

## Ready to enroll?

Complete the enrollment form provided by your employer. Be sure to include:

- ✓ The first and last name and address for all physicians selected by you and your covered family members.
- ✓ The entire physician identification number (including all leading zeros) for each physician listed on the form.



## Questions?

Contact your employer.



# Getting the most out of your plan starts here.

UnitedHealthcare Navigate<sup>®</sup>

## Understanding the Navigate plan.

The Navigate plan is an HMO (Health Maintenance Organization) available to members who live or work in Pennsylvania that covers network services provided by—or ordered by—your primary care physician (PCP). You'll choose a PCP from a network of local providers who will refer you to network specialists or hospitals—when necessary. With the Navigate plan, any time you need care it will be coordinated through your PCP.

### Terms to know:

#### Network

A doctor, health care professional or other provider—like a hospital or laboratory—that we've contracted with to provide health care services.

#### Health Maintenance Organization (HMO)

A type of plan that requires members to choose a PCP from a network of local health care providers.

## Three key steps to cost savings.

### 1 Pick your PCP.

- When you enroll, select a PCP from the network to help guide you through the health care system.
- Your PCP's name will be printed on your health plan ID card.

### 2 Know when you need a referral.

- You'll need a referral from your PCP before seeing another network physician or specialist.
- Your physician should seek prior authorization for things like surgeries and most lab and radiology services, even when performed in your doctor's office. If you have questions, call the member phone number on your ID card.

### 3 Visit your network locations providers and facilities.

You'll need to verify which providers and facilities are in the Navigate network when seeking care. You can verify the network status of a provider or facility by accessing [myuhc.com](https://myuhc.com)® or calling the member phone number on your ID card.

# What you need to know about coverage.

## Preventive care is covered at 100 percent.

Preventive care includes routine checkups, screenings and immunizations that may help you stay healthier and avoid serious health problems. Visit [uhcpreventivecare.com](http://uhcpreventivecare.com) for recommendations.

## Emergencies and non-emergencies.

- Emergency care in an emergency room is covered anywhere in the world, including at non-network hospitals.
- Seeing an out-of-network provider for non-emergency services is not covered.



# Picking a PCP.

Your PCP can be a doctor in general practice, family practice, internal medicine or pediatrics. Once you decide on your PCP, you may want to contact their office to be sure they're accepting new patients. If you don't pick a PCP, or if the PCP you select is not in the network, you will not have coverage.

## Your PCP:



Should 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 choose their own.

## How to find and choose a PCP.

- 1 Go to [myuhc.com](http://myuhc.com)®. (You don't need to log in.)
- 2 Click **Find Medical and Mental Health Providers and Facilities** located on the right side of the screen.
- 3 Click **Medical Directory** then **All UnitedHealthcare Plans**.
- 4 When asked "What plan are you looking for?" select **Navigate HMO/Navigate Balanced HMO/Navigate Plus HMO**.
- 5 Enter your ZIP code, choose **People** then **Primary Care** then select from any of the categories listed.
- 6 Scroll through the search results, and once you have made your selection, choose **See physician ID number and additional locations**.
- 7 Find the **physician ID** and record the 14-digit number (including all leading zeros and spaces) on your enrollment form.

## You can switch your PCP any time.

Simply log in to [myuhc.com](http://myuhc.com) or call the member phone number on your health plan ID card.

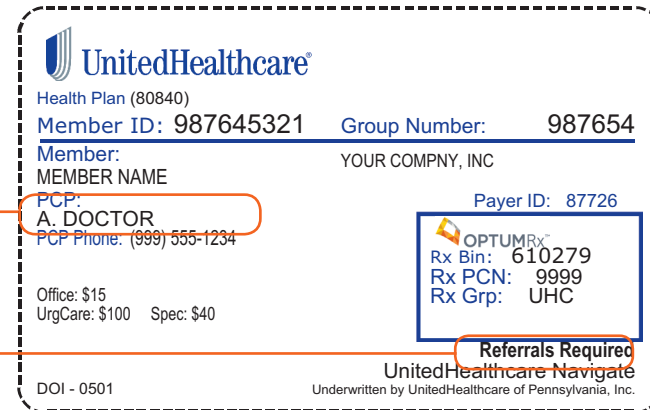
# The Navigate health plan ID card.

