STATE OF MARYLAND EMPLOYEES AND RETIREES

Your well-being at the heart of it all

Open enrollment: Oct. 19–Nov. 13, 2026

United Healthcare | Maryland DEPARTMENT OF BUDGET AND MANAGEMENT

STATE OF MARYLAND EMPLOYEES AND RETIREES

Your well-being is at the heart of what we do

Since 1983, we've made it our goal to give you the best health care experience possible. In 2027, we're excited to continue partnering with the State of Maryland to offer you great health plan options. We believe the best way to serve you is by listening to what's important when it comes to finding the right provider and the right care.

This guide, and our online tools and resources, are here to help you choose the right UnitedHealthcare plan with more confidence. Still have questions? Give us a call at **1-800-382-7513** and our local Maryland team of professionals will help you along the way.

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Health care terms

Coinsurance – Your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service.

Copay – A fixed amount you pay for a covered health care service, usually when you receive the service.

Deductible – The amount you owe for health care services before your health plan begins to pay.

Out-of-pocket maximum – The most money you have to pay for covered expenses in a plan year.

Primary care provider (PCP) – A physician, nurse practitioner, clinical nurse specialist or physician assistant who provides, coordinates or helps you access health care services.

For more health care term definitions, visit the Just Plain Clear® English and Spanish Glossary at **glossary.justplainclear.com.**

Coverage designed for a healthier tomorrow

Access to a large national network

This quality network is committed to providing personalized care to you and your family, with over **1.8 million** providers and over **5,600** hospitals.*

Local 24/7 Customer Service

We know managing your benefits and your health isn't always easy. That's why we have a team in Maryland who understands Maryland culture and resources. From understanding your claims to estimating costs ahead of time, they're here to help.

Tools and programs available

From managing a chronic condition to saving money and more, take advantage of these programs and resources available as part of your benefits:

- Participate in condition management or wellness programs to improve your health at no additional cost to you
- Stay active with the **One Pass Select®** fitness discount program
- Get the Calm app's most popular features and much more with **Calm Health,** available at no additional cost to you
- Get help from **Nurse Kathleen,** a local Health Engagement Nurse dedicated to helping State of Maryland employees and spouses connect to resources and live healthier lives**
- **Wellness Incentive Reset for 2027** – Activate **UnitedHealthcare Rewards** to seamlessly track your Wellness Program activities on **myuhc.com®** or in the **UnitedHealthcare® app.**
- **Enhanced coaching for 2027** – You deserve more than a one-size-fits-all wellness program. **Wellos** uses smart coaching technology to personalize your health journey and work with your lifestyle.
- Get exclusive access to the **UHC Store** - a shop for additional ready-to-buy, discounted health and wellness products

Easier access to health care

- **24/7 Virtual Visits** let you visit a doctor online anytime, anywhere, for common conditions from your smartphone or computer
- **A 24-hour nurse** is ready to help anytime you need care
- **Virtual primary care and virtual specialist care** through **myuhc.com** or the **UnitedHealthcare app**
- View **Virtual ID cards** in the **UnitedHealthcare app** and add plan details to your smartphone's digital wallet

New for 2027!

Maven
24/7 maternity support for pregnancy, postpartum and newborn stages.

Start your journey at **myuhc.com.**

*As of March 2026

**Health Engagement Nurse Services available to active employees and spouses covered by UnitedHealthcare benefits.

Benefits with heart. Choices with confidence.

UnitedHealthcare gives you access to quality care, both in Maryland and nationwide.

Things to consider when choosing a plan

Is your provider in the network?

Getting care from network doctors, clinics and hospitals may help you save money. There are 2 ways to see if your providers are included:

- Go to **whyuhc.com/stateofmaryland > Search for a Provider** and choose the health plan you're considering to view network providers
- Visit **myuhc.com** to search for a provider without needing to sign in

What are the plan details?

Make sure to review each plan's overall costs, deductibles and copays (if applicable), plus their wellness programs, tools and apps.

