

Activate your myuhc.com account

Put your health plan at your fingertips

Get the most out of your benefits

Your personalized website, myuhc.com[®], features tools designed to help you:

- **Find, price and save on care**—you can save with Virtual Visits* and other tools. You can save an average of 36%¹ when you compare costs for providers and services
- **Get care from anywhere** with Virtual Visits. A doctor can diagnose common conditions by phone or video 24/7
- **Understand your benefits** and the financial impact of care decisions
- **Find tailored recommendations** regarding providers, products and services. You can even generate an out-of-pocket estimate based on your specific health plan status
- **Access claim details**, plan balances and your health plan ID card quickly
- **Follow through on clinical recommendations** and access wellness programs
- **Order prescription refills**, get estimates and compare medication pricing**
- **Check your plan balances**, access financial accounts and more



Download the UnitedHealthcare[®] app

It's perfect for on-the-go access, help finding a nearby doctor and more.

*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.

**Available only for insured plans and self-funded plans with Optum Rx integrated pharmacy benefits.

continued

United
Healthcare

Activation is quick

1

Go to myuhc.com > Register Now

2

Fill out the required fields and create your username/password

3

Enter your contact information and security questions

4

Agree to the website's policies and be sure to opt-in for email updates.
We promise you'll only see our name in your inbox with relevant news and wellness updates



Get started at myuhc.com

United
Healthcare

¹ UnitedHealthcare Internal Claims Analysis, 2019.

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.

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.

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



Questions about your health plan? We've got answers.



Help is just a call away

Whether you have questions about a new claim, need to find a doctor or just want to better understand your benefits, our Advocates are here to help. Connect with our team for help finding care for your needs, walking through a bill, accessing additional plan resources and more.

We simplify the health care experience to help you:



Understand your
benefits and claims



Learn more about
your prescriptions*



Get answers about a
bill or payment



Find support if you have a
child with complex needs**



Locate care and
cost options



Discover your plan's health
and well-being benefits

We're dedicated to giving you the information you need to get the most out of your benefits—and your health.

Care whenever you need it

Try 24/7 Virtual Visits to
speak with a doctor anytime,
from virtually anywhere,
using a mobile device or
computer. To get started,
sign in at myuhc.com®.

Connect with us

Call the number on your health plan ID card or
sign in to myuhc.com and click on **Call** or **Chat**

United Healthcare

*For members with OptumRx®.

**Qualifying members are eligible for our Special Needs Initiative program; eligibility criteria can be determined by calling the number on your health plan ID card.

This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance company and may be discontinued at any time. Additionally, if there is any difference between the information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments), your coverage documents govern.

24/7 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. 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 or its affiliates. Administrative services provided by or through a UnitedHealthcare company.

B2C 6/22 © 2022 UnitedHealthcare Services, Inc. All Rights Reserved.



Stressed? Anxious? With virtual therapy, getting help may now be easier than ever.



Reaching out may be hard—especially if you might not want anyone to know you're hurting. From the privacy of home and the convenience of your mobile device* or computer, you can receive caring support from a licensed therapist.

Virtual therapy offers confidential counseling and includes:

Private video sessions

Get 1-on-1 support—in your home and at a time that's convenient for you.

Help with coping—for children, teens and adults

Your licensed therapist may provide a diagnosis, treatment and medication if needed.

Similar standard of care as in-person visits

You can see the same therapist with each appointment and establish an ongoing relationship.

Virtual therapy is designed to help treat conditions like:

- ADD/ADHD
- Anxiety
- Mental health disorders
- Addiction
- Depression



A quicker way for the whole family to get care

A virtual visit for mental health care may be a great way for children and teens to get an appointment.

To find a provider and schedule a visit:

Sign in or register on myuhc.com[®]. Then, go to **Find Care > Virtual Visits Directory > Virtual Behavioral Care > Get Started** and call the provider to set up an appointment. Or call the telephone number on your health plan ID card.

*Data rates may apply.

Costs and coverage may vary. Check your plan for details.

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

B2C EI20212174.1 8/21 © 2021 United HealthCare Services, Inc. All Rights Reserved. 21-965200-A



Unexpected medical bill?

Naviguard can help.

Naviguard® is available at no additional cost to you through your UnitedHealthcare administered health plan benefits. Naviguard can help resolve unexpected out-of-network medical bills by negotiating directly with providers.



