

UnitedHealthcare Overview



**Health plans designed to help members
access quality care and save money.**

Benefits, freedom and flexibility.

The UnitedHealthcare portfolio includes a broad array of in-demand products and solutions to help meet members' needs and control costs. The portfolio includes our broad national provider network as well as innovative features and designs.

You value:	UnitedHealthcare plans offer:
Network.	Both network and out-of-network benefits as well as open access and physician-directed narrow options.
Tools that help employees compare estimated costs and care options.	Mobile, online or person-to-person resources that help employees make informed choices about where to go and who to see for quality, cost-effective care.
Access to programs and services designed to enhance employee health.	Personal services that offer support through nurses, counselors, care managers and online wellness programs.
Outstanding customer service.	Reliable, personal service and support for employers and employees.
Tools that simplify administration for employers.	A powerful suite of online tools and resources.

A collaboration that offers new ways to save on health insurance costs.

When your business is a member of the Nebraska Dental Association, you can enroll in an Association Health Plan (AHP), serviced by UnitedHealthcare. With an AHP, you can join with other Nebraska dental associates to get benefits typically enjoyed by larger companies—including lower premiums, reduced administrative costs and more coverage options.

Broad national network.

Our network provides access to our members and covers 99 percent of the U.S. population in 96 percent of all U.S. counties.

H 5,897
Hospitals*

 **960k**
Doctors*

 **67k**
Pharmacies*

*As of December 31, 2018.



Number of hospitals per county that participate in the UnitedHealthcare network.



Health and wellness programs.

Our health and wellness programs are designed to be easier to access and help members take control of their health.

<p>Virtual Visits</p>	<p>Members can see a doctor from their mobile device* or computer 24/7.</p>	<p>Rally®</p>	<p>Designed to help members make changes to their daily routine, set smart goals and track progress. Participants get personalized recommendations to help them move more, eat better and improve their health.</p>
<p>Care24®</p>	<p>Connects members to clinical, wellness, financial, legal or counseling resources anytime, day or night.</p>	<p>Real Appeal®</p>	<p>Helps people make small changes necessary for larger, long-term weight loss results.</p>
<p>NurseLine</p>	<p>Gives members access to a team of registered nurses that can assist them anytime—day or night, 7 days a week.</p>	<p>UnitedHealthcare Motion®</p>	<p>Promotes walking through the use of an activity tracker. The program provides financial incentives for groups and members and is a critical step toward promoting and motivating health ownership. Motion is available as a buy-up option with Health Savings Account (HSA) plans.</p>
<p>Healthy Pregnancy Program</p>	<p>Provides expectant mothers with nurse support and more at no extra charge, as part of your health plan.</p>		

* Data rates may apply.

Suggested plan options.

Plan Type	Plan Number	Deductible				Coinsurance		Out-of-Pocket Limit				Office Visit		Rx Plan
		Network		Out-of-Network		Network	Out-of-Network	Network		Out-of-Network		Network	Out-of-Network	
		Single	Family	Single	Family			Single	Family	Single	Family			
Primary Advantage®	AN-EJ, RX 457	\$2,000	\$4,000	\$5,000	\$10,000	80%	50%	\$6,500	\$13,000	\$10,000	\$20,000	\$0/100	ded/coins	\$5/50/100/250*
Primary Advantage	AN-EK, RX 457	\$3,000	\$6,000	\$10,000	\$20,000	80%	50%	\$6,500	\$13,000	\$20,000	\$40,000	\$0/100	ded/coins	\$5/50/100/250*
HDHP/HSA/Motion	AE-30, RX 3G HSA	\$3,500	\$7,000	\$5,000	\$10,000	80%	50%	\$6,350	\$12,700	\$10,000	\$20,000	ded/coins	ded/coins	\$10/35/60
HDHP/HSA/Motion	AE-3M, RX T5	\$6,350	\$12,700	\$10,000	\$20,000	100%	70%	\$6,350	\$12,700	\$20,000	\$40,000	ded/coins	ded/coins	ded/coins
NexusACO®**	BK-AW, RX RG	\$3,000	\$6,000	\$5,000	\$10,000	80%	50%	\$6,000	\$12,000	\$10,000	\$20,000	\$15/50	—	\$15/45/80
Simple Choice	AO-5T, RX 538	\$1,000	\$2,000	—	—	80%	—	\$6,700	\$13,400	—	—	\$10/40/80	—	\$10/50/100/250

* Rx deductible for tiers 3 and 4 is \$250/500.

** Only available in Douglas and Sarpy Counties.



Contact a Nebraska Dental Association representative today.



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

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.

NurseLine is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

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.

Real Appeal is a voluntary weight loss program that is offered to eligible participants 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. 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.

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.

The Care24® program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

UnitedHealthcare Motion is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations from receiving an activity tracker and/or certain credits under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. Contact us and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law.

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 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 their affiliates. Health Plan coverage provided by or through UnitedHealthcare of the Midlands, Inc.

Facebook.com/UnitedHealthcare Twitter.com/UHC Instagram.com/UnitedHealthcare YouTube.com/UnitedHealthcare