## Your PCP.

You'll want to make sure that it matches the name you select at enrollment.

## Referrals.

This is a reminder to you and your PCP that referrals are required for specialist care.



# Receive better care at lower costs.

Research shows that people who use a PCP are more likely to get better care and have lower health care costs.<sup>1</sup> Your PCP will be a partner in managing your health. They will provide preventive care, routine services and treatment for minor injuries and short-term illnesses. And if you need special care, they can connect you to a specialist.

<sup>1</sup> Institute for Healthcare Improvement, www.IHI.org, 2013.

# A big network with big benefits.

Your plan's network gives you access to more than 54,000 providers across Pennsylvania.<sup>2</sup> This makes it easier and more convenient for you to get access to care at a reasonable price. All health care providers, including physicians, specialists, pharmacies and hospitals, in your plan's network can help you save money.

<sup>2</sup> Local network counts based on internal analysis as of May 2018.

## Reminder:

Your PCP will need to refer you to a specialist for care. You should validate that a referral has been entered prior to seeing a network physician or specialist by checking on [myuhc.com](http://myuhc.com) or calling the member phone number on your ID card.

However, there are some instances when you do not need a referral for certain services.

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 out-of-network hospitals, without a referral.

## Paying for network care.

### Copayment (copay)<sup>3</sup>

You'll pay a fixed amount of money for each covered doctor visit or prescription.

### Coinsurance<sup>3</sup>

After you've reached your deductible, you'll only pay a percentage of each covered service.

### Deductible<sup>3</sup>

This is the amount you will need to pay before your plan will start to pay for covered services.

### Out-of-pocket limit

You'll never pay more than your out-of-pocket limit during the plan year. The out-of-pocket limit includes all of your network payments.

<sup>3</sup> You won't need to worry about these costs for preventive care if you stay in the network. You may be required to receive approval for some services before they can be covered.

## Convenient pharmacy benefits.

The Navigate plan offers members our Essential Prescription Drug List (PDL) for their prescription drug coverage. This PDL combines a unique benefit design that has four tiers and is a closed formulary, which means medications not on tiers 1 through 4 are excluded from coverage. Members using an excluded medication do have the capability to meet criteria for review and approval for coverage.

Exclusions, are in place to help significantly reduce costs. In most therapeutic classes, there are multiple medication options that all work the same or similar way. By covering only those drugs that offer both unique clinical value as well as competitive prices, we provide coverage for treatment options our members need while achieving lower total pharmacy costs.

In addition, Navigate members receive:



**Access to our Value Pharmacy Network with more than 35,000 network pharmacies across the country including Walgreens, Rite Aid, Walmart, Giant Eagle and Wegmans. Please note that CVS and Target are not part of the Navigate pharmacy network.**



**24/7 phone support, refill reminders and other help.**



**No-cost home delivery of long-term medications.**



**Download the Health4Me® app.**

### **Easily estimate health care costs.**

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

### **Join health and wellness missions.**

Sign up for our health and wellness program powered by Rally® to become more active and help reach health goals.

### **Find quality doctors.**

We make it easier to find doctors and other health care providers who have met criteria for providing quality and cost-efficient care in the UnitedHealth Premium® program. Just look for the blue hearts.



**Access your plan online at myuhc.com.**

- Find network providers, care centers and pharmacies.
- Manage your claims, track expenses and pay your medical bills.
- View benefit cost details for your covered family members.
- Find and compare covered medications.
- Refill, renew and transfer home delivery prescriptions.



