



Get to know your benefits.

**MSD Washington Township
2020 Benefits Guide**

welcometouhc.com

Knowing your benefits helps you make more informed choices.

By understanding your benefits, you can select the coverage that best fits your needs. In this guide, you'll find information about your options and benefit extras to help make your choices easier.

UnitedHealthcare is committed to providing you a smooth and simple enrollment experience with all the support you need.

Want more information?



Toll-free **1-866-873-3903**, TTY **711**
Habla Español? Podemos ayudar.

Table of Contents

BENEFITS	PAGE #
Health Plan Details	5
Choice Plus	6
Choice Plus HSA	7
HEALTH & WELLNESS RESOURCES	
Go Digital	9
Rally	10
Access to Support	11
Wellness	12

Helpful Highlights



Member Resources

Make using your plan easier.

Visit Member Resources to explore member resources and information even before your plan is active. Find tips and tools to help you choose a doctor, manage your costs, know your care options and more. Get started at uhc.com/MemberResources.



UnitedHealthcare Health4Me® Mobile Application

Download Health4Me to your smartphone and you'll get quicker access to your health plan details. It also lets you:

- Search for a network doctor, clinic or hospital.
- Find options for quick care, such as a nearby clinic, Urgent Care or ER.
- Locate and share digital health plan ID cards.
- Compare costs and see provider reviews.
- View claims and account balances.
- Find pharmacies and fill prescriptions.



Virtual Visits

Get access to care online, at any time.

For non-emergency medical care, a Virtual Visit can let you see and talk with a doctor from your mobile device or computer. Doctors can diagnose and treat a wide range of non-emergency medical conditions such as pinkeye, the flu or a sore throat. They can even write a prescription.¹ In addition to saving you time, the cost of a Virtual Visit is typically lower than being treated at a doctor's office, urgent care center or emergency room.

Consider a Virtual Visit when:

- Your doctor isn't available.
- You become ill while traveling.
- You're considering an ER for a non-emergency.

**Manage your plan
online and on the go.**

Your member website: myuhc.com

¹Prescription services may not be available in all states.

Helpful terms to know when choosing a plan.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percent.

Copayment or Copay

A fixed amount of money you'll pay for a covered doctor visit.

Covered Services

The portion of a medical expense that the plan has agreed to pay for or reimburse. They include:

- Doctor's office visits
- Emergency services
- Hospital care
- Lab services
- Pregnancy care services
- Outpatient care services
- Wellness services

Deductible

The amount you'll need to pay before your plan will start to pay for covered services.

Health Savings Account (HSA)

A personal savings account to help you save and pay for your health care. There's no "use it or lose it" rule. You get to keep it even if you change plans, change employers or retire.

Network

A group of health care providers and facilities that have a contract with UnitedHealthcare. Using the network may help lower your costs because these providers and facilities have agreed to provide services at a discount. If you use out-of-network providers, your costs may be higher.

Out-of-pocket Limit

The most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit, the plan will usually pay 100 percent of the allowed amount. The out-of-pocket limit includes all of your network

payments.

Preventive Care

Routine health care, including screenings, checkups and patient counseling to prevent or discover illness, disease or other health problems.

FIND INSURANCE TERMS CONFUSING?

Visit [justplainclear.com](https://www.justplainclear.com).

	Choice Plus		Choice Plus HSA	
	WHAT YOU PAY IN THE NETWORK	OUT OF THE NETWORK	WHAT YOU PAY IN THE NETWORK	OUT OF THE NETWORK
DEDUCTIBLE				
Employee	\$1,500	\$2,000	\$3,000	\$5,500
Family	\$1,750	\$4,000	\$6,000	\$11,000
COVERED SERVICES				
Doctors and Specialists				
PCP Visit (Illness or Injury)	\$25 copay	30%*	No charge	30%*
Virtual Visit (online)	\$25 copay	Not covered	No charge	Not covered
Specialist Visit	\$50 copay	30%*	No charge	30%*
Non-preventive Tests (Lab, X-ray, etc.)	No charge	30%*	No charge	30%*
Preventive Care				
Screenings & Counseling	No charge	Not covered	No charge	Not covered
Immunizations	No charge	Not covered	No charge	Not covered
Well-Child & Well-Woman Visits	No charge	Not covered	No charge	Not covered
Labs & Imaging Tests (e.g., X-rays, MRI)	No charge	Not covered	No charge	Not covered
Emergency Care				
Urgent Care Visit	\$50 copay	30%*	No charge	30%*
Emergency Room	\$150 copay	\$150 copay	No charge*	No charge*
Emergency Transportation	10%*	10%*	No charge*	No charge*
Other Care				
Mental Health Visit (outpatient)	\$25 copay	30%*	No charge*	30%*
Mental Health Visit (inpatient)	10%*	30%*	No charge*	30%*
Hospital Stay Facility Fee	10%*	30%*	No charge*	30%*
Hospital Stay Provider Fee	10%*	30%*	No charge*	30%*
OUT-OF-POCKET LIMIT				
Employee	\$3,250	\$6,000	\$3,000	\$11,000
Family	\$6,500	\$12,000	\$6,000	\$22,000

