Here's what you need to know about UnitedHealthcare Navigate.®

When you enroll in this plan, you'll get connected with a primary care physician (PCP) from the network, who will help guide you through the health care system. Your PCP gets to know you, helps manage your health care and refers you to specialists, if needed. Plus, you'll save time and money when you get your care from a network provider.

These questions and answers will help you understand your plan so you can get the most out of your medical benefits. Or you can find information online at **welcometouhc.com/navigate.**

Why do I need to select a PCP?

When you enroll in the Navigate plan, you must select a PCP from our Navigate network to help you manage your health and get the care you need. Your PCP provides regular and routine care, like annual checkups, and refers you to other network physicians or specialists when additional care is needed. You are required to get an electronic referral from your physician **before** you see another network PCP or specialist. **Without an electronic referral, your costs may be a lot higher or they may not be covered at all.** Check your benefit plan documents for more information.

How do I find and choose a Navigate PCP?

You can go to **myuhc.com®** and use the physician search tool, available in English and Spanish, to find a PCP in your plan's network. Or you can call the number on your health plan ID card for help:

For English: 1-855-828-7715

Para español: 1-800-940-1508

Each covered family member must select a PCP located in a town or city near where you (the subscriber) live.

Can each covered family member have his or her own PCP?

Yes. You can select one physician for your entire family, or each covered family member may select his or her own physician. Please check with your physician's office **before** enrolling to confirm that he or she is accepting new patients and if there are any patient age restrictions.

Can I select any type of physician as my PCP?

Your PCP must be a general practice physician, family practice physician, pediatrician or internal medicine physician. An OB/GYN cannot be assigned as a PCP.

Will my PCP be identified on my health plan ID card?

The PCP's name and telephone number will be listed on each family member's health plan ID card. Be sure and check the PCP name on your ID card to ensure it is your intended PCP. If you want to change from the PCP listed on the card, please call the member phone number on your health plan ID card or go to **myuhc.com.**

Can a covered family member living out of state select a PCP closer to where he or she lives?

Yes, with limitations. Family members must choose a PCP in Pennsylvania or the surrounding areas in New Jersey, Delaware, Ohio, New York, Maryland, and West Virgina. Please note that PCP selection is not available in every part of the surrounding states. This includes students going to school out of state, or children living with another parent.

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What happens if I don't select a PCP at enrollment?

You must select your and your family's PCPs during the enrollment process. Not doing so may cause delays in getting your coverage implemented on time. It's crucial that you make your selections during the enrollment process.

After I enroll, can I change my PCP?

Yes. PCP changes can be made once a month and are effective the first of the following month. Change requests can be submitted on or before the 31st of the month. Changes can be made by calling the call the member phone number on your health plan ID card or by logging on to **myuhc.com.** New health plan ID cards will be issued whenever members change their PCP.

What if my doctor is out-of-network?

Navigate provides network coverage only. There is no out-of-network coverage. Should you choose to see an out-of-network provider, you will be responsible for all costs. You can check our provider network at **welcometouhc.com/navigate** to see a full list of network providers in your area.

What is a referral?

A referral is an approval from your PCP, which is needed **before** you receive care from another Navigate network physician or health care professional. Your PCP enters your referral electronically. Before you receive additional care, you will be able to view and confirm your referral on **myuhc.com.**

Do I need to complete any paperwork for referrals?

No. All referrals within your Navigate plan are electronic. When you receive a referral through your PCP, he or she will handle the process for you electronically.

Can I view and track my electronic referrals?

After you enroll, you will be able to confirm all of your referrals online at **myuhc.com** under the **Physicians & Facilities** tab, or you can call the member phone number on your ID card if you have questions.

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Do I need a referral before seeing a specialist or another primary care physician?

Yes. It's important that you get an electronic referral from your PCP **before** you see another network physician, including specialists and other primary care physicians. You should validate that a referral has been entered prior to seeing a network physician or specialist by checking on **myuhc.com** or calling the member phone number on your ID card.

How long is a referral valid for?

Referrals are valid for 180 days and are good for up to 6 visits. After 180 days or 6 visits is up (whichever occurs first), you will need to ask your PCP for another referral should treatment need to continue.

Do I need a referral to go to an urgent care center or a Virtual Visit?

You do not need a referral to go to an urgent care center or to use a Virtual Visit.

What happens if I go to an urgent care center or emergency room and I am told to make an appointment with a specialist?

Call your PCP. Your PCP should be made aware of your condition and will need to coordinate your care to see a specialist. A referral will be needed to see the specialist.

Do I need a referral to go to the emergency room?

If you have a true medical emergency, go to the closest hospital emergency department. You do not need a referral to visit an emergency room in the case of a medical emergency.

Are there any providers I can see without a referral?