Choose the path that's right for you

You have 2 plans to choose from: **Choice EPO** and **ChoicePlus PPO.**

Choice EPO	ChoicePlus PPO
• Certain services are covered at 100% when using network providers. You'll have copays for in-network non-preventive care visits. • You have coverage for network services only; if you see an out-of-network provider, you'll pay for services out of pocket	• Certain services are covered at 100% when using network providers. You'll have copays for in-network non-preventive care visits. • You'll be responsible for coinsurance until you meet your out-of-pocket maximum • While you have out-of-network coverage, those providers will likely charge more

Care when and where you need it

No matter which plan you choose, you'll have access to our network of providers and hospitals, with:

- Access to over 1.8 million physicians and health care professionals (plus 175,000 vision provider access points nationwide, including Warby Parker and GlassesUSA) and over 5,600 hospitals*
- No referrals needed to see specialists
- Access to mental health and substance use benefits
- The option to see a provider from the comfort of home with 24/7 Virtual Visits or scheduled virtual primary care through **myuhc.com** or the **UnitedHealthcare app**
- The option to use your provider's telehealth system to see and talk to your own doctor, specialist or mental health provider via smartphone, tablet or computer

*As of March 2026

Compare your plan options

Summary of benefits State of Maryland benefits Jan. 1–Dec. 31, 2027	UnitedHealthcare Choice EPO	UnitedHealthcare ChoicePlus PPO	
	Network only	Network	Out of network
Plan overview			
Referrals	No	No	
National network	Yes	Yes	
Deductible	None	None	$250 Individual $500 Family
Coinsurance out-of-pocket maximum	None	$1,000 Individual $2,000 Family	$3,000 Individual $6,000 Family
Copay out-of-pocket maximum	$1,500 Individual $3,000 Family	$1,000 Individual $2,000 Family	None
Total annual medical out-of-pocket costs	$1,500 Individual $3,000 Family	$2,000 Individual $4,000 Family	$3,250 Individual $6,500 Family
Lifetime maximum	Unlimited	Unlimited	
Medical overview*			
Physician office visits			
Primary care provider (PCP)	$15 copay	$15 copay	70% after deductible
Specialist	$30 copay	$30 copay	70% after deductible
Inpatient care	100%	90%	70% after deductible
Outpatient care	100%	90%	70% after deductible
Inpatient hospitalization	100%	90%	70% after deductible
Outpatient facility	100%	90%	70% after deductible
Maternity	100%	90%	70% after deductible
Diagnostic lab and X-ray	100%	90% – Lab testing services related to diabetes, high blood pressure, heart disease, asthma and COPD are paid at 100%	70% after deductible
Durable medical equipment	100%	90%	70% after deductible
Emergency room (inside and outside the area)	100% after $150 copay; copays are waived if admitted (if criteria are not met for a medical emergency, plan coverage is 50% of allowed amount, plus the $150 copay)		
Behavioral health	$15 copay	$15 copay	70% after deductible
Intensive outpatient services	100%	90%	70% after deductible
Preventive care			
Mammography	100%	100%	100% of allowed amount**
Immunizations, including annual flu shots (flu shots not covered out of network)	100%	100%	70% after deductible
Well-child care	100%	100%	70% after deductible
Annual physical exams	100%	100%	70% after deductible
Physical/occupational/speech therapy	$30 copay	$30 copay	70% after deductible
Acupuncture for chronic pain management	$30 copay	$30 copay	70% after deductible
Chiropractic services	$30 copay	$30 copay	70% after deductible
Hearing aids	100% for basic-model hearing aids	100% for basic-model hearing aids	70% after deductible for basic-model hearing aids
Vision	For full vision benefit information, visit **whyuhc.com/stateofmaryland**		
You also have the added option of discounted services on laser vision correction surgery through Laser Vision Network of America.			

Mental health services are covered under both plans. Mental health providers can be found at **liveandworkwell.com.**

*This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. This outline is intended as a summary only. For a detailed description of the benefits available, please refer to the Evidence of Coverage.