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which includes limitations and exclusions. See back page for all legal statements.

*after the deductible has been met

Choice Plus

Get a plan with access to a national network and the choice of out-of-network coverage.



Save money by staying in our network.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in our network.



There's coverage if you need to go out of the network.

You can receive care and services from anyone in or out of our network. Out-of-network means that a provider does not have a contract with us. It's important to remember, out-of-network providers will likely charge you more than network providers.



There's no need to select a primary care physician (PCP) or get referrals to see a specialist.

Consider choosing a PCP. Your PCP can be your partner in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist.



Preventive care is covered 100 percent in our network.¹

Look for care in our network first.

The doctors and facilities in our network have agreed to provide you services at a discount. We have:

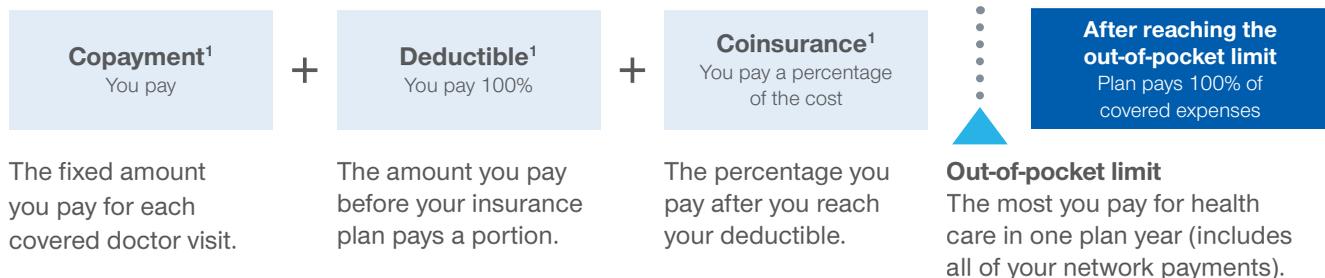
- **884,689** physicians and health care professionals.*
- **5,634** hospitals.*

Search the network at welcometouhc.com.

*As of 3/31/17.

DETAILED BENEFITS on Page 5

How paying for network care works.



If you go out of the network, your costs may be higher. Out-of-network providers can even bill you for amounts higher than what your plan will cover. For all of the **COVERAGE DETAILS**, see your official health plan documents.

¹Age appropriate preventive care services are covered 100 percent when received in the plan network. You may be required to receive approval for some services before they can be covered.

Choice Plus HSA

with a Health Savings Account (HSA)

Get a plan with network freedom and an HSA.



Save money by staying in our network.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in our network.



There's coverage if you need to go out of the network.

You can receive care and services from anyone in or out of our network. Out-of-network means that a provider does not have a contract with us. It's important to remember, out-of-network providers will likely charge you more than network providers.



There's no need to select a primary care physician (PCP) or get referrals to see a specialist.

Consider choosing a PCP. Your PCP can be your partner in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist.



Preventive care is covered 100 percent in our network.¹

[DETAILED BENEFITS](#) on Page 5.

You can open an HSA.

An HSA is a personal savings account to help you save and pay for your health care.

It's your money.

There's no "use it or lose it" rule. You get to keep it even if you change plans, change employers or retire.

Set a goal, even a small one.

Check with your employer to see if you can set up regular, pretax deposits through payroll deduction.

Look for care in our network first.

The doctors and facilities in our network have agreed to provide you services at a discount. We have:

- **884,689** physicians and health care professionals.*
- **5,634** hospitals.*

Search the network at welcometouhc.com.

*As of 3/31/17.

If you go out of the network, your costs may be higher. Out-of-network providers can even bill you for amounts higher than what your plan will cover. For all of the [COVERAGE DETAILS](#), see your official health plan documents.

