

# Get to know the Choice Plus plan with an HRA

The Choice Plus plan with a health reimbursement account (HRA) is designed to help you pay for qualified medical expenses

## A potential opportunity for saving

This health plan includes an HRA, which is an account that’s owned and funded by your employer. As long as you have money in your HRA, you can use it to help pay for qualified out-of-pocket medical expenses — like premiums, doctor visits, lab work and more. Plus, you don’t have to pay federal or state income taxes on HRA funds that are used to pay for qualified medical expenses.

## How paying for network care works with an HRA

### Step 1 Your deductible<sup>1</sup>

Your HRA automatically pays allowed amounts for all covered services first. If you spend all of the money in the HRA, it’s your turn to pay. You will pay for covered services until you’ve paid the remaining deductible.

Employee only \$ \_\_\_\_\_  
Family \$ \_\_\_\_\_  
Family \$ \_\_\_\_\_  
Family \$ \_\_\_\_\_

### Step 2 Your coinsurance<sup>1</sup>

After paying the deductible, your plan has coinsurance. You and your plan share the cost (percentage) of covered services. You may have a copayment for prescriptions.

### Step 3 Your out-of-pocket limit<sup>1</sup>

When you reach this limit, you are done paying. The plan will pay 100% of your covered services for the rest of the plan year. All deductible and coinsurance payments add up to meet this limit.

Employee only \$ \_\_\_\_\_  
Family \$ \_\_\_\_\_  
Family \$ \_\_\_\_\_  
Family \$ \_\_\_\_\_

Pay with your HRA or pay another way

Your plan pays \_\_\_\_\_%  You pay \_\_\_\_\_%

You are done paying

**Most health plans cover 100% of preventive care when you use a network doctor**



# Access your plan details

With **myuhc.com**®, you've got your own personalized member website, built to help you manage your health plan 24/7. Use it to search for a doctor, view claims details, find network providers and so much more.



## Start healthier habits

Rally®—a personalized digital experience on **myuhc.com**—is designed to help you make small changes that may help improve your health.



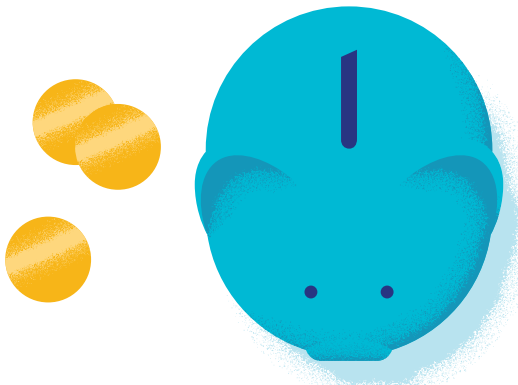
## Estimate health care costs

At **myuhc.com**, you'll be able to access tools so you can see what a treatment or procedure typically costs and see what your share of expenses may be.



## Get help finding quality care

The UnitedHealth Premium® program can help you find doctors who meet national standards for quality and local market benchmarks for cost efficiency. Choose confidently by searching for Premium care providers at **myuhc.com**.



# Growing healthier savings

There's no "use it or lose it" rule—unused dollars carry over plan year to plan year.<sup>2</sup>

Get more info

Visit [welcometouhc.com/choiceplushra](http://welcometouhc.com/choiceplushra)



<sup>1</sup> These costs don't apply for preventive care services that are received in the network. You may be required to receive approval for some services before they can be covered.

<sup>2</sup> Check your plan documents to confirm if your plan allows for funds to carry over. If you decide to change your plan or leave your employer, you cannot keep the money in the HRA or take it with you. The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

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The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at **myuhc.com**®. You should always visit **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. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit **myuhc.com** for detailed program information and methodologies.

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