What you need to know about the No Surprises Act

The No Surprises Act will protect you from balance billing for certain emergency situations, air ambulance and when an out-of-network provider provides services at an in-network facility.

Naviguard may be able to help you resolve unexpected medical bills for services not covered by the No Surprises Act.



Call us before you pay anything

When you receive an unexpected out-of-network bill, call the number on the back of your member ID card. UnitedHealthcare member services will initiate your case with Naviguard and we'll help you every step of the way navigate the resolution process every step of the way.

85%

We've helped members like you navigate difficult billing challenges with a 85% negotiation success rate.*

Naviguard data 1/1 - 7/31/2022. Negotiation success rate is based on claims negotiated to less than billed charges. Negotiation success rate may vary and is not a guarantee of future results.

70%

of out-of-network bills are for 'choice' services that the No Surprises Act doesn't cover.*

*Based on UnitedHealthcare commercial claims data 2020-2022.

We bring clarity to out-of-network billing costs - when it's needed most.



Free meter program



Helping you manage your diabetes

Diabetes may harm your eyes, kidneys, nerves, heart and blood vessels. The impact can be long-term. Regular blood sugar testing can help you manage your diabetes and may lead to better glucose control.

Take Advantage of this great offer

To help you monitor blood sugar levels, your pharmacy benefit plan offers a free Contour Next, One Touch or Roche meter program.* With this program, you are able to get a blood sugar meter at no charge to you. You and your doctor can choose from a variety of meters. For more details, call customer service at the phone number on your benefit ID card, or contact the meter manufacturer at the numbers on the back page.

How to get your free meter

- 1 Discuss with your doctor and select the meter that is best for you
- 2 Once you decide, contact the manufacturer directly.
- 3 The meter will arrive by mail 3–7 days after placing the order.



*One free meter per member. Other restrictions may apply.



Don't delay. Talk with your doctor about choosing the appropriate meter for you.

Choose from these brand-name meters




OneTouch®

Blood Glucose Monitors	Test Strips
 OneTouch Verio Flex® Meter	OneTouch Verio® Test Strips
 OneTouch Verio Reflect® Meter	OneTouch Verio® Test Strips

To order one of these OneTouch® meters, call **1-800-845-9525** or visit the website at www.OneTouch.orderpoints.com.

Order Code: 236DMT001



CONTOUR®NEXT

Blood Glucose Monitors	Test Strips
 CONTOUR®NEXT Meter	CONTOUR®NEXT Test Strips
 CONTOUR®NEXT EZ Meter	CONTOUR®NEXT Test Strips
 CONTOUR®NEXT ONE Meter	CONTOUR®NEXT Test Strips

To order one of these CONTOUR®NEXT meters, call **1-800-401-8440** or visit the website at ascensiadiabetes.com.

Order Code: BDC-UHC

Accu-Chek®

Blood Glucose Monitors	Test Strips
 Accu-Chek® Guide Me Meter	Accu-Chek® Guide Test Strips
 Accu-Chek® Guide Meter	Accu-Chek® Guide Test Strips

To order one of these Accu-Chek® meters, call **1-800-835-8108** or visit the website at accu-chek.com/unitedhealthcare-fulfillment.

Order Code: ACCU-GM20



Using your pharmacy benefits

OptumRx is your plan's pharmacy services manager and is committed to helping you find cost-effective ways to get your medications.



Set up your online account

Once registered on myuhc.com[®], access the pharmacy section to:

- Manage your home delivery medications
- Set up email or text message¹ reminders
- Check your order status

Use the UnitedHealthcare app

Manage your prescription benefit and home delivery orders with the UnitedHealthcare[®] app on your smartphone or tablet.

Use a network pharmacy

Be sure to fill your prescriptions at a network pharmacy, otherwise they may not be covered or you may pay more.² Finding a network pharmacy is easy:

- Log in to myuhc.com
- Or use the UnitedHealthcare app
- Or call the number on your health plan ID card

Home delivery from OptumRx

Use OptumRx® home delivery to help manage the medications you take regularly. Home delivery is reliable and offers the following advantages:



Cost savings

You may pay less for your medication with a 3-month supply through OptumRx®.



Convenience

Get free standard shipping.



24/7 access and reminders

Speak to a pharmacist anytime, any day. Set up medication reminders.

You may be able to refill your home delivery prescriptions automatically through the Automatic Refill program.

