



**Networks configured for the needs of  
specific populations and cost strategies**

With UnitedHealthcare, you have options. In the Chicago/Northwest Indiana market, we offer a variety of PPO, HMO and ACO plans with both broad and high-value networks to suit our customers' needs.

## PPO



### Choice Plus

**Our largest network**

Broad access to providers

### Core

**Our high-value  
network PPO**

## HMO



### Navigate

**Our full HMO**

PCP coordinated care

## ACO



### NexusACO

**Accountable Care Organization**

Members receive the highest  
benefit level from network ACOs  
and Tier 1 providers

### Charter

**Our high-value  
ACO HMO**

PCP coordinated care

## UnitedHealthcare Choice Plus

With UnitedHealthcare Choice Plus, members choose from any of the 1,747,000+ network physicians and health care professionals, including specialists, without a referral or selecting a primary care provider (PCP). There is coverage outside the Choice Plus network, but members can expect a lower benefit level.

### How we help members choose the care that's right for them

When members sign in at [myuhc.com](https://myuhc.com)®, they'll access health plan resources, tools and support designed to help them:

- Find and connect with quality, personalized care
- Estimate the costs of specific services ahead of time
- Manage their claims

### Additional services available to all Choice Plus plan members

#### 24/7 Virtual Visits

- Connect with a provider for nonemergency care via chat or phone\*
- Available 24/7 and takes about 20 minutes

#### The UnitedHealthcare® app

- Access health plan information anytime
- Find a nearby network provider
- Check the status of a claim

#### Customer Service

- Get answers to a variety of health plan questions
- Customer service professionals are available by calling the toll-free member number listed on their health plan ID card

## UnitedHealthcare Core

Core plans give members the freedom to choose from any health care professional in the UnitedHealthcare Core network, including specialists, without a referral or choosing a PCP. Since Core is an open-access product, members can seek care from any provider—but they may pay more out-of-pocket costs if they get care from out-of-network providers or facilities.

UnitedHealthcare Core is available to groups situated in Chicago (Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Kendall, Lake, La Salle, McHenry, Will and Winnebago Counties) and NW Indiana (Lake, La Salle and Porter Counties) only.

### Value

- **Lower price point** allows employers and employees to benefit from lower premiums

### Flexibility

- **Plan design options** are flexible and have the ability to support a range of benefit designs, including HSA-compatible plans
- **Dual option** is available with Core, or it can be sold as a standalone product

### Access

- **24/7 Virtual Visits** allow members to connect with a provider for nonemergency care via video chat or phone\* anytime
- **Core national network** allows members access to health care services nationwide
- **No requirement to choose a PCP**
- **Out-of-network benefits** give members the option to see out-of-network providers at a lower benefit level
- **No referrals required**

## UnitedHealthcare Navigate

UnitedHealthcare Navigate® is an HMO plan design that requires members to select a PCP. PCPs can help members save both time and money by actively promoting quality care and guiding them to use health care more effectively. They also help coordinate care and make electronic referrals to other network providers and specialists.

### Encourage care decisions that also offer cost savings opportunities

- PCPs provide routine care, such as annual checkups and preventive care, and treatment for minor injuries and short-term illnesses
- Referrals are required for other network providers or specialists
- No out-of-network coverage, except for emergency care
- Access to 24/7 Virtual Visits so members can connect with a provider for nonemergency care via video chat or phone\* anytime

### Health plan ID cards

**The name and telephone number of the member's PCP will be listed on their health plan ID card.** Members should present their health plan ID card to their provider at every visit so their provider bills UnitedHealthcare correctly. Members can also view and share their health plan ID card by using the UnitedHealthcare app.

\*Data rates may apply.

The UnitedHealthcare Core product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. The UnitedHealthcare Core network is not available in all states. UnitedHealthcare Choice will be leveraged in states where UnitedHealthcare Core network is not available. Network status may be determined by calling the number indicated on the health plan ID card or visiting [myuhc.com](http://myuhc.com).

# UnitedHealthcare Charter

In 6 Illinois counties, UnitedHealthcare, together with Advocate Health Care, is offering health plans designed to enhance the provider-patient relationship and help promote better health with little to no out-of-pocket costs.

## 5,000+ PCPs and specialists at 400+ care sites

**Benefits include:** ambulatory, chronic disease management, emergency services, hospital care, lab services, mental health and substance use disorder services, pediatric oral and vision services, pregnancy and newborn care, prescription drugs, preventive care, rehabilitative services and devices, and wellness services.

