



In West Virginia and ready to help meet your health care needs



With UnitedHealthcare, you can expect quality health plans and services, plus innovative tools — all delivered by a team of local experts.

**United
Healthcare**



Care by the numbers

288,807

total members¹

211,971 Employer & Individual¹

76,836 Medicare & Retirement¹

59

hospitals¹

7,031 nationwide²

10,305

physicians and health care professionals¹

1,713,257 nationwide²

What UnitedHealthcare brings to West Virginia



Quality health plans

Each of our plans has built-in programs that integrate access to quality care with technology, tools and resources and may include:

- \$0 out-of-pocket costs for the following network visits: primary care provider (PCP), virtual care and urgent care
- Value-based designs that encourage members to use quality network PCPs at lower copays
- PCP-guided decisions about care
- Standard copay designs that offer greater flexibility and access to care
- Provider alliances created to help improve the member experience and lower costs
- Specialty plans that may help you save on your medical premium



Innovative tools

- **Employer eServices**® helps you manage enrollment, eligibility and billing in real time
- **myuhc.com**® gives your employees easy access to their plan — they can find and price network care, view claims and more
- **The UnitedHealthcare**® app, the mobile version of **myuhc.com**, is designed to help employees find network providers, cost estimates and more from their smart device
- **24/7 Virtual Visits** connects employees to a provider by phone or video* through **myuhc.com** or the UnitedHealthcare app



Wellness programs and more

- **New! UnitedHealthcare Rewards (UHC Rewards)** is a program where employees and their spouses can earn rewards for reaching program goals and completing one-time activities. Participants can personalize their experience by selecting activities that are right for them — and choosing ways to spend earnings. Participants may immediately start earning rewards by activating UHC Rewards from the UnitedHealthcare app and their **