



Discover health plans designed for simple, affordable and supportive care

UnitedHealthcare offers a wide variety of options that range from broad to more focused access to help solve for employers' specific needs and support their bottom lines.

1.7M+

physicians and health care professionals and 5,600+ hospitals in our largest network¹

Broad access

Focused access

Broad open access Employees have direct access to any network provider				Open access Employees have direct access to any network provider	Provider aligned with referral Employees select a PCP who coordinates care and provides referrals to network specialists as needed		Broad with ACO Integrates value-based ACO contracts with value-based employee benefits	Provider aligned Integrates value-based ACO contracts with focused network
Options PPO	Choice and Choice Plus	Surest [®]	Select and Select Plus	Core and Core Essential	UnitedHealthcare Navigate [®] (May be broad in select markets)	UnitedHealthcare Charter [®]	NexusACO [®]	Doctors Plan



¹ UnitedHealthcare Employer and Individual network statistics, ending Q3 2024.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. 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.

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.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

The UnitedHealthcare Core product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. Network status may be determined by calling the number indicated on the health plan ID card or visiting myuhc.com[®].

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA), by UnitedHealthcare Insurance Company of IL (for IL), by UnitedHealthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CO, DC, DE, GA, IA, ID, IN, KS, LA, MI, MN, MO, MS, MT, NC, NE, NH, NV, OK, PA, RI, SC, SD, TN, TX, UT, VA, WV and WY). These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. Administrative services may be provided by United HealthCare Services, Inc. and its affiliates for insurance products underwritten by All Savers Insurance Company. Administrative services for insurance products underwritten by All Savers Insurance Company and UnitedHealthcare Insurance Company, and for self-funded plans, are provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA.