- Advocate Health Care's 24/7 scheduling on its app or website
- Advocate Health Care same-day PCP visits
- Access to 24/7 Virtual Visits so members can connect with a provider for nonemergency care via video chat or phone\* anytime

## How UnitedHealthcare Charter® works

- Members must select a network PCP—either a general or family practitioner, internist or pediatrician—from Advocate's high-value ACO network, or one will be selected for them
- PCPs provide care for the majority of health care needs, whether it is for a preventive visit or an illness or injury, as well as provide a referral when specialist care is needed
- Out-of-network coverage is not available, except for emergency care
- Members must obtain a referral from their designated PCPs before they see any other network physician or specialist

# NexusACO

NexusACO® is a tiered benefit plan built on a collaborative relationship with the ACO, Advocate Health Care, in the 6-county service area of: Cook, DuPage, Kane, Kendall, Lake and McHenry. Outside of Illinois, NexusACO offers access to more than 45 ACOs in over 35 markets.

## Highlights

- Premium savings
- Coordination of care among Tier 1 and Tier 2 providers
- Advocate Health Care's 24/7 scheduling on its app or website
- Advocate Health Care same-day PCP visits
- Access to 24/7 Virtual Visits so members can connect with a provider online for nonemergency care

## A value-based network



Focuses on high-performing ACOs and UnitedHealth Premium program physicians



Drives use of quality, cost-efficient Tier 1 providers



All plans require selection of a PCP to help improve coordination of care and appropriate referrals to specialists, if needed

\*Data rates may apply.

The Illinois Charter product is only available to customers who are situated in one of the following counties: Cook, DuPage, Kane, Kendall, Lake and McHenry. Also, Charter members must live and work in the aforementioned 6 counties.

The Illinois NexusACO product (HMO version) is only available to customers who are situated in one of the following counties: Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Kendall, Lake, LaSalle, McHenry, Will and Winnebago.



## Getting more value with NexusACO



Choosing a Tier 1 PCP may offer the greatest value for an employee's health care benefits.

In the 6-county NexusACO service area, all Advocate Health Care PCPs and specialists are Tier 1. Outside of the 6-county NexusACO service area, approximately 36% of physicians are NexusACO Tier 1 providers.

Based on UnitedHealth Premium Methodology <https://unitedhealthpremium.uhc.com/premium-methodology/V18MethodologyDocs>

# Chicago/Northwest Indiana network hospitals

Subject to change. Always refer to directory for current network status.

System affiliation	Hospital name	Choice Plus	Core	Navigate	Charter	Nexus ACO
Advocate Health	Advocate Christ Medical Center (IL)	•	•	•	•	Tier 1
	Advocate Condell Medical Center (IL)	•	•	•	•	Tier 1
	Advocate Good Samaritan Hospital (IL)	•	•	•	•	Tier 1
	Advocate Good Shepherd Hospital (IL)	•	•	•	•	Tier 1
	Advocate Hope Children's Hospital (IL)	•	•	•	•	Tier 1
	Advocate Illinois Masonic Medical Center (IL)	•	•	•	•	Tier 1
	Advocate Lutheran General Hospital (IL)	•	•	•	•	Tier 1
	Advocate Lutheran General Children's Hospital (IL)	•	•	•	•	Tier 1
	Advocate Sherman Hospital (IL)	•	•	•	•	Tier 1
	Advocate South Suburban Hospital (IL)	•	•	•	•	Tier 1
	Advocate Trinity Hospital (IL)	•	•	•	•	Tier 1
American Health System	Vista Medical Center - East (IL)	•	•	•		Tier 2
Ann & Robert H. Lurie Children's Hospital of Chicago	Ann & Robert H. Lurie Children's Hospital of Chicago (IL)	•	•	•		Tier 2
Ascension Illinois	Alexian Brothers Medical Center (IL)	•	•	•		Tier 2
	St. Alexius Medical Center (IL)	•	•	•		Tier 2
	Presence Saint Joseph Hospital - Chicago (IL)	•	•	•		Tier 2
City of Hope (f/k/a Cancer Treatment Centers of America)	City of Hope Chicago (f/k/a Midwest Regional Medical Center) (IL)	•				
Community First Healthcare	Community First Healthcare (IL)	•	•	•		Tier 2
Community Health Systems	Northwest Health - La Porte Hospital (IN)	•	•	•		Tier 1
	Northwest Health - Porter Hospital (IN)	•	•	•		Tier 1
Cook County Health	John H. Stroger, Jr. Hospital of Cook County (IL)	•	•	•		Tier 2
	Provident Hospital of Cook County (IL)	•	•	•		Tier 2
Encompass Health	Van Matre Encompass Health Rehabilitation Hospital (IL)	•	•	•		Tier 1

