

UnitedHealthcare product portfolio at a glance.

Use this informative reference guide to help employers understand the wide range of competitively priced plans that help meet the needs of their employees.

Product	What	Who	Why
<p>Charter®</p>	<p>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.</p>	<p>Groups looking for patient-centered care by strengthening the partnership. The plan:</p> <ul style="list-style-type: none"> • Enhances collaboration between PCPs and their patients. • Promotes better access to health care through a strategic alliance with the Accountable Care Organization (ACO), Advocate Health Care. 	<p>Delivers maximum savings over traditional copay-based plans while offering many different plan types and designs.</p> <ul style="list-style-type: none"> • Improved health outcomes. • Increased patient satisfaction. • Lower health care costs.
<p>FlexFree</p>	<p>Deductible and coinsurance plans featuring zero cost-share for PCP, specialist and urgent care benefits. After a specified number of visits, benefits convert to deductible and coinsurance.</p>	<p>Groups who see themselves as low-utilizers and are comfortable with deductible and coinsurance (no copay) plans.</p>	<p>Delivers the savings of a true deductible/coinsurance plan while still offering lower-cost access to primary care, specialty care and urgent care.</p>
<p>FlexPoint®</p>	<p>Deductible and coinsurance plans featuring copay for PCP, specialist and urgent care benefits. After a specified number of visits, benefits convert to deductible and coinsurance.</p>	<p>Groups who see themselves as low-utilizers but are looking for traditional copay-based plans.</p>	<p>Delivers savings over similar traditional copay-based plans while offering lower-cost access to primary care, specialty care and urgent care.</p>

Product	What	Who	Why
Health Savings Accounts (HSAs)	A qualified, high deductible health plan with an HSA that groups and employees can both contribute to.	Groups looking to better control their health care spending and become value-conscious consumers.	Plans designed to be competitively priced that help engage employees in their health.
Navigate®	Navigate is a product suite that requires members to elect a PCP to help them manage and coordinate their care.	Groups looking for patient-centered care by strengthening the relationship with their PCP, focusing on: <ul style="list-style-type: none"> • Enhancing collaboration between PCPs and their patients. 	Deliver savings over traditional copay-based plans while offering many different plan types and designs. <ul style="list-style-type: none"> • Promoting better access to health care with improved health outcomes. • Increased patient satisfaction. • Lower health care costs.
NexusACO®	NexusACO is built on a collaborative relationship with Advocate Health Care who is committed to transforming health care delivery and improving population health. ACO providers help deliver the best possible quality outcomes and reduce medical costs. Benefits are tiered to promote maximum steerage to ACO providers.	Groups looking to better control their health care spending and become value-conscious consumers looking for outcome-based results of high-performing providers.	Designed to be competitively priced plans that help engage employees in their health.
Premier	A tiered benefit plan that ties in the UnitedHealth Premium® program where physicians are evaluated for quality and cost efficiency.	Groups looking to minimize individual cost-share by selecting Premium-designated physicians.	Designed to be competitively priced plans that help deliver access to the highest levels of quality and efficiency.
Premier PROformance	A tiered benefit plan that ties in the UnitedHealth Premium program (physicians evaluated for quality and cost efficiency) and focuses on low-to-no cost share on PCP, urgent care and Virtual Visits.	Groups looking to minimize individual cost-share on primary care benefits by selecting Premium-designated physicians.	Designed to be competitively priced plans that help deliver access to the highest levels of quality and efficiency.
Primary Advantage®	Primary care-focused copay plans featuring a \$0 PCP copay, \$0 Virtual Visit copay, lower urgent care costs, and \$0 or \$5 Tier 1 drugs.	Groups who see themselves as low-utilizers and are looking for lower-cost access to primary care benefits.	Primary care benefits that deliver overall premium value.

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NOT FOR CONSUMER USE

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

The UnitedHealth Premium[®] program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com[®]. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

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.

Virtual Visits 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.

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