	Options PPO	Choice	Surest	Select	Core	Navigate	Charter	NexusACO	Doctors Plan
Group size and funding types	<ul style="list-style-type: none"> Any number of employees in most states Fully insured, self-funded and level funded 	<ul style="list-style-type: none"> Any number of employees nationwide Fully insured, self-funded and level funded 	<ul style="list-style-type: none"> 51+ employees in most states* Fully insured, self-funded <small>*Excludes Hawaii, Puerto Rico</small>	<ul style="list-style-type: none"> Any number of employees in most states Fully insured, self-funded and level funded 	<ul style="list-style-type: none"> Any number of employees nationwide Fully insured, self-funded and level funded 	<ul style="list-style-type: none"> Any number of employees in most states Fully insured, self-funded and level funded 	<ul style="list-style-type: none"> Any number of employees in select states and markets Fully insured, self-funded and level funded 	<ul style="list-style-type: none"> Any number of employees in most states Fully insured, self-funded and level funded 	<ul style="list-style-type: none"> Any number of employees in Arizona and Colorado Fully insured, self-funded
Summary	<ul style="list-style-type: none"> Offers employees the freedom to see any doctor or specialist within the Options PPO national network Designed to accommodate employees without the need for primary care provider (PCP) selection or specialist referrals Employees are responsible for all care coordination notifications in most markets 	<ul style="list-style-type: none"> Choice and Choice Plus are open access plans and offer employees the freedom to see any doctor or specialist in our largest national network without a referral Choice plans require employees to receive care from network providers for benefits to be covered; out-of-network coverage is for emergency services only Choice Plus plans include coverage for out-of-network providers at a lower benefit level 	<ul style="list-style-type: none"> Surest offers a no-deductible, copay-only plan that provides employees control over their health care experience with the ability to see cost and coverage options before an appointment The Surest plan offers employees the freedom to see any doctor or specialist in the largest UnitedHealthcare national network, without a referral. Out-of-network coverage is an option at a lower benefit level. 	<ul style="list-style-type: none"> Select and Select Plus promote the value of coordinated care and employees are encouraged to choose a PCP. If they do not choose a PCP, one is automatically assigned upon enrollment. Select is a network-only plan, while Select Plus adds a non-network option 	<ul style="list-style-type: none"> Core and Core Essential offer employees choice and flexibility These open access plans are supported by a national network configured to meet local market dynamics Designed to accommodate employees without the need for PCP selection or specialist referrals Core has both network and out-of-network benefits, while Core Essential has only network benefits, allowing the maximum cost savings approach 	<ul style="list-style-type: none"> Navigate is a suite of products that focus on primary care as a key to helping employees live healthier lives PCPs manage employees' care and make referrals to specialists as needed 	<ul style="list-style-type: none"> Charter is a suite of products that focus on primary care as a key to helping employees live healthier lives PCPs manage employees' care and make referrals to specialists as needed In many markets, Charter plans are available in collaboration with local health systems to help streamline access to quality care 	<ul style="list-style-type: none"> The NexusACO suite of products offer both national and regional tiered plan design options to provide employees with access to high-quality Accountable Care Organizations (ACOs) across most of our major markets UnitedHealthcare collaborates with select ACOs across the country dedicated to offering higher-quality care at lower costs In markets where a high-quality ACO is not available, providers recognized for quality and cost efficiency are featured Both non-referral and referral-required plans are available, but PCP selection is required with all plans 	<ul style="list-style-type: none"> In collaboration with local health systems, these plans are built around the doctor-patient relationship. PCPs guide employees to the care they need and help them avoid cost surprises. Benefits may include same-day appointments (virtual or in person)
Plan highlights	<ul style="list-style-type: none"> Two levels of coverage – a higher level of benefits apply for network services and a lower level of benefits is available for non-network services with higher deductibles Options PPO with Differential offers a different network and non-network copay and coinsurance levels Options PPO Non-Differential offers network and non-network copays and coinsurance at the same level 	<ul style="list-style-type: none"> Flexible plan designs with the ability to tier benefits, which may help employers and employees save more Designed to promote savings by incenting employees to choose quality network providers Employees have higher deductible amounts Preventive care covered 100% for most plans in the network 	<ul style="list-style-type: none"> Offers a suite of copay-only plan designs No deductible or coinsurance Employees see copay in advance of seeking care Copays are lower for providers evaluated as high value. When employees choose more efficient care options, they may find opportunities to save and lower the total cost for employers. Surest bundles related services across the care team into a single employee encounter, which may minimize unexpected bills 	<ul style="list-style-type: none"> Access to a broad provider network Tiering is available in select states 	<ul style="list-style-type: none"> Flexible plan designs with the ability to tier benefits, which may help employers and employees save more The network construct varies by market and is unique for the market's individual dynamics. It's designed to offer a more cost-effective network in select geographies. 	<ul style="list-style-type: none"> Flexible plan designs, which may help employers and employees save more 	<ul style="list-style-type: none"> Flexible plan designs, which may help employers and employees save more 	<ul style="list-style-type: none"> Focuses on primary care as the key to helping employees live healthier lives NexusACO plans are designed to fit your business and your employees' needs with 5 options; 3 referral-required plans and 2 non-referral plans 	<ul style="list-style-type: none"> Designed to deliver improved cost and quality \$0 copay for PCP visits, urgent care and 24/7 Virtual Visits
Best fit for	<ul style="list-style-type: none"> Employers seeking an open access solution in areas of the country where the Choice network is too lean Mostly healthy individuals with minimal health care needs who want a simple, easy-to-use plan to maintain good health 	<ul style="list-style-type: none"> Employers seeking an open access national solution Mostly healthy individuals with minimal health care needs who want a simple, easy-to-use plan to maintain good health with options to lower out-of-pockets costs 	<ul style="list-style-type: none"> Employers seeking plan savings through value-based copays; clear, upfront copays; and no deductibles within a consumer-centric, digital-first experience Individuals who want more control over their health care experience using a digital-first approach to see clear, upfront copays before making an appointment 	<ul style="list-style-type: none"> Employers seeking a national solution that values coordinated care and use of a PCP Individuals who want and find value in a PCP relationship 	<ul style="list-style-type: none"> Employers seeking an open access national solution and looking for savings in select geographies Mostly healthy individuals with minimal health care needs who want a simple, easy-to-use plan to maintain good health 	<ul style="list-style-type: none"> Employers seeking greater savings opportunities through a focused network and use of primary care Individuals who want and find value in a PCP relationship 	<ul style="list-style-type: none"> Employers seeking greater savings opportunities through a focused network and use of primary care Individuals who want and find value in a PCP relationship 	<ul style="list-style-type: none"> Employers seeking high-quality care and greater savings opportunities through a focused network and use of primary care Individuals who want and find value in a PCP relationship 	<ul style="list-style-type: none"> Employers seeking high-quality care and greater savings opportunities Individuals who want and find value in a PCP relationship and facilitation of specialist services
Employee ease/ simplicity	●●	●●●	●●●●	●●●	●●	●●	●●	●●●	●
Potential employer savings	\$	\$	\$\$\$	\$\$	\$\$	\$\$\$	\$\$\$	\$\$\$	\$\$\$\$