

## UnitedHealthcare 2016 Product Summary

UHC Products/Plans	Type of Plan	Additional Information
<p>To view details about these products and network providers go to <a href="http://uhc.com/employer/small-business/shop/ms">http://uhc.com/employer/small-business/shop/ms</a> or go to <a href="http://www.onemississippi.com">www.onemississippi.com</a>.</p>		
<b>Choice Plus Product</b>	<p>Use any in-network physician, clinic, hospital or health care facility you want. You do not need to choose a primary care provider.</p> <p>You do not need a referral to see a specialist. See any doctor, including specialists, without referrals.</p> <p>Your preventive care is covered 100% in the network.</p>	<p>Save money when you use the national Choice Plus network. You also have coverage if you go out of network.</p> <p>An HSA is a personal bank account to help you save and pay for health care while giving you real tax savings. Eligible Enrollees may open a HSA with a bank of their choice or through Optum Bank</p>
<b>Choice Plus Health Savings Account (HSA)Plans:</b>		
UHC Gold Plus HSA 1350	Point of Service	
UHC Gold Plus HSA 2500	Point of Service	
UHC Silver Choice Plus HSA 2500	Point of Service	
UHC Bronze Choice Plus HSA 5000	Point of Service	
<b>Choice Plus Plans:</b>		
UHC Bronze Choice Plus 5500	Point of Service	
UHC Bronze Choice Plus 6250	Point of Service	
<b>Navigate Product</b>	<p>You must select a Primary Care Provider (PCP) from the Navigate network who will help you get the right care at the right time. You won't have coverage if you go out of the network.</p> <p>Your preventive care is covered 100% in the network. You don't have to pay any out-of-pocket costs for preventive care as long as you use your PCP.</p>	<p>You must get a referral from your PCP before you can see another doctor or specialist. Electronic referrals from your PCP are required before you see another doctor or specialist.</p>

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<b>Navigate Plans:</b>		
UHC Gold Navigate 1000	Exclusive Provider Organization	
UHC Silver Navigate 2000	Exclusive Provider Organization	
<b>Choice Plus Advanced Plans – Tiered benefit plan- (Specialist, Hospital, Freestanding Facility) / Includes Non-Network benefits</b>	<p><b>You can use any doctor, clinic, hospital or health care facility you want. You save money when you use the national network. You also have coverage if you go out of network. You do not need to choose a primary care provider.</b></p> <p><b>You do not need a referral to see a specialist.</b></p> <p><b>Your preventive care is covered 100% in the network.</b></p>	<p><b>You will have lower out-of-pocket costs when you use UnitedHealth Premium Tier 1 physicians. These physicians have been recognized for providing value in health care delivery.</b></p> <p><b>You save money by choosing a lower-cost place of service. You may also pay a lower co-payment or no co-payment when you use a freestanding network facility instead of a hospital for outpatient services such as radiology and outpatient surgery.</b></p>
UHC Gold Choice Plus 500	Point of Service	
UHC Silver Choice Plus 3000	Point of Service	

**UHC Helpful Phone Numbers:**

Agents – Plan/Rates – 800-292-7086;

Agents – Eligibility/Claims– UHC HLP1 Line - 888-842-4571;

Members – all inquiries - 877-856-2430.