network, choose **People > Primary Care**, then find and click on the name of the PCP you want.
- Finally, write down the provider's 10-14 digit ID number—and keep it handy. You'll need it to enroll.



Learn more.

1-866-873-3903 | welcometouhc.com/nexus2

United Healthcare

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. United Healthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Images with PCP names and Physician ID numbers are for illustration only. Physician ID number will be different for each provider.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.