If you need your medication right away, ask your doctor for a 1-month prescription to fill at a local pharmacy and a 3-month prescription you can use to set up home delivery.

Choose home delivery

By going online:

Visit myuhc.com, register and follow the simple step-by-step instructions.

By phone:

Call the member phone number on the back of your plan ID card. It's helpful to have your plan ID card and medication bottle available.

By ePrescribe:

Your doctor can send an electronic prescription to OptumRx. Prescriptions for controlled substances, such as opioids, can only be ordered by ePrescribe.*

*This update does not apply to providers in Alaska, Guam, Puerto Rico or the U.S. Virgin Islands.

Making medication decisions

Use the UnitedHealthcare prescription drug list (PDL)

The PDL is a list of your plan's covered medications. The medications are organized into cost tiers. Choosing medications in lower tiers may save you money.

Cost tier	Includes	Helpful tips
\$ Tier 1 — Lowest cost	Lower-cost medications. Some brand-name medications.	In most cases, Tier 1 medications have the lowest cost. Consider generic options which may also help you save.
\$ Tier 2 — Mid-range cost	Mix of brand-name and generic medications.	Tier 2 drugs may cost less than Tier 3 drugs. ³
\$ Tier 3 — Highest cost	Highest-cost brand-name medications and some generic medications.	Many Tier 3 medications have lower-cost options in Tiers 1 or 2. Ask your doctor if they could work for you. ³

Some Connecticut plans have a 4th tier that includes higher cost brand-name and generic medications, as well as non-preferred brand-name and specialty medications.

Save money

In most cases, generic medications have a lower copay than brand-name medications. Ask your doctor if there is a generic alternative for you.

Compare prices

Search for lower-cost alternatives. Just log in to myuhc.com. Or use the UnitedHealthcare app.



Tips



Know your plan

Your plan may require one or more of the following for your prescription to be covered:

Prior authorization: approval to get a medication.

Step therapy (First Start for NJ plans only): trying one medication before another.

Quantity limits: only a certain amount of the medication is allowed for coverage.

Log on to myuhc.com to see if you could save. Or use the UnitedHealthcare app.



Talk to your doctor

When you talk with your doctor, use the UnitedHealthcare app to confirm coverage and costs. You can also talk about what you need to do to get your medication.



Optum Specialty Pharmacy

At Optum® Specialty Pharmacy, we offer the resources, programs and clinical support you need to manage your specialty medications with confidence.

Rally Coins

Everything you need to know



What are Rally Coins?

Pretty much everything you do on Rally will earn you Rally Coins. You can redeem these for chances to win great rewards such as fitness trackers, gift cards and more.

Where can I find my Rally Coin balance?

You can always see your coin balance right below your username in the top right corner of any page in Rally. You can also find your coin balance under the “Rewards” tab.

How do I earn Rally Coins?

There are many ways to earn Rally Coins. For example, you earn coins for logging in every day, completing the Health Survey, and making progress in Missions and Challenges. The amount of coins you can earn depends on the activities you complete. The chart below highlights some ways to earn:

Activity	Coins Earned
Logging in once	5
Logging in on consecutive days	10
Completing the Survey	150
Successfully reaching a daily Mission objective	10
Successfully reaching a weekly Mission objective	20
Successfully completing a Mission	75
Placing 1st in a Challenge	100
Placing 2nd in a Challenge	75
Placing 3rd in a Challenge	50

Are Rally Coins equivalent to currency?

No. Rally Coins are unique to Rally and are only good for use within our platforms. Rally Coins cannot be exchanged for an equivalent to real currency (e.g. USD).

What can I do with my Rally Coins?

Log in to Rally and check the Rewards section to see all available Rewards. From there, you can view the Sweepstakes, Marketplace items, Auctions, and Donations, if applicable. To enter a sweepstakes, simply click the Enter button. Your entry will be competing against the total Rally population, unless specifically noted. In the Rally Marketplace, you can choose to exchange coins for significant discounts on a wide selection of popular items. Rally Auctions lets you bid your Rally Coins on rewards of your choice, and if you're not the highest bidder, you get to keep your coins and try again. Finally, you can donate your coins to help trigger a donation by Rally to one of several worthy causes. When a charity reaches a certain coin threshold, Rally makes a substantial cash donation to that charity.

Are my Rally Coin donations tax deductible?