¹Age appropriate preventive care services are covered 100 percent when received in the plan network. You may be required to receive approval for some services before they can be covered.

Save on taxes.²

You don't have to pay federal taxes or, in most cases, state income taxes when you deposit money into your HSA, let it collect interest or use it for qualified expenses. The 2018 IRS HSA deposit limits are:

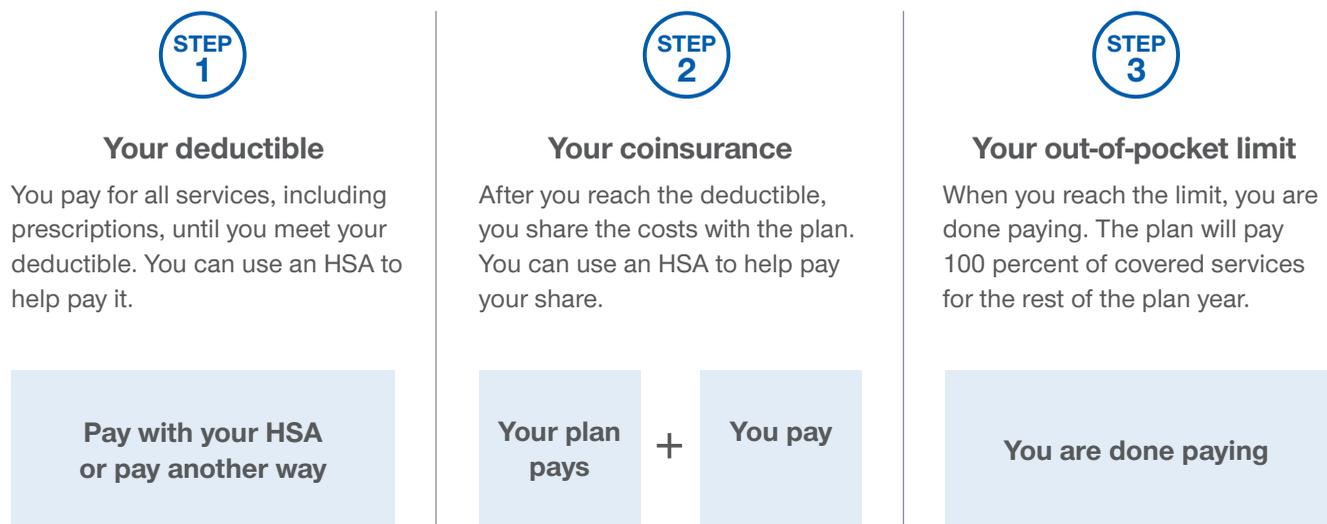
Individual	\$3,450 ³
Family	\$6,900 ³

You own the HSA. Use it to help save and pay.

Qualified expenses:

- Doctor office visits
- Prescriptions
- Eyeglasses and contacts
- Dental care and braces
- Chiropractic services and more

How paying for network care works with an HSA.



Preventive care is covered 100 percent when you use a network doctor.⁴

DETAILED BENEFITS on Page 5.

²Precise HSA tax effects depend on federal law. We recommend that you see your tax advisor for specific tax advice.

³This includes all deposits, including any contributions your employer makes.

⁴Age appropriate preventive care services are covered 100 percent when received in the plan network. You may be required to receive approval for some services before they can be covered.

Get the most out of your benefits when you go digital.

- Find network providers and provider locations.
- Manage your claims, track expenses and pay your medical bills.
- View benefit cost details.



Estimate health care costs.

You have easy-to-use tools so you can see what a treatment or procedure typically costs, and see what your share of expenses may be.



Your path to better health.

Sign up for Rally®, an online health and wellness experience. Take a quick Health Survey and get personalized recommendations to help you achieve your health and wellness goals.



Find quality doctors.

We make it easy to find doctors and other health care providers who are recognized for meeting national quality or cost-efficiency care in the UnitedHealth Premium® program. Look for the blue hearts. ❤️❤️



On the go? Download the free UnitedHealthcare **Health4Me® mobile app** and take your plan with you.



Download at the App Store.



Android available at Google Play.

Getting healthier just got fun.

Your path to better health.

Rally® is a digital experience on myuhc.com that is designed to make it easier for you to improve and maintain your health. Based on your responses to a Health Survey, you'll get your Rally AgeSM, a simple measure to help assess your overall health.



Get personalized recommendations.

Set your goals and we'll provide a list of recommended activities to help you reach them.



