



UnitedHealthcare Choice and Choice Plus

A proven approach to healthy employees and cost control

UnitedHealthcare's Choice and Choice Plus benefit designs have been covering employers and their employees for almost 20 years. They are our most popular plans, and it's easy to see why. These tested, flexible plans protect your bottom line against rising health care costs and provide simple-to-use coverage designs and integrated specialty services for employees.

Design a plan that fits your needs:

► Network only or network/non-network versions

- **Choose a network only version called Choice** that gives members the freedom to see any physician, specialist, hospital or other health care professional in the network – without a referral.
- **Or, pick the network/non-network version called Choice Plus.** It also features the same freedom to see any network physician. But Choice Plus gives members the added flexibility to seek care from doctors and hospitals outside the network – and still receive coverage. In order to control costs, additional out-of-pocket costs apply for non-network care.

► Broad benefits

Choice and Choice Plus plans are valued by employees for the security and predictability they provide. Protect your employees against excessive costs for essential prescriptions, physician and hospital services. Keep long-term costs lower with preventive care and targeted pre-natal care, enhanced by our Healthy Pregnancy Program.

▶ **Easy access, flexible coverage**

Your employees have the freedom to visit any doctor in the network – including specialists – without a referral. There are no claim forms to complete and no bills to worry about when using our network. In the Choice Plus plan employees who seek care outside the network will have coverage, although their out-of-pocket costs will be higher. The choice is theirs.

▶ **Cost control through care management**

Our integrated clinical solutions help promote better decision-making so members can stay healthy, get healthy or better manage a chronic condition. We equip members with the information they need to choose the right doctor or hospital, find the right care, get the right medicine and live a healthier lifestyle.

We proactively review your member data in order to provide a better health care experience for consumers. Members with chronic conditions benefit from a personalized approach that includes education and coaching from a registered nurse.

▶ **Integrated member assistance**

Your employees will have access to our dynamic, engaging consumer Web site, myuhc.com[®]. It delivers customized wellness information, resources and tools — plus easy access to their personalized health and benefits information. Members also benefit from our 24-hour employee assistance and behavioral health phone services, plus pharmacy and transplant coordination services.

If you are looking for a traditional style of coverage that delivers innovative cost controls and peace of mind to your employees and their families, contact your broker or UnitedHealthcare representative. Tell them you want more information about the Choice and Choice Plus plans.



The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

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Benefits to employers

- ▶ Cost savings over indemnity plans and PPOs
- ▶ Option to provide network-only coverage
- ▶ Integrated wellness resources, pharmacy, behavioral health and transplant programs

Benefits to employees

- ▶ Direct access to specialists without a referral
- ▶ Flexibility to see any physician in or out of the network (Choice Plus version)
- ▶ Preventive care coverage usually covered with just a copayment and no paperwork in the network
- ▶ Innovative, personalized wellness and health information and resources