System affiliation	Hospital name	Choice Plus	Core	Navigate	Charter	Nexus ACO
Endeavor Health	Endeavor Health Edward Hospital (IL)	•	•	•		Tier 2
	Endeavor Health Elmhurst Hospital (IL)	•	•	•		Tier 2
	Endeavor Health Evanston Hospital (IL)	•	•	•		Tier 2
	Endeavor Health Glenbrook Hospital (IL)	•	•	•		Tier 2
	Endeavor Health Highland Park Hospital (IL)	•	•	•		Tier 2
	Endeavor Health Northwest Community Hospital (IL)	•				Tier 2
	Endeavor Health Skokie Hospital (IL)	•	•	•		Tier 2
	Endeavor Health Swedish Hospital (IL)	•	•	•		Tier 2
Franciscan Alliance	Franciscan Health – Munster (IN)	•	•	•		Tier 1
	Franciscan Health Crown Point (IN)	•	•	•		Tier 1
	Franciscan Health Michigan City (IN)	•	•	•		Tier 1
	Franciscan Health Olympia Fields (IL)	•	•	•		Tier 2
	Franciscan Health Dyer (IN)	•	•	•		Tier 1
Humboldt Park Health	Humboldt Park Health (IL)	•	•	•		Tier 2
Insight Hospital and Medical Center Chicago	Insight Hospital and Medical Center Chicago (formerly Mercy Hospital and Medical Center) (IL)	•	•	•		Tier 2
Iroquois Hospital	Iroquois Memorial Hospital (IL)	•	•	•		Tier 1
Jackson Park Hospital and Medical Center	Jackson Park Hospital and Medical Center (IL)	•	•	•		Tier 2
Kindred Healthcare	Kindred Hospital Chicago North (IL)	•	•	•		Tier 1
	Kindred Hospital Northlake (IL)	•	•	•		Tier 1
La Rabida Children's Hospital	La Rabida Children's Hospital (IL)	•	•	•		Tier 2
Loretto Hospital	Loretto Hospital (IL)	•	•	•		Tier 2
Mercy Health System (WI)	Javon Bea (formerly Rockford Memorial Hospital) (IL)	•				Tier 1
	Mercy Crystal Lake Hospital and Medical Center (IL)	•				Tier 2
	Mercy Harvard Hospital (IL)	•	•	•		Tier 2
Methodist Hospitals (IN)	Methodist Hospital – Northlake (IN)	•	•	•		Tier 1
	Methodist Hospital – Southlake (IN)	•	•	•		Tier 1
Morris Hospital & Healthcare Center	Morris Hospital (IL)	•	•	•		Tier 1
Northwestern Medicine	Central DuPage Hospital Association (IL)	•	•	•		Tier 2
	Delnor Community Hospital (IL)	•	•	•		Tier 2
	Kishwaukee Community Hospital (IL)	•	•	•		Tier 1
	MarianJoy Rehabilitation Hospital (IL)	•	•	•		Tier 2
	Northwestern Medicine Woodstock Hospital (IL)	•	•	•	•	Tier 1
	Northwestern Medicine McHenry Hospital (IL)	•	•	•	•	Tier 1
	Northwestern Medicine Huntley Hospital (IL)	•	•	•	•	Tier 1
	Northwestern Lake Forest Hospital (IL)	•	•	•		Tier 2
	Northwestern Memorial Hospital (IL)	•	•	•		Tier 2
	Palos Community Hospital (IL)	•	•	•		Tier 2
	Valley West Community Hospital (IL)	•	•	•		Tier 1