Sorry, no. Rally Health will be making a cash donation to each specified charity at the end of every calendar quarter if the number of Rally Coins donated collectively meets certain specified thresholds. As Rally Coins have no cash value and Rally Health is the organization directly making the donations, they are not tax deductible for individual users.

How do I know if my redemption of Rally Coins went through?

We will send out a confirmation email once you redeem your coins. The email will let you know that your exchange went through and will provide a link to the Rewards Redemption page where you can find the discount or the link to the discounted product. You can also check the coin history in your Rally account, or the Reward Activity section.

When I redeem a discount, do I have to pay taxes on it?

No. The discount codes provided on Marketplace are not deemed taxable income.





The Marketplace is Open

Rally MarketplaceSM lets you swap your Rally® Coins for discount offers on a wide selection of name-brand items. Just browse the Marketplace, exchange your Coins for the discount offers you like, then purchase desired items at the new, discounted price.

New to Rally?

Rally is an app that you can use to develop personalized, achievable lifestyle changes and rewards you for accomplishing those goals. You'll earn Rally Coins for completing simple, healthy actions, and you can exchange those Coins for great rewards.

Get Discounts

Get discounts on popular, name-brand items

See Recommendations

See personalized recommendations for stuff you might like, or browse the entire catalogue

Earn Rally Coins

Earn more Rally Coins by completing healthy activities on Rally

Log in to Rally today to get started! RallyHealth.com/RallyMarketplace

On your phone? Download the mobile app and enter your mobile code to get started. Code: UHCMARKET

Joining the Rally Marketplace is fast and easy, and is provided at no additional cost as part of your plan.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities

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

MT 1170976

4/18

18-7813

Copyright © 2018 Rally Health, Inc. All Rights Reserved.



Get support to eat healthier, sleep better and move more



Rally® can offer small steps for a healthier lifestyle—and help you earn rewards along the way.



Take the Health Survey

Use your results to help set health goals.



Get personalized recommendations

Build healthier habits with well-being programs, activities and more.



Earn rewards

Take healthy actions, achieve goals and earn Rally Coins.



Visit myuhc.com® > Health Resources > Rally

United
Healthcare

RALLY®

Rally Health® provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

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

B2C EI211145714.0 1/22 © 2022 United HealthCare Services, Inc. All Rights Reserved. 21-1140965-K



Healthier habits, healthier lifestyle

Get support with Real Appeal®,
an online weight loss program.



Support to help you reach your goals at \$0 out-of-pocket

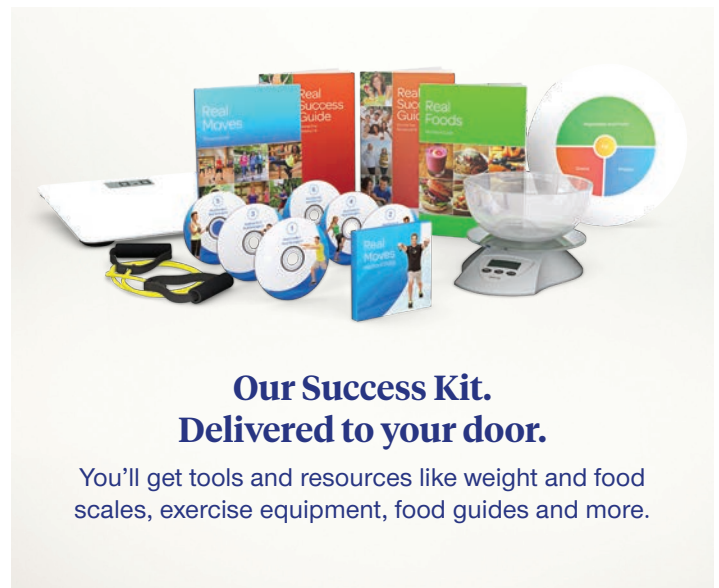
Real Appeal is rooted in clinical research and designed to help you achieve lasting results. The program is available to you and eligible family members at no additional cost as part of your health plan benefits.

Take small steps toward healthier habits

Set achievable nutrition, exercise and weight loss goals, and track your progress from your daily dashboard.

Support and community along the way

Stay focused on your goals with online group sessions led by coaches and a caring community of members.



Our Success Kit. Delivered to your door.

You'll get tools and resources like weight and food scales, exercise equipment, food guides and more.

