

Benefits designed with care

Northern California HMO Options

California Schools VEBA

Contact us:
exploreuhcplans.com/csveba
1-888-586-6365 TTY **711**

United Healthcare®

CALIFORNIA SCHOOLS VEBA
YOUR HEALTH, OUR PURPOSE

Review what's covered by the HMO health plan

The UnitedHealthcare HMO plan emphasizes patient-centered quality care with the goal of keeping you and your family healthier while helping reduce your health care costs. With this plan, there is no additional cost for preventive care.

Health plan details	HMO
Network coverage only You may save money when you receive care for covered benefits from network providers.	✓
Primary care physician (PCP) required You and each enrolled person on your plan will need to choose a PCP.	✓
Referrals required You'll need referrals from your PCP before seeing a specialist or getting certain health care services.	✓
Preventive care covered at 100% There's no additional cost to you for seeing a network provider for preventive care.	✓
Behavioral health covered In-person and virtual behavioral health care options are covered by plan benefits.	✓

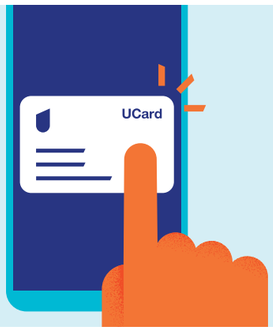


justplainclear.com

For thousands of health care terms defined simply and clearly, this is your site.

Digital ID cards UnitedHealthcare has gone paperless!

- ID cards are available digitally via myuhc.com® or the **UnitedHealthcare® app.**
- Digital cards are a 100% replica of the physical card.
- Updated ID cards are available on myuhc.com or **UnitedHealthcare app** within 48 hours of a PCP or plan change.



It's so easy to connect to your plan

With UnitedHealthcare, you get personalized digital tools that help you check in on your plan whenever you want – which is designed to help make it easier to stay on top of your benefit details.

myuhc.com

Your online hub for plan details

Built to help you manage your plan 24/7, myuhc.com gives you access to all your plan info in one place, so you can:

- Find and price care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors and pharmacies
- Order prescriptions

UnitedHealthcare app

Your app for on-the-go access

When your health plan's right at your fingertips, you can manage your benefits anytime, anywhere. Download the **UnitedHealthcare app** to:

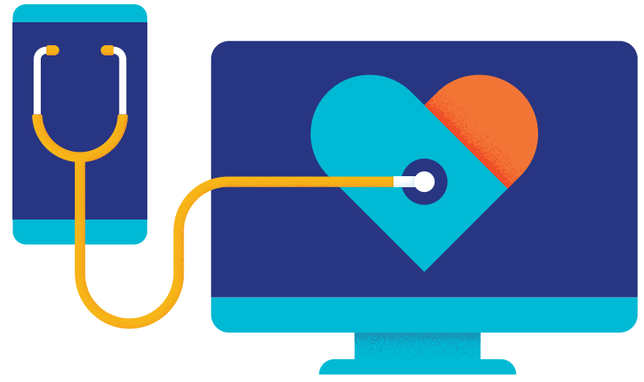
- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7

Download on the App Store | GET IT ON Google Play

Get answers to your health care questions

Navigating health care is easier when you know whom to call. Your UnitedHealthcare Customer Service team is here to help you:

- Improve your health, manage a chronic condition and understand complex medical issues
- Understand how your health plan works
- Get answers about a recent claim or how much you can expect to pay
- Find a network provider, get a new ID card or save on health care costs – and much more
- Call Customer Service at **1-888-586-6365** for help with questions about your health plan and benefits



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Make the most of your new UnitedHealthcare plan

If you need assistance with:

- Finding a primary care physician
- Transferring your medical records
- Medications
- Authorizations/referrals

Contact the VEBA Advocacy department for assistance with transitioning to UnitedHealthcare and your new health plan.

VEBA Advocacy
1-888-276-0250
Monday–Friday, 8 a.m.–5 p.m. PT

vebaonline.com/contact/



Important things to know about selecting or changing your PCP

A primary care physician (PCP) is your health guide – someone who can help coordinate your care and support you in achieving your best health.