**Provider may charge member additional amount through balance billing.

Save dollars by putting wellness first

The State of Maryland is continuing its Wellness Program in 2027. All employees, spouses and Non-Medicare retirees are asked to complete all 3 wellness activities for 2027. Complete these to earn $0 copays on primary care provider (PCP) and 24/7 Virtual Visits. Get a vision screening and/or a preventive care screening to earn an additional $10 off specialist copays. Please note that 2027 is a Wellness Program reset year, so activities completed in 2026 do not carry over. **Participating in this plan can help you save money on your health care with $0 copays on PCP and 24/7 Virtual Visits, plus a reduction in specialist visit copays.**

To get the full value of the Wellness Program, complete the following actions.

1 Complete an online health survey

Complete the Health Survey and confirm you have a PCP through UHC Rewards on **myuhc.com** or in the **UnitedHealthcare app**

2 Complete preventive care screenings

Take the list of screenings with you to your annual physical exam. Complete any screenings your doctor recommends to receive the $5 specialist copay reduction. This savings can be combined with the vision exam $5 reduction.

3 Complete a vision exam

Complete an annual vision exam to receive a $5 specialist copay reduction. This savings can be combined with the preventive care screenings $5 reduction for a total of $10 off specialist copays.

$0

Pay $0 for copays on PCP and 24/7 Virtual Visits.

Save up to $10 on specialist visit copays.

Get answers to your health plan questions

Call an advocate 24/7

Your UnitedHealthcare Advocate 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 health plan ID card and much more

Call advocates 24/7 for help with questions about your health plan and benefits.

Have a child with complex medical needs?

Connect with an advocate who will be your single point of contact for your entire family for concerns such as:

- Support for insurance and payment, social needs, family well-being and care delivery
- Advocacy and coordination with care teams and providers to help ensure appropriate care
- Coordinating community and regional resources
- Resolving questions and issues

Connect with a nurse 24/7

NurseLine provides information from registered nurses who are here to help guide your health care decisions. Get answers to your questions anytime, anywhere – at no additional cost. Call **1-800-382-7513.**

Check out Digital tools to keep you connected

Your personalized digital tools – the **UnitedHealthcare app** and **myuhc.com** – give you access to resources designed to help you:

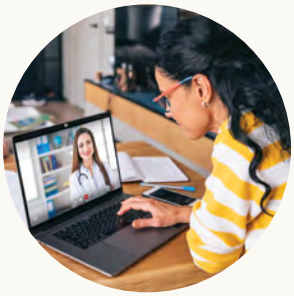
- View benefit info, claim details and account status
- Search network providers and facilities for the type of care you may need
- Access your health plan ID card and add your plan details to your smartphone's digital wallet
- Learn about covered preventive care
- Learn about behavioral health services available for you and your family
- Compare cost estimates before you get care, which may help you save money

Care that fits your life

Check if your doctor is in network

1. Go to **whyuhc.com/stateofmaryland > Search for a Provider**
2. Click on the health plan you're considering to see a list of network providers
3. Once you're a member, search for a provider at **myuhc.com > Find Care & Costs** or search on the **UnitedHealthcare app.**

♥♥ Choose smart. Look for the blue hearts.



As your health ally, we're committed to helping you make informed decisions when seeking out and choosing a provider. The UnitedHealth Premium® program helps make it easier for you to find doctors who meet our quality care criteria, which includes safe, timely, effective and efficient care, to help you choose care with confidence. To find a Premium Care Physician near you, look for 2 blue hearts next to their name on **myuhc.com.**

24/7 Virtual Visits

With 24/7 Virtual Visits, you can connect to a care provider by phone or video* through **myuhc.com** or the UnitedHealthcare app. Providers can treat a range of health conditions – and may even prescribe medication as needed.** And with a UnitedHealthcare plan, if you complete your Wellness Program activities your cost is $0 out of pocket. To learn more, go to **uhc.com/virtualvisits.**

Here are just some of the things you can treat with a 24/7 Virtual Visit.

- Bronchitis
- Coughs, colds and flu
- Headache
- Pink eye
- Rashes
- Sinus problems
- Stomach pain
- Urinary tract infections

Behavioral health virtual visits

Talk with a psychiatrist or therapist right from home to get help with general mental health conditions, such as anxiety or depression. Your provider can even prescribe medications, if appropriate.***

To check if a behavioral health provider is in network:

1. Go to **whyuhc.com/stateofmaryland > Search for a Provider**
2. Click "Behavioral health providers" then "Open the directory"
3. Once you're a member, search for a provider at **myuhc.com > Find Care & Costs** or search on the UnitedHealthcare app.