System affiliation	Hospital name	Choice Plus	Core	Navigate	Charter	Nexus ACO
OSF Healthcare	OSF Little Co. of Mary Medical Center (IL)	•	•	•		Tier 2
	Mendota Community Hospital (also known as OSF Saint Paul Medical Center) (IL)	•	•	•		Tier 1
	OSF Saint Anthony Medical Center (IL)	•	•	•		Tier 1
	OSF Saint Elizabeth Medical Center (formerly Ottawa Regional Hospital and Healthcare Center) (IL)	•	•	•		Tier 1
Pinnacle Healthcare	Pinnacle Hospital (IN)	•	•	•		Tier 1
Pipeline Health+	West Suburban Medical Center (IL)	•	•	•		Tier 2
Powers Health	Community Hospital – Munster (IN)	•	•	•		Tier 1
	Community Stroke and Rehabilitation Center – Crown Point (IN)	•	•	•		Tier 1
	St. Catherine Hospital – East Chicago (IN)	•	•	•		Tier 1
	St. Mary Medical Center – Hobart (IN)	•	•	•		Tier 1
	Holy Family Medical Center (IL)	•	•	•		Tier 1
Prime Healthcare Illinois	Mercy Medical Center – Aurora (IL)	•	•	•	•	Tier 1
	Resurrection Medical Center (IL)	•	•	•		Tier 2
	Saint Mary of Nazareth (IL)	•	•	•		Tier 2
	Saint Francis Hospital (IL)	•	•	•		Tier 2
	Saint Joseph Hospital – Elgin (IL)	•	•	•		Tier 2
	Saint Joseph Medical Center – Joliet (IL)	•	•	•		Tier 1
	St. Mary's Hospital – Kankakee (IL)	•	•	•		Tier 1
	Regency Hospital of NW Indiana (IN)	•	•	•		Tier 1
Regency Hospital Company	Regency Hospital of Porter County (IN)	•	•	•		Tier 1
	Rehabilitation Institute of Chicago	•				Tier 2
RML Specialty Hospital	RML Chicago (IL)	•	•	•		Tier 1
Roseland Community Hospital	Roseland Community Hospital (IL)	•	•	•		Tier 2
Rush Health	Riverside Medical Center (IL)	•	•	•		Tier 1
	Rush Oak Park Hospital (IL)	•	•	•		Tier 2
	Rush University Medical Center (IL)	•	•	•		Tier 2
	Rush Copley Medical Center (IL)	•	•	•	•	Tier 1
Shriners	Shriners Hospitals for Children (IL)	•	•	•		Tier 1
Silver Cross Hospital	Silver Cross Hospital and Medical Centers (IL)	•	•	•		Tier 1
Sinai Chicago	Holy Cross Hospital (IL)	•	•	•		Tier 2
	Mount Sinai Hospital Medical Center (IL)	•	•	•		Tier 2
	Sinai Children's Hospital (IL)	•	•	•		Tier 2
	Schwab Rehabilitation (IL)	•	•	•		Tier 2
South Shore Hospital	South Shore Hospital (IL)	•	•	•		Tier 2
Saint Anthony Hospital – Chicago	Saint Anthony Hospital – Chicago (IL)	•	•	•		Tier 2
St. Bernard Hospital	St. Bernard Hospital (IL)	•	•	•		Tier 2

System affiliation	Hospital name	Choice Plus	Core	Navigate	Charter	Nexus ACO
Thorek Hospital and Medical Center	Thorek Memorial Hospital (IL)	•	•	•		Tier 2
	Thorek Memorial Hospital – Andersonville (formerly Methodist Hospital of Chicago) (IL)	•	•	•		Tier 2
Trinity Health	Gottlieb Memorial Hospital (IL)	•	•	•		Tier 2
	Loyola University Medical Center (IL)	•	•	•		Tier 2
	MacNeal Hospital (IL)	•	•	•		Tier 2
UChicago Medicine AdventHealth	Ingalls Memorial Hospital (IL)	•	•	•		Tier 2
	University of Chicago Medical Center (IL)	•				Tier 2
	UChicago Medicine AdventHealth Bolingbrook Hospital (IL)	•	•	•		Tier 1
	UChicago Medicine AdventHealth GlenOaks (IL)	•	•	•		Tier 2
	UChicago Medicine AdventHealth Hinsdale Hospital (IL)	•	•	•		Tier 2
	UChicago Medicine AdventHealth La Grange Hospital (IL)	•	•	•		Tier 2
	UChicago Medicine Northwest Indiana (IN)	•				Tier 1
University of Illinois at Chicago Medical Center	University of Illinois at Chicago Medical Center (IL)	•	•	•		Tier 2
UW Health	Swedish American Medical Center Belvidere (IL)	•	•	•		Tier 1
	Swedish American Hospital – Rockford (IL)	•	•	•		Tier 1

+ As of 8/8/2025, Louis A Weiss Memorial Hospital in Chicago has ceased inpatient and emergency services, offering only outpatient clinics and testing.

**United  
Healthcare®**

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying 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 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.

Tier 1 providers may be subject to change, visit myuhc.com® for the most current information or call the number on your health plan ID card.

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. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

UnitedHealth Premium® is proprietary to UnitedHealthcare. UnitedHealth Premium evaluates physicians based on safe, timely, effective and efficient quality care criteria to help members make more informed choices for their health care. **It's intended only as a guide and should not be the sole factor considered when selecting a physician. Designations have a risk of error and members should discuss designations with a physician before choosing one. If a member already has a physician, they should also consult with them for advice on selecting other physicians.** The fact that a physician does not have a Premium Care Physician designation does not mean that the physician does not provide quality health care services. All physicians in the UnitedHealthcare network have met certain minimum credentialing requirements (separate from the UnitedHealth Premium criteria). Please visit the medical care directory specific to the member's benefit plan for physician designations and detailed information about UnitedHealth Premium and the evaluation methodology.

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 UnitedHealthcare sales representative.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 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.

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 UnitedHealthcare of Illinois, Inc.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.