Your PCP:

- Must be a general practice, family practice or internal medicine provider or a pediatrician
- Must be an individual provider, not a medical practice
- Must be accepting new patients (if you are not a current patient)
- Must be located in a town or city near where you (the subscriber) live or work
- Can be selected for the entire family, or each covered member can select their own

If changing your PCP, please select a new PCP and have their Provider ID number. You can change your PCP by signing in at myuhc.com or by calling us at **1-888-586-6365.**



It's easy to browse network PCPs

- Go to **exploreuhcplans.com/csveba** > Search for a Provider
- Select the network you are in or interested in searching
- Update your location if necessary
- Select People > Primary Care > Select type of physician
- From the provider listing, either enter the name of the PCP you would like to look up or click on the name of the PCP you'd like to select and write down the 10-digit Provider ID number – you'll need it when you enroll or change your PCP.

Health and wellness benefits

Once your health plan becomes active, you can sign up for wellness programs and take advantage of health support services.

Earn with UHC Rewards

With UHC Rewards, you can get rewarded for healthy actions – including things you may already be doing, like tracking your steps or sleep. Here's a sneak peek at some of the ways you can earn:

- Connect a tracker – $25
- Take a health survey – $15
- Get an annual checkup – $25
- Get a biometric screening – $50

Once you're a UnitedHealthcare member, visit UHC Rewards on **myuhc.com** or the **UnitedHealthcare app** for the full list of rewardable activities. Check back throughout the year, as new options are added frequently.

Earn **up to $300**

Get active with One Pass

With One Pass, you can access digital workouts and fitness centers throughout the country – all with a single membership. It's a great way to save money, try a variety of workout styles and stay active when you're traveling. Plus, you can use your UHC Rewards earnings to help pay for your One Pass membership.

One Pass includes:

- Access to 20,000+ gyms nationwide
- Access to 35,000+ digital/online fitness classes
- 5 membership tiers and the option to change tiers monthly
- No long-term contracts or annual gym registration fees

Enroll in One Pass Select on **myuhc.com.** Monthly membership charges apply.



Health and wellness benefits, continued

UnitedHealthcare Hearing

Hear life to the fullest

Your health plan includes access to 2,000+ name-brand models and styles of hearing aids at significant savings through UnitedHealthcare Hearing. Choose virtual care with hearing aid home delivery or in-person care at more than 5,500 hearing providers nationwide. Plus get in-person or virtual support for every stage of your hearing health journey.

Not sure if you have hearing loss?

To find out if you should schedule an appointment with a hearing provider, take a quick online test from the comfort of home at **uhchearing.com/hearingtest**.

Quit For Life

Quit tobacco for good

If you're ready to quit tobacco, Quit For Life® can help. You'll get 1-on-1 support from a Quit Coach® who can help you create a plan and provide tips and encouragement along the way. You'll also receive a quit guide, access to a members-only website, help deciding if prescription or over-the-counter medication is right for you and, if you qualify, nicotine-replacement therapy like patches or gum. To enroll, sign in at **myuhc.com.**

Chiropractic and acupuncture benefits

In partnership with Optum®, California Schools VEBA offers a chiropractic and acupuncture benefit.

- As a California Schools VEBA member, you'll have access to the robust network of 3,000 quality network providers offered by OptumHealth Physical Health of California
- Unlimited visits (subject to medical necessity)
- Copays align with your PCP office visit copay

Learn more about your chiropractic and acupuncture benefits at **myoptumhealthphysicalhealthofca.com**.

To identify a participating provider, select "California Schools VEBA" in the list under the "Plan/Product" tab.

Call **1-800-428-6337** (5 a.m.–5 p.m. PT, Monday–Friday) for the most current information.

Get reimbursed for doula services

If you choose to use a doula – a birth coach who provides emotional, educational and physical support before, during and after labor – Doula Support will reimburse you up to a maximum dollar limit specified in your plan documents.

Examples of doula services include:

- Discussing your birth plan and sharing expectations with your delivering provider (OB-GYN/midwife)
- Providing emotional support during birth and as you adjust to life with a newborn
- Educating about comfort and pain relief such as breathing, relaxation, movement and positioning
- Providing referrals to community-based resources that can help with parenting

Sign in to or register on **myuhc.com/doula** to get started.

Fertility & Family-Building Benefits

If you meet eligibility requirements, you can get support for your family-building journey from Optum Fertility Solutions, including:

- In vitro fertilization (IVF): Up to 3 lifetime retrieval cycles and unlimited embryo transfers when medically appropriate
- Artificial insemination and advanced reproductive care
- Use of sperm donors, egg donors and surrogates, including medically necessary services such as testing, screening and transfer
- Care aligned with American Society for Reproductive Medicine (ASRM) guidelines
- A dedicated team to guide you through evaluation, confirm criteria and provide personalized care coordination

For additional benefit details, refer to your plan documents or Evidence of Coverage (EOC).

Virtual Visits

24/7 Virtual Visits

When you need care quickly, a 24/7 Virtual Visit is a convenient way to start feeling better faster. Talk – by phone* or video – to a doctor who can diagnose common medical conditions and even prescribe medications, if needed.**

Use a 24/7 Virtual Visit for these common conditions and more:

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

To get started, go to **uhc.com/virtualvisits**.

Prepare for your 24/7 Virtual Visit

Have these 3 items handy:

- Health plan ID card
- Credit card
- Pharmacy location

Now at a $0 copay

UnitedHealthcare members now have a $0 copay when accessing 24/7 Virtual Visits through one of the providers listed on the next page. Available on all UnitedHealthcare/VEBA HMO plans.

amwell® Teladoc HEALTH dr. on demand

Virtual therapy

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 behavioral health virtual therapist.

Virtual therapy offers confidential counseling and includes:

- Private video sessions at a time that's convenient for you
- Help with coping – for children, teens and adults
- Similar standard of care as in-person visits

Virtual therapy is designed to help treat conditions like:

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

To find a provider and schedule a visit:

1. Sign in to or register at **myuhc.com**. Then go to **Find a Doctor > Behavioral Health Directory > People > Provider Type > Telemental Health Providers.**
2. Call the provider to set up an appointment.



*Data rates may apply.
**Prescription services may not be available in all states.
As per state telehealth rules and regulations. Certain prescriptions may not be available, and other

Support for emotional well-being

From everyday stress to ongoing concerns like anxiety, depression and substance use, you have access to a wide range of resources and ways to get support. Start by visiting **myuhc.com** to see all that's available.

Use the **provider search tool** to find therapists, psychiatrists or other behavioral health clinicians and facilities near you

Check out **articles, podcasts, videos** and other tools on topics you care about

Link to a **variety of resources**

Behavioral health support

Get confidential help in person or virtually from a psychiatrist or therapist for:

- Depression, stress and anxiety
- Substance use and recovery
- Eating disorders
- Parenting and family problems

Calm Health

You may have heard about or even used the Calm app. Now you have access to its most popular features and much more with Calm Health. Available through your benefits at no additional cost to you, it includes content written by licensed psychologists.

Work toward well-being goals like:

- Getting better sleep
- Building skills to manage stress
- Developing resilience
- Starting and building a mindfulness habit

It's all self-guided, so you can go at your own pace.

ABA therapy

Applied behavior analysis (ABA) therapy—included as part of your benefits*—uses behavioral principles to teach children skills and behaviors they may not otherwise learn on their own.

Emotional Wellbeing Solutions (EWS)

Going through a tough time? Talk with someone who's ready to listen, 24/7. Emotional Wellbeing Specialists are available to you and your household members at no cost to you. They can also connect you with mediators or financial and legal experts for initial consultations or refer you to a network provider.

Learn more at **liveandworkwell.com** or call **1-888-625-4809** TTY 711.

Substance use treatment

If you or someone you love is struggling with substance use, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential—you can even remain anonymous.

To speak with a recovery advocate, call **1-855-780-5955** or visit **liveandworkwell.com/recovery** to find care options and resources.

988 Suicide & Crisis Lifeline

Free and confidential emotional support is available 24/7 for anyone in suicidal crisis or emotional distress.

Call or text **988.** You can also visit **988lifeline.org.**

*Pre-certification is required. If your child has already been diagnosed with autism and is receiving treatment, your provider may already be approved.

Participating medical groups*

SignatureValue HMO Network

Group name
Alameda County
Affinity East Bay Region
Brown & Toland – East Bay
Hill Physicians East Bay
Palo Alto Medical Foundation (Fremont Area Only)
Sutter East Bay Medical Foundation
Contra Costa County
Hill Physicians – East Bay
John Muir Physician Network
Sutter East Bay Diablo Division
Fresno County
Community Health Partners – PCP
Fresno/Madera County
Sante Community Physicians – Fresno
Kings County
Sante Community Physicians – Kings
Marin County
Hill Physicians – Marin
Marin/San Francisco County
Brown & Toland Medical Group
Merced County
Sutter Gould – Los Banos
Nevada County
Nevada County DCN
Placer County
Hill Physicians – Auburn
Sacramento County
Mercy Medical Group
Sutter Independent Physicians
Sutter Medical Group Sacramento – Placer
Sutter Medical Group – Amador
UC Davis Medical Group
Sacramento/Placer County
Hill Physicians – Sacramento
Sutter Independent Physicians
Sutter Medical Group Sacramento – Placer

Group name
San Francisco County
Affinity – East Bay Region
Hill Physicians – East Bay
Hill Physicians – San Francisco
PAMF Mills Peninsula
Sutter Pacific Medical Foundation Sutter West Bay Medical Group
San Joaquin County
Hill Physicians – Manteca
Hill Physicians – Stockton
Hill Physicians – Tracy
Sutter Gould Medical Foundation – Lodi
Sutter Gould Medical Foundation – San Joaquin
Sutter Gould Medical Foundation – Tracy
San Luis Obispo County
Coastal Communities Physician Network
San Mateo County
Brown & Toland Medical Group
Palo Alto Medical Foundation – Camino
Palo Alto Mills Peninsula Division
PAMF Mills Peninsula
Santa Barbara County
Jackson Medical Group – Sansum Clinic
Lompoc North Health DCN PCP
Sansum Clinic
Santa Barbara Select IPA
Santa Clara County
Affinity – South Bay Region
El Camino Health Network
Optum Care Network – Greater Bay Area (Formerly Phy Med Grp of San Jose)
Palo Alto Medical Foundation
Palo Alto Medical Foundation – Camino
Santa Clara County IPA

*Network listing effective 1/1/2027. For the most up-to-date listing of participating medical groups near you, visit **exploreuhcplans.com/csveba** or call our customer service team at **1-888-586-6365.**

SignatureValue HMO Network continued*

Group name
Santa Cruz County
Dignity Health Medical Foundation
Palo Alto Medical Foundation – Santa Cruz
Solano County
Hill Physicians – Solano
Sutter Medical Group – Solano
Sonoma County
Providence Medical Network
Sonoma DCN
Sutter Medical Group of the Redwoods
Stanislaus County
Allcare IPA
Sutter Gould Medical Foundation
Sutter Gould Medical Foundation – Turlock

Group name
Tulare County
Altura Centers for Health
Dinuba DCN PCPS
Family Healthcare Network
Kaweah Delta Exeter RHC
Key Medical Group
Porterville DCN PCPS
Tulare DCN PCPS
Visalia DCN PCPS
Yolo County
Sutter Medical Group – Yolo
Woodland Clinic Medical Group

SignatureValue CS VEBA Alliance HMO Network*

Group name
Alameda County
Brown & Toland – East Bay Alliance
Hill – East Bay Alliance
Palo Alto Medical Foundation – Fremont Area Only
Sutter East Bay Medical Foundation
Contra Costa County
Hill Physicians – East Bay
Sutter East Bay – Diablo Division
Fresno County
Community Health Partners – PCP
Fresno/Madera County
Sante Community Physicians – Fresno
Kings County
Sante Community Physicians – Kings
Marin/San Francisco County
Brown & Toland Medical Group
Merced County
Sutter Gould Los Banos

Group name
Sacramento County
Sutter Independent Physicians
Sutter Medical Group – Amador
Sutter Medical Group Sacramento – Placer
UC Davis Medical Group
Sacramento/Placer County
Sutter Independent Physicians
Sutter Medical Group Sacramento – Placer
San Francisco County
PAMF Mills Peninsula
Sutter Pacific Medical Foundation Sutter West Bay Medical Group
San Joaquin County
Sutter Gould Medical Foundation – Lodi
Sutter Gould Medical Foundation – San Joaquin
Sutter Gould Medical Foundation – Tracy

*Network listing effective 1/1/2027. For the most up-to-date listing of participating medical groups near you, visit **exploreuhcplans.com/csveba** or call our customer service team at **1-888-586-6365.**

Participating medical groups*

SignatureValue CS VEBA Alliance HMO Network continued*

Group name
San Mateo County
Brown & Toland Medical Group
Palo Alto Medical Foundation – Camino
Palo Alto Mills Peninsula Division
PAMF Mills Peninsula
Santa Clara County
El Camino Health Network
Palo Alto Medical Foundation
Palo Alto Medical Foundation – Camino
Santa Cruz County
Palo Alto Medical Foundation – Santa Cruz

Group name
Solano County
Sutter Medical Group – Solano
Sonoma County
Sutter Medical Group of the Redwoods
Stanislaus County
Sutter Gould Medical Foundation
Sutter Gould Medical Foundation – Turlock
Yolo County
Sutter Medical Group – Yolo

SignatureValue Advantage HMO Network*

Group name
Placer County
Hill Physicians – Auburn
Sacramento County
Mercy Medical Group
Sacramento/Placer County
Hill Physicians – Sacramento
San Joaquin County
Hill Physicians – Manteca
Hill Physicians – Stockton

Group name
Santa Cruz County
Dignity Health Medical Foundation
Stanislaus County
Allcare IPA
Yolo County
Woodland Clinic Medical Group

*Network listing effective 1/1/2027. For the most up-to-date listing of participating medical groups near you, visit **exploreuhcplans.com/csveba** or call our customer service team at **1-888-586-6365.**

Take care, take note

Take care, take note

Take care, take note

Here's the fine print

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

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

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

Online: UHC_Civil_Rights@uhc.com

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 member phone number listed on your ID card.

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

https://www.hhs.gov/civil-rights/filing-a-complaint/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, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you do not 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. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة الهوية الخاصة بك.

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**), 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.

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.

توجه: اگر 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 है, आपको भाषा सहायता सेबाएं, निःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dęę' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

Now you're ready to roll

Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plans that fit you best.

Get ready for coverage to begin

While waiting for your plan date to start, you can search the network for providers near you at uhc.com/providersearch.

Say hello to your benefits

Watch the mail for your welcome kit and health plan ID card – then sign in at myuhc.com and download the UnitedHealthcare app to stay connected.

Get the most out of your plan throughout the year

- Schedule an annual checkup, flu shot or other preventive screening service
- Take advantage of resources and programs to help you stay healthier and save money
- View average costs before you get care, see what's covered, find network doctors and pharmacies and more using myuhc.com or the UnitedHealthcare app

We're here to help

Get even more info about your option(s)

Health plans

exploreuhcplans.com/csveba
1-888-586-6365 TTY **711**



Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. This program is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

These services and programs are for informational purposes only and should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This content is for informational and/or educational purposes only. It is not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans.

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.

Please note that services may be available in person or via telehealth from your primary care provider, treating specialist, or from another contracting health professional, clinic, or health facility. In addition, if your health plan includes out-of-network benefits, these services may be available either via telehealth or on an in-person basis at the out-of-network cost-share, which is generally higher than the in-network cost share; however, the balance billing protections that generally apply if you seek coverage from an in-network provider will typically not apply. Please check your health plan for specific coverage details.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts issued in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business – discuss with your UnitedHealthcare representative for details. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by One Pass Solutions, Inc. Subscription costs are payable to One Pass Solutions, Inc.

UnitedHealthcare Rewards 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, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations 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. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, 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. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Doula Support is voluntary. The information provided under the program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them. This program does not include a network of doulas, prescribe a doula's work or training requirements or review a doula's qualifications. Individuals are solely responsible for selecting an appropriate doula and ensuring the doula is trained to their specifications to help meet their needs. Receiving reimbursement for incurred doula support expenses may have tax consequences. Individuals should consult an appropriate tax professional to determine whether they have any tax obligations from receiving reimbursement for these expenses under this program.

This brochure includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described are subject to change at any time.

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