



Comparing plans may help you save money

Discover the difference between Choice Plus with an HSA and traditional copayment plans



Your health care buying decisions

This plan is designed to help you take a more active role in health care buying decisions.

A higher deductible and lower premiums

Traditional copayment plans typically have a lower deductible and higher premiums, so you usually pay more up front and less when you need care.

This plan has the opposite—a higher deductible but lower premiums.

Why this matters – You typically pay less up front with lower premiums and more for care when you need it. This way, you only pay for the care you need, which may save you money.

Use an HSA to help pay for qualified medical expenses

You have the option of opening a health savings account (HSA), if you are eligible. An HSA is a personal bank account that you own.

You can use the HSA to save money, federal income-tax free, to pay for qualified medical expenses. Or, you may save the money for a future need—even into retirement.

If you spend the money in the HSA wisely, you can save more money and have more money available for when you really need it.

You own the money in the HSA. There is no “use it or lose it” rule. If you choose to leave your employer or switch health plans, you keep the money.

Why this matters – You decide how and when to use your HSA dollars.

Compare the plans

	Choice Plus plan with an HSA	Traditional copayment plan
Pay expenses using the money you save in an HSA or reimburse yourself for qualified medical expenses	✓	
Pay a higher deductible	✓	
Pay higher premiums		✓
Pay lower premiums	✓	
Pay only for the care you need	✓	
A chance to save money by making decisions based on awareness of costs and your options	✓	

Terms to know

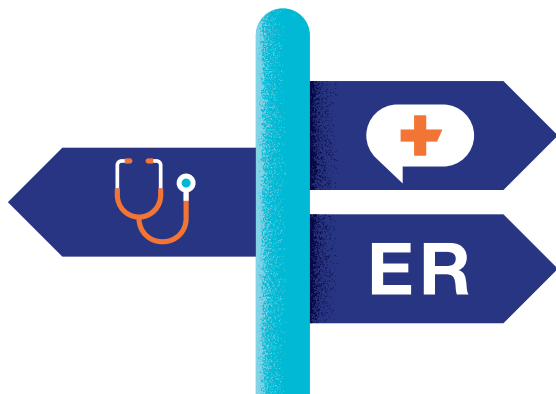
Premium – You typically pay less up front with lower premiums and more for care when you need it. This way, you only pay for the care you need, which may save you money.

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

Shifting the focus to help you manage your health

Most traditional copayment plans usually focus on managing your health benefits. The Choice Plus plan with an HSA is designed to focus on managing your health and may encourage you to:

Take a more active role in your health care buying decisions



Make healthier choices and seek quality care

Make informed decisions with tools and services



Connect to your plan

With myuhc.com[®], your online hub for plan details, you'll get 24/7 access to personalized digital tools, resources to find estimated cost and care options and more. The more you know, the more informed decisions you can make about medical treatments and spending.



Your health care choices

The plan is designed to help you make healthier choices and select quality care.

Preventive care is covered 100% in the network

UnitedHealthcare covers certain preventive services at 100% without charging a copayment, coinsurance or deductible as long as they are received in the plan's network.

Why this matters – Preventive care helps you identify and treat illness early so you may get and stay healthier.

The UnitedHealthcare Healthy Pregnancy® app helps you manage your and your baby's health

24/7 nurse support – One-click connection to a live nurse—anytime, day or night.

Medically approved pregnancy information – Check symptoms, learn what to expect during labor or your next doctor visit, and more.

Tracking tools and resources – Built-in weight tracker, baby kick counter and reminders, plus access to your pregnancy benefits, cost estimator tools and more.

Download the app to help you manage your pregnancy



Learn more

Visit [welcometouhc.com](https://www.welcometouhc.com)

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Healthcare**

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The UnitedHealthcare Healthy Pregnancy app is only available to eligible members of certain employer-sponsored plans. App registration is required. Any health information collected as part of the UnitedHealthcare Healthy Pregnancy® app will be kept confidential in accordance with applicable laws and regulations.

Health savings accounts (HSAs) are individual deposit accounts offered or administered by Optum Bank, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

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. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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

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