Visit myuhc.com® > Health Resources > Real Appeal

United
Healthcare

Real
Appeal®

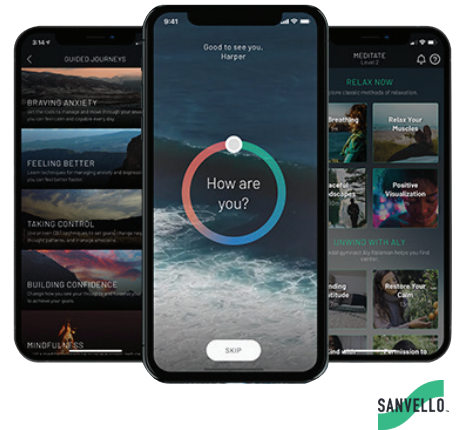
Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

B2C EI211139064.0 12/21 © 2021 United HealthCare Services, Inc. All Rights Reserved. 21-1139589-B



Say hello to Sanvello

Access on-demand self-help for stress, anxiety and depression



Sanvello™ is an app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression—anytime. Connect with tools that are there for you right as symptoms come up, each designed to help you stay engaged every day for benefits you can feel. The Sanvello app is available to you and covered family members age 13 and over at no extra cost as part of your plan's behavioral health benefits.



Daily mood tracking

Answer questions each day to help capture your current mood, identify patterns and self-assess your progress.



Meditation tools

Explore classic methods of relaxation—like deep breathing and positive visualization—in the moment when you need them.



Guided journeys

Use clinical techniques for a range of needs to help you feel more in control and build long-term life skills.



Personalized progress

Track where you are, set goals and make strides through weekly check-ins—Sanvello creates a roadmap to help you with self-improvement.



Community support

Connect with peer communities in the field and share advice, stories and insights—anononymously, anytime.

Upgrade to Premium at no extra cost

- Download and open the app
- Create an account and choose “Upgrade through insurance”
- Search for and select UnitedHealthcare, then enter the information available on your health plan ID card

Learn more

sanvello.com or info@sanvello.com | Download the app



United
Healthcare

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.

The Sanvello Mobile Application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The information contained in the Sanvello Mobile Application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Premium access is available for members at no additional cost as part of their benefit plan. Sanvello premium is not available for all groups in New York and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the Application.

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

Something on your mind? Message a dedicated therapist any time, anywhere

With Talkspace online therapy, you can regularly communicate with a therapist, safely and securely from your phone or desktop. Make progress. No office visit required.

Here's how Talkspace can fit your life: With Talkspace, you can message a licensed therapist, 24/7.*

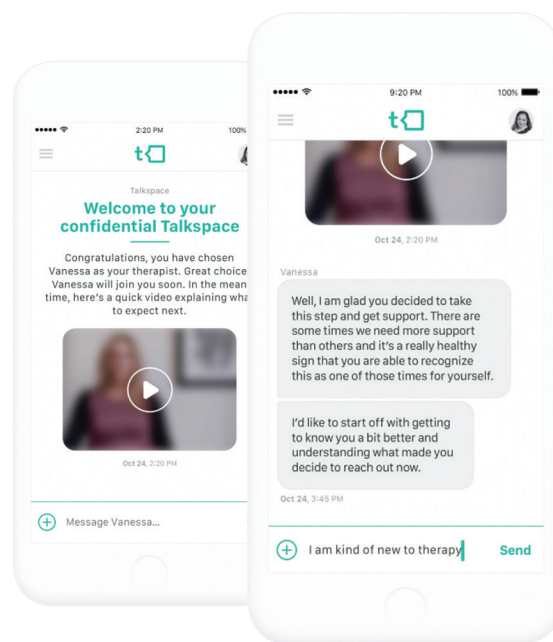
- Find a therapist with an online matching tool.
- Start therapy within hours of choosing your therapist.
- Message your therapist whenever — no appointments necessary.
- Get messages back throughout the day, five days a week.
- Choose real-time face-to-face video visits by appointment, when needed.

Talkspace is convenient, safe and secure.

Simply register (first visit only) and choose a provider and message anywhere, anytime. talkspace.com/connect.

After you register, download the Talkspace app on your mobile phone. Talkspace is supported by Chrome, FireFox, Safari or Edge browsers on your desktop computer.