Earn Rally coins for taking healthy actions.

As you complete certain activities, you'll earn coins that can be used for a chance to win prizes, support charities or bid in auctions.



Connect with a community.

Compete with others in an online Challenge using a tracking device to count your steps on virtual courses, or join a community with similar interests.



Track your progress to help stay motivated.

Once you sync your tracking device, you will be able to join a Mission or complete Challenges and easily track your progress.



myuhc.com makes managing your health plan easier.

Sign up when you become a member.

Get access to support and care at any time.

Need help? We're on it.

We know that managing your health plan benefits and your health isn't always easy. That's why we have a team of people dedicated to helping you. From understanding your claims to estimating costs ahead of time, we're here to help.

Contact us for help with a personal touch.

Call the number listed on your health plan ID card.

You may want to know:

- Is this treatment covered?
- How much will I have to pay for a test my doctor wants me to get?
- What does this charge mean on my bill? And why is it this amount?
- Can you help explain my benefits and what I need to do?
- If I need to find a new doctor, can you help me?

Get care online with Virtual Visits.

A Virtual Visit lets you see and talk to a doctor from your mobile device or computer without an appointment. The doctor can provide a diagnosis and, if appropriate, send a prescription¹ to your local pharmacy, all in 30 minutes or less. It's all part of your health benefits.



Conditions commonly treated through a Virtual Visit.

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Bladder infection/
Urinary tract infection
- Flu
- Sinus problems
- Bronchitis
- Fever
- Sore throat
- Cold
- Pinkeye
- Stomachache
- Rash



It's easy to get started.

Log in to myuhc.com[®] and choose from provider sites where you can register for a Virtual Visit. After registering and requesting a visit, you will pay your portion of the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit you will be able to talk to a doctor about your health concerns, symptoms and treatment options.

Support to help you reach your wellness goals and earn rewards.



Get your Rally AgeSM.

Take the Health Survey and instantly get your Rally Age—measure of your “health age”—to help assess your overall health.

Then pick Missions to help you get your health on track. You can store your health history, connect with online communities and compete in fun Challenges. Earn coins as you track and complete each Mission, then use them for a chance to win great prizes.

Find support at myuhc.com.

- Chat with a nurse.
- Find a network provider.
- Get the latest health news and more.



Stay on top of your preventive care.

Preventive care helps you and your doctor find health issues at an early stage to help prevent serious problems. Please see your plan documents for more details about preventive care coverage.

LEARN MORE about wellness support at welcometouhc.com.

We do not treat members differently because of sex, age, race, color, disability or national origin. 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.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator, UnitedHealthcare Civil Rights Grievance, P.O. Box 30608, Salt Lake City, UT 84130

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.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 1- 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201

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 русском (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة التعريف الخاصة بك.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisyè 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), udostępniliśmy 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: لگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا 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, नःशुल्क उपलब्ध हैं। 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 qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

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

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániití'go, saad bee áka'anída'awo'ígíí, t'áá jíílk'eh, bee ná'ahóót'i'. T'áá shqóqí ninaaltsoos nit'i'izi bee nééhozinígíí bine'déé' t'áá jíílk'ehgo béésh bee hane'i biká'ígíí bee hodíílnih.

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.

Network Access Plan information is available for UnitedHealthcare plans in Colorado. UnitedHealthcare has prepared and maintains a network access that describes how the plan monitors the network of providers to ensure that you have access to network providers. The access also has information on the referral processes, compliant procedures, quality programs and emergency services coverage provisions. The network access plan is available at the plan's office: 6465 Greenwood Plaza Blvd, Suite 300, Centennial, CO, 80111 or call (800)842-4509.

This information is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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.

Access to Virtual Visits and prescription services may not be available in all states or for all groups. Always refer to your plan documents for your specific coverage. Virtual Visits are not an insurance product, health care provider or a health plan. Virtual Visits are an Internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It's the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. 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. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately.

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.

SimplyEngaged® 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 with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If you are unable to meet a standard related to a health factor to obtain a reward under this program, you might qualify for an opportunity to earn the same reward by different means. Contact us at 1-855-215-0230 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

MasterCard® is a registered trademark of MasterCard Worldwide.

App Store is a registered trademark of Apple, Inc. Android and Google Play are trademarks of Google, Inc.

Healthy Mind Healthy Body eNewsletters contain general health information only and are not intended to provide medical advice. Consult an appropriate health care professional for your specific needs.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