Yes. Referrals are not needed to see the following providers as long as they are in the Navigate network:

- Obstetricians/gynecologists (OB/GYNs).
- Behavioral health or substance use disorder clinicians.
- Convenience care clinics.
- Urgent care clinics.
- Designated network Virtual Visit provider.

Remember: Emergencies are covered anywhere in the world, including non-network hospitals, without a referral. You should validate that a referral has been entered prior to seeing a network physician or specialist by checking on **myuhc.com** or calling the member phone number on your ID card.

What's the difference between "referral" and "prior authorization?"

Referral: A referral is a written order from your primary care provider for you to see a specialist or get certain health care services that is required **before** you get care from another network physician or specialist. An electronic referral from your PCP is necessary to receive coverage. If you do not have a referral from your PCP, then you will have no coverage for those services.

Prior authorization: Prior Authorization is the process of determining benefit coverage prior to certain services being performed. This process may include a determination of whether a service, test or procedure is medically necessary and eligible for payment under your plan. Prior authorization is required for certain covered health services, as noted in your benefit plan documents. **If you do not get prior authorization before receiving one of these services, your benefit coverage may be reduced. You also may have no coverage if it's determined that the service is not medically necessary.** For information on which services require prior authorization, see your benefit plan documents.

What is the UnitedHealthcare Value Pharmacy Network?

Navigate offers the UnitedHealthcare Value Pharmacy Network. The Value Pharmacy Network is comprised of approximately 35,000 retail pharmacies. Major chains, mass merchants and supermarkets make up a large part of this select pharmacy network. These include, but are not limited to, Rite Aid, Walgreens, Walmart, Giant Eagle, and Wegmans.

Please note that CVS and Target are not part of the Value Pharmacy Network. If you fill a prescription at an out-of-network pharmacy, you will be responsible for all costs associated with that pharmacy claim.

Where can I find information after I enroll?

Once you enroll and register on **myuhc.com,** you can log in to take advantage of the available tools and resources.

Spanish-speaking members can visit our member website for in-language resources at **uhclatino.com.**

How can I find a PCP at myuhc.com?

Remember, you need to select a PCP when you enroll in the Navigate plan.

Step 1: Go to **myuhc.com** and click on **Find Medical and Mental Health Providers and Facilities** located on the right side of the screen. Click **Medical Directory** then **All UnitedHealthcare Plans.** Select **Navigate HMO/Navigate Balanced HMO/Navigate Plus HMO**. You'll be prompted for your ZIP code.
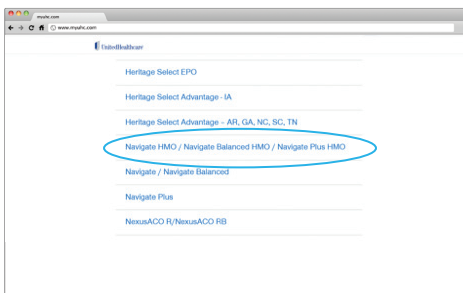
Step 2: Next, click on **People** to see a list of doctors in our network, and select **Primary Care** to find a PCP. Select a PCP from the providers listed. Or you can search by ZIP code, name, language or gender to find a PCP quickly and easily.
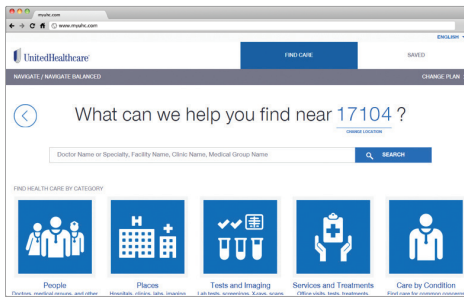
Step 3: Once you choose the PCP you want, write down all of the physician's information, including the doctor's address and telephone number. Importantly, when you open the location where you want to see your PCP, you'll see a 14-digit physician identification (ID) number (circled). You'll need to provide this information to select a PCP when you enroll in the Navigate plan.
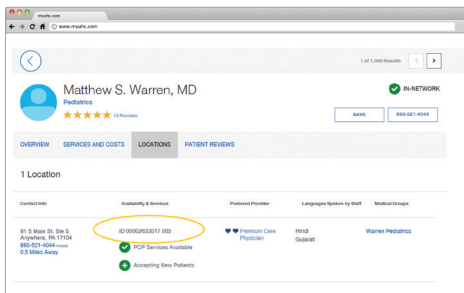
If you would prefer to speak with UnitedHealthcare for assistance, please call:

For English: 1-855-828-7715

Para español: 1-800-940-1508

Ready, set, enroll:

- Complete the enrollment form provided by your employer.
- Be sure you include the first and last name for all PCPs selected by you and any covered family members and/or dependents.
- Remember to provide the 14-digit physician ID number (including all leading zeros and spaces) for each PCP listed on the form.

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