



Designed for an improved health care experience



With UnitedHealthcare’s Core/Core Essential benefit plans your employees can choose providers and pharmacies anywhere within the Core network—no primary care provider (PCP) or referrals needed.

Our Core network includes over 274,265 PCPs and 599,300 specialists,¹ enabling your employees to seek care from providers convenient to where they live or work.

And covering preventive care at 100% of eligible expense may help employees stay healthier. Core/Core Essential benefit designs may offer savings while providing quality care.²



Network preventive care is covered at 100% of eligible expense

Plan	Benefit level	Network physician	Out-of-network (OON) provider or facility
UnitedHealthcare Core Essential	Network benefits	Network benefits	No OON benefits except for emergencies
UnitedHealthcare Core	Network benefits	Network benefits	OON benefits at a higher member cost share

Built-in benefits and services that help offer a better experience



Virtual care

- Urgent and primary care available through **myuhc.com**[®] or the UnitedHealthcare[®] app.
- 24/7 Virtual Visits offers urgent care by phone or video.* Providers can treat a wide range of health conditions, from flu and pinkeye to migraines and more, and can even prescribe medication** as needed.
- Virtual visits for primary care offer easier access to quality care. If employees don't have a local primary care provider, they can build a relationship with a virtual primary care provider from our national network.



myuhc.com[®] and the UnitedHealthcare[®] app

- Search for nearby network care by location, gender, language and more
- Estimate care costs
- Refill a prescription and view Health Record
- Submit and track claims



Personal support

- Call the toll-free number on the health plan ID card
- Connect with customer service professionals for answers and information

Learn more

To learn more about Core/Core Essential benefit designs, contact your broker or UnitedHealthcare representative today

United Healthcare

*Data rates may apply.

** Certain prescriptions may not be available, and other restrictions may apply.

¹ UnitedHealthcare Network Database, Core Network physician count (274,265+ PCPs and 599,300+ specialists), as of June 2022.

² Savings estimates relate to Employer and Individual Book of Business results. All figures of estimated savings represent historical performance and are not a guarantee of future savings. Meaningful benefit design differentials needed to achieve the upper boundary of savings (As of August 2020).

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.

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**[®].

The UnitedHealthcare[®] app is available for download for iPhone[®] or Android[®]. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. 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.

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.

Insurance coverage provided by UnitedHealthcare Insurance Company. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by UnitedHealthcare of Arizona, Inc.