Talkspace is your space. To use in your time. It's covered under your plan's behavioral health benefits.**



iOS • ANDROID • DESKTOP
MESSAGING • VOICE • VIDEO • PHOTO

***Data rates may apply.**

****Copayment may apply and will be charged weekly via credit card. You may use Talkspace as often as desired per week once copayment for that week has been paid.**

iOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license. Android is a registered trademark of Google LLC.

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

UnitedHealthcare does not recommend or endorse any treatment, medication, suggested approach, specific or otherwise. The information provided herein is for educational purposes only. For advice about specific treatments or medications, please consult your physician and/or mental health care provider. Certain conditions and restrictions may apply. Also, certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services. **If you are experiencing thoughts of suicide or if this is urgent and an emergency, call 911 or 1-800-SUICIDE (784-2433) or 1-800-273-TALK (8255).**

© 2020 Optum, Inc. All rights reserved. WF1071968 89566A-052020 OHC



Visit with a doctor 24/7 — whenever, wherever

With 24/7 Virtual Visits, you can connect to a doctor by phone or video¹ through myuhc.com[®] or the UnitedHealthcare[®] app.



A convenient and faster way to get care

Doctors can treat a wide range of health conditions — including many of the same conditions as an emergency room (ER) or urgent care — and may even prescribe medications,² if needed. **With a UnitedHealthcare plan, your cost for a 24/7 Virtual Visit is \$0.**

Consider 24/7 Virtual Visits for these common conditions:

- Allergies
- Flu
- Sore throats
- Bronchitis
- Headaches/migraines
- Stomachaches
- Eye infections
- Rashes
- and more

\$0 cost

An estimated 25% of ER visits could be treated with a 24/7 Virtual Visit

Get started

Sign in at myuhc.com/virtualvisits | Call 1-855-615-8335
Download the UnitedHealthcare app

When accessing virtual visits either through myuhc.com or the UHC app, you will be brought directly to the 24/7 Optum Virtual Care page. If you would like to access Teladoc, Doctor on Demand or AmWell - please scroll down on that page to the FAQ section at the bottom. From there, open the question 'Are other virtual visit provider groups supported?'. You will then see the links to the three other virtual visit provider options.

**United
Healthcare**

¹ Data rates may apply.

² Certain prescriptions may not be available, and other restrictions may apply.

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.

24/7 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. 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 or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

UnitedHealthcare® does not discriminate on the basis of race, color, national origin, age, disability, or sex in its health programs or activities. If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free phone number listed on your ID card, **TTY 711**, Monday through Friday, 8 a.m. to 8 p.m.

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card **TTY 711**, Monday through Friday, 8 a.m. to 8 p.m.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرف العضوية.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniłiśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項：日本語(Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (Hindi) बोलते हैं, आपको भाषा सहायता सेवाएं, न:शुल्क उपलब्ध है। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim ghia tus kheej.

ចំណាប់អារម្មណ៍: បរិស្ថានអនុក្រឹតិយាយភាសាខ្មែរ(Khmer)សរសេរនូវភាសាខ្មែរឥតគិតថ្លៃ គឺមានសំរាប់អនុក្រឹតិយាយភាសាខ្មែរស្របតាមបទប្បញ្ញត្តិខ្មែរ ដែលមានន័យថាប្រើប្រាស់ភាសាខ្មែរសរសេរនូវភាសាខ្មែរ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

Díí BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yániht'go, saad bee áka'anida'awo'ígíí, t'áá jík'eh, bee ná'ahóót'í. T'áá shqódi ninaaltsoos nít'ízi bee nééhozinígíí bine'dée; t'áá jík'ehgo béesh bee hane'í biká'ígíí bee hodiilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.



United
Healthcare

¹ OptumRx provides this service at no cost. Standard message and data rates charged by your carrier may apply.

² In New York, prescriptions filled at an out-of-network pharmacy may not be covered. In New Jersey, you may need to pay more for prescriptions filled at an out-of-network pharmacy.

³ For New Jersey plans, generic drugs will not exceed \$25 for a 30-day supply, preferred drugs will not exceed \$50 for a 30-day supply, and non-preferred drugs will not exceed \$75 for a 30-day supply.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health plan coverage provided by or through a UnitedHealthcare company. OptumRx, Inc. is an affiliate of UnitedHealthcare Insurance Company.

OptumRx and Optum Specialty Pharmacy are subsidiaries of UnitedHealth Group. UnitedHealthcare and the dimensional U logo are trademarks of UnitedHealth Group Incorporated. All other trademarks are the property of their respective owners.