Virtual primary care

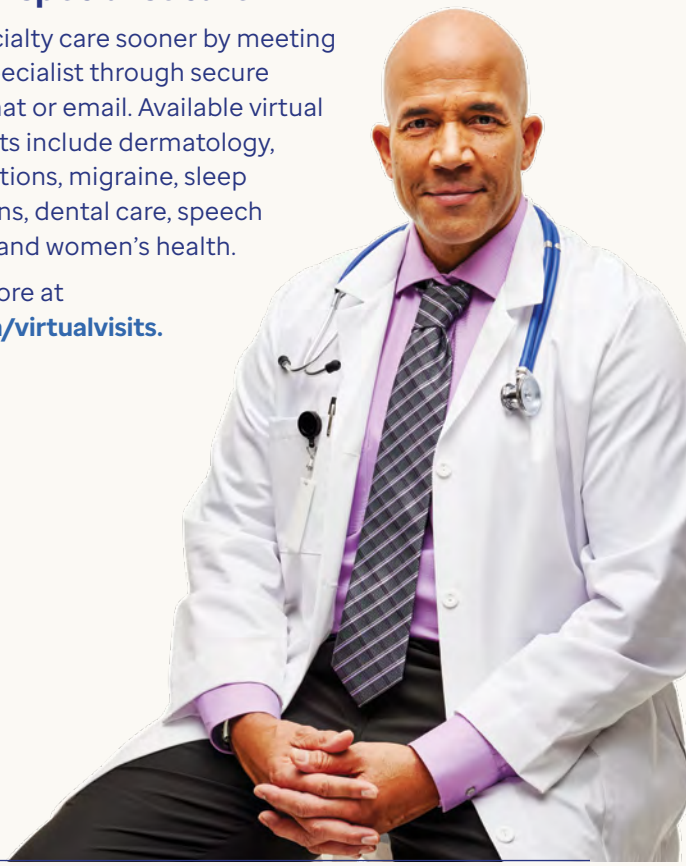
You can also get regular health visits and checkups with a PCP virtually, without an office visit. You can choose to see a network PCP regularly so the same provider will take care of you over time.

Learn more at **uhc.com/virtualvisits.**

Virtual specialist care

Get specialty care sooner by meeting with a specialist through secure video, chat or email. Available virtual specialists include dermatology, GI conditions, migraine, sleep conditions, dental care, speech therapy and women's health.

Learn more at **uhc.com/virtualvisits.**



*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 restrictions may apply.

Support at the heart of it all

Preventive care may help you catch health problems early, when they're easier and less costly to treat.

Prioritize preventive care

Regular preventive care is covered 100% by your health plan when you see a network provider.*

Covered preventive services include:

- An annual exam
- Cancer screenings
- Cholesterol and blood pressure screenings
- Immunizations – including flu shots
- Pap tests and mammography for women
- Prostate screenings for men

To see which preventive care screenings you need and what's covered, visit **uhc.com/preventivecare.**

Ways to make the most of your visit

- **Plan ahead.** Write down any symptoms, concerns or questions so you don't forget.
- **Listen carefully.** Be sure you understand what your doctor is telling you. Ask for written instructions, if needed.
- **Take someone with you.** They can take notes and help you remember what was said.
- **Ask questions.** Tell your doctor if you have any concerns about your treatment and recommended screenings or about any costs.

Looking for a network doctor?

Find a doctor who fits your needs by visiting **myuhc.com** or calling **1-800-382-7513,** TTY **711**

Support for chronic conditions

Our **Disease Management Programs** offer personalized support from a nurse for the following conditions:

- Asthma
- Chronic back pain
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Diabetes
- Heart failure
- Hyperlipidemia
- Hypertension

Condition management

If you or a loved one has a chronic health condition or have experienced a catastrophic health event, you probably have questions. A personal nurse can help you explore care options and provide additional support and resources for more than 100 chronic conditions. Call **1-800-382-7513,** TTY **711.**

Preventive vs. diagnostic care – know the difference

Preventive care includes routine screenings performed during your annual preventive care visit, when you don't have specific symptoms to be checked or an illness to be treated. Diagnostic services include treatment for specific conditions, ongoing care, lab work or other tests needed to manage or treat a health condition. Depending on your benefit plan, you may have to pay for any diagnostic services done during your preventive care visit.

*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.

Heartfelt 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:

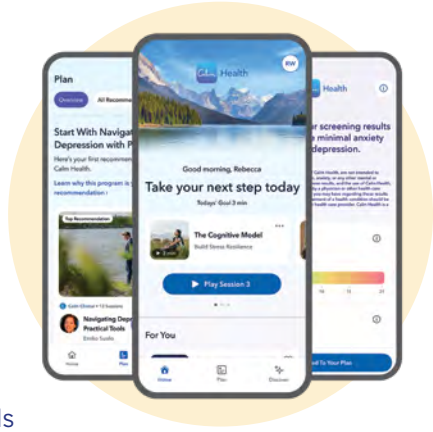
- Depression, stress and anxiety
- Eating disorders
- Parenting and family problems
- Substance use and recovery

Calm Health app

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:

- Better sleep
- Building skills to manage stress
- Developing resiliency
- 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.

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**.

988 Suicide & Crisis Lifeline

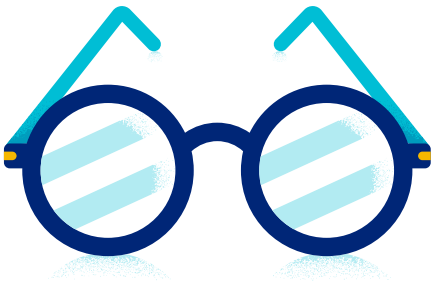
Free and confidential emotional support 24 hours a day, 7 days a week for anyone in suicidal crisis or emotional distress.

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.

At the heart of healthy vision

Access an extensive nationwide network of quality eye care providers, with 185,000 access points for care nationwide,* for eye exams, frame and lens discounts, and more. Choose from the latest frame styles and lens options from providers like Warby Parker, Walmart®, Target and LensCrafters®, including discounts on contact lenses, extra pairs of eyewear, laser vision correction and more.



ExpressExam

As a UnitedHealthcare Vision member, you can renew your eyewear prescription virtually with ExpressExam, available at no additional cost.

Visit **1800contacts.com/uhc** to start your exam.

How it works:

- **Take the exam –** Use your phone or computer to take an online vision exam; it only takes about 10 minutes
- **Doctor review –** A certified ophthalmologist in your state reviews your exam results
- **Get your prescription –** If approved, your renewed prescription will be ready to use within a few hours

Eye exams

Regular visits to an eye doctor can help keep your eyes healthy and improve your overall health. Your vision benefits include a routine annual eye exam with a network provider. See your benefit handbook for details on coverage amounts. Your vision benefit is powered by UnitedHealthcare Vision Network. To find a network vision provider near you, visit **myuhcvision.com.**

Frame allowance**

When you use a network provider, you can spend a frame allowance to help buy any frame your eye doctor offers. You get a discount on any cost over the allowance amount.

Contact lens allowance**

You may have coverage for a fitting and follow-up visits depending on your plan design and lens choice. Sign in to **myuhcvision.com** to learn more about your specific benefit.

Lens options**

Popular lens options, like UV protection or anti-reflective coating, are available to you at price-protected amounts. Plus, standard scratch coating and polycarbonate lenses for dependent children are available at no additional cost.

Additional pairs of glasses**

Receive a 20% discount on additional pairs of eyeglasses, including prescription sunglasses.

See more benefits

- **Laser vision correction –** Save up to 35% of the national average price of laser vision correction at nearly 800 QualSight® LASIK locations nationwide**
- **Contact lenses –** Order extra contact lenses at **uhccontacts.com** for 10% off

Get started

- Sign in to **myuhcvision.com** for 24/7 access to details about your vision plan
- Call **1-800-382-7513,** TTY **711**
- With your UnitedHealthcare health plan, you can access both your vision and health plan benefits online anytime at **myuhc.com.** You can also search providers and access your health plan ID card on your mobile device with the **UnitedHealthcare app.**

Have you heard?

You can get preferred pricing on custom-programmed hearing aids, starting at $699 each, through UnitedHealthcare Hearing. Get started by calling **1-866-926-6632,** TTY **711,** or visiting **UHCHearing.com.**

*Network count as of October 2025.

**Not all providers participate in all plans. Check with your provider before using your benefits.

Healthy choices from the heart

Health Engagement Nurse

No matter the health or wellness need, State of Maryland's local Health Engagement Nurse, Kathleen, is here to help State of Maryland employees and spouses.* She is available to discuss many lifestyle issues such as weight loss, physical activity, nutrition counseling, high blood pressure, chronic condition management and disease prevention. Navigating the health system can be confusing – especially if you're living with an ongoing health condition. Nurse Kathleen is here to help.

Continuing in 2027! Wellos

You deserve a wellness program that adapts to your lifestyle and gives more than it takes. That's why Wellos uses smart coaching technology to personalize your health journey.

- Your goals, your way. Wellos responds to what you learn, what you eat, what you need, and what you know.
- Tracking that teaches. Get a weekly Insights Report and recommendations based on your personal habits.
- Connect with a coach. Message our team to get answers, get over hurdles, and get real about what you need.

Learn more at **wellos.com/member.**

*Health Engagement Nurse Services available to active employees and spouses covered by UnitedHealthcare benefits.

Supporting you with every heartbeat

Quit For Life

If you're ready to quit tobacco, Quit For Life® can help. Get 1-on-1 support from a Quit Coach® who can help you create a plan. 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.

Now, Quit For Life offers specialized programs:

- **Live Vape Free:** Helps young adults quit vaping through online support and inspiring content.
- **Menthol Support:** Gives extra help for menthol users led by trained coaches, including educational resources and tailored guidance.
- **24/7 Chat Buddy:** Provides quit support and motivation through an AI-powered chat feature.

To enroll, visit **myuhc.com.**

Maven maternity support

Maven is a digital support system for expectant and new parents. Maven is an app-based virtual clinic that provides pregnancy, postpartum and newborn support. Available from conception through 12 weeks postpartum, it gives you and your partner 24/7 access to resources, all included in the health plan at no added cost.

One Pass Select

One Pass Select is a subscription-based fitness and well-being program that supports a healthier lifestyle while encouraging participants to find a routine that fits their lifestyle with:

- No long-term contracts or annual fees*
- Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym)
- The ability to add up to 4 family members or friends (ages 18+)
- The option to change tiers monthly
- A grocery delivery subscription with Classic tier or above

Get started at **onepassselect.com.** Have your Health Plan ID card handy.

Visit the UHC Store

At the updated UHC Store, you have exclusive access to discounts on additional ready-to-buy health and wellness products designed to help you live healthier. Stop in and find offerings for all of this and more:

- Fitness
- Nutrition
- Women's health
- Sleep
- Weight loss

You'll find the UHC Store on **myuhc.com.**

*There is a 1-time fee at time of registration.

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**

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 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 العضوية 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 हैं, आपको भाषा सहायता सेवाएं, निःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

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

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.

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.

The UnitedHealth Premium® program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always consult myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please see myuhc.com for detailed program information and methodologies.

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Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If you feel your condition is severe and needs attention, please contact your 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. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only.

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.

Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 1:1 live coaching, is available for purchase for certain groups (buy-up option not available in HI, MT and NM). 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.

The Quit For Life program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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 sitused 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.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product 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.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate (Advocate4Me) services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

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.

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Let your heart lead the way

Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plan that fits you best. Go to **stateofmaryland.onelogin.com** to enroll.

Get ready for coverage to start

In the meantime, search for network providers at **exploreuhcplans.com/stateofmaryland > Search for a Provider.**

Say hello to your benefits

Watch your mail for your health plan ID card. Once you receive it, go to **myuhc.com** and download the **UnitedHealthcare app** to stay connected.

Have questions?

Visit us online or call us 24/7. **1-800-382-7513 | exploreuhcplans.com/stateofmaryland**

United Healthcare | Maryland Health Benefits Together, we are working toward a healthier community.

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