



All Savers® Alternate Funding Choice Plus Advanced

A health plan that helps members save money and make informed health care decisions.

Choice Plus Advanced plans let members choose from health care professionals in the UnitedHealthcare network, including specialists, without a referral or picking a primary care physician (PCP).

Members can save money when they make informed decisions about the providers they choose, selecting Premium Care Physicians as well as certain lower-cost facilities.

Since Choice Plus Advanced is an open access product, members can get care from any provider, but they may pay more out-of-pocket costs when they don't seek care from certain network providers and facilities.

Better choices can have a direct effect on employers' health care costs.

Welcome to All Savers Alternate Funding Choice Plus Advanced, an open access plan that encourages members to seek care from Premium Care Physicians and freestanding facilities to get the highest level of coverage.

Why Choice Plus Advanced?

A better value. An easier choice.

Finding the best value when searching for a doctor can be complicated for consumers. All Savers Alternate Funding Choice Plus Advanced plans offer a simple solution: When a member chooses a Premium Care Physician, they're receiving the best value from their benefit plan and are oftentimes saving money. Members simply need to look for a provider with the two blue hearts symbol on myallsaversconnect.com to receive the best value for their benefits.

Plan highlights.

Passing quality and cost savings on to your employees.

By using Premium Care Physicians, your employees save on their copayments¹ and may benefit from visiting providers who provide the best value for their benefit plan.

By identifying network facilities that typically charge less for certain services and procedures than other comparable facilities in a particular market, we can help members make cost-efficient decisions about where they get care. By choosing lower-cost network facilities, both members and employers may save money without compromise in quality of care. Choice Plus Advanced gives your employees the freedom to choose from health care professionals in the UnitedHealthcare network, including specialists, without a referral or selecting a PCP.

Seeing a PCP or specialist.

Choice Plus Advanced members have lower copayments when they use Premium Care Physicians.

Sample Choice Plus Advanced plan:

Office Visit	Designated Network Premium Care Physicians	All Other Network Physicians
Primary care physician copayment	\$30	\$30
Specialist office visit copayment	\$30	\$60

Choosing a Premium Care Physician.

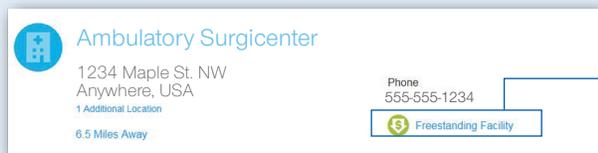
Members just need to go to “Find a Doctor” on myallsaversconnect.com and spot the two blue hearts.

Look for the two blue hearts symbol to quickly and easily find doctors who have been recognized for providing the best value.



Here's how it looks on myallsaversconnect.com.

Place of Service benefits: Finding a freestanding facility (outpatient facility, diagnostic or ambulatory center, physician office or independent laboratory)



Look for the freestanding facility symbol to find facilities with the highest Place of Service benefits.

Using freestanding facilities for certain services can help drive additional cost savings.

Choice Plus Advanced members are encouraged to choose more cost-effective, freestanding network health care facilities (outpatient facility, diagnostic or ambulatory center, physician office or independent laboratory),² instead of hospitals, for:

- Outpatient diagnostic services.
- X-rays.
- Independent lab work.
- Scopic procedures.
- Surgery.

An additional copayment¹ is applied when a network hospital is used for these services.

Place of Service benefits for certain procedures and services.

Sample of Choice Plus Advanced plan:

Service	Description	Member Pays	
		Hospital	Freestanding
Lab/X-ray	Minor lab and X-ray.	\$250 Copayment + Deductible/Coinsurance	Deductible/ Coinsurance
Major diagnostics	Services for CT scans, PET scans, MRIs, MRAs, nuclear medicine and major diagnostic services received on an outpatient basis at a hospital or alternate facility.	\$500 Copayment + Deductible/Coinsurance	Deductible/ Coinsurance
Scopic procedures – outpatient diagnostic	Diagnostic scopic procedures are those for visualization, biopsy and polyp removal.	\$500 Copayment + Deductible/Coinsurance	Deductible/ Coinsurance
Surgery – outpatient	Surgery and related services received on an outpatient basis at a hospital or alternate facility.	\$500 Copayment + Deductible/Coinsurance	Deductible/ Coinsurance

- Hospital copayments are in addition to the calendar/policy year deductible and coinsurance and continue to apply after the deductible is satisfied.
- Hospital copayments don't accrue toward the calendar year deductibles.¹

To view an online provider and freestanding facility listings, please visit myallsaversconnect.com.

A health plan that helps members save money and make informed decisions.

Choice Plus Advanced provides members with all the same benefits they have come to expect with an All Savers Alternate Funding plan, along with other useful options to help them lower their out-of-pocket health care costs. In addition, they'll have access to a large national network and tools and information on our member website, myallsaversconnect.com. Plan features include:

- Preventive care coverage.
- Specialist visits without a written referral.
- National network of more than 859,000 doctors and 5,600 hospitals.
Citation: UnitedHealthcare internal analysis, Q1 2018.
- Prescriptions can be filled at more than 67,000 pharmacies nationwide.
Citation: <https://www.uhc.com/employer/pharmacy/total-cost-management/retail-pharmacy-networks>, accessed 5/3/18.

Additional services available to Choice Plus Advanced plan members (Wellness programs not available in all states).

HealthiestYou (Virtual Visits).

- Connect with a doctor for non-emergency care online, anytime.
- Get a prescription sent to your local pharmacy.³
- Appointments are available 24/7 and take about 15 minutes.

UnitedHealthcare Motion®.

- Wear an activity tracker and get rewarded for meeting walking goals.
- Develop healthy habits while earning financial rewards.
- Quarterly reimbursement for expenses applied to the out-of-pocket maximum calendar year spend.

Rally®.

- Take the health survey and get your Rally Age®.
- Pick your Missions to help you toward your health goals.
- Earn rewards for making healthier choices.

Customer Service.

Professionals answer questions and help callers be as healthy as they can be. Members simply call the toll-free member number on their health plan ID cards.



To learn more about Choice Plus Advanced plans, please contact your broker or UnitedHealthcare representative.



¹ Copayments are the charge or set dollar amount that members are required to pay for certain services per their benefit plans. In addition to office visit copayments, members may also be responsible for copayments when they visit a facility or hospital. Facility and hospital copayments are in addition to the calendar-year/policy-year deductible and coinsurance. Facility and hospital copayments do not apply to the deductible and continue to apply after the deductible is satisfied.

² Freestanding facilities are any of the following: outpatient facility, diagnostic or ambulatory center, physician office or independent laboratory. At a freestanding facility, deductible and coinsurance still apply. See plan benefit information for further details.

³ Prescription services may not be available in all states.

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 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.

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.

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 broker or UnitedHealthcare sales representative.

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 HealthiestYou's Physician Network. 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.

Always refer to the plan documents for specific coverage.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company in all states (except MA, MN and NJ), UnitedHealthcare Insurance Company in MA and MN, and UnitedHealthcare Life Insurance Company in NJ, 3100 AMS Blvd., Green Bay, WI 54313, 1-800-291-2634.

MT-1172798.1 10/18 ©2018 United HealthCare Services, Inc. Broker/Employer Choice Plus Advanced (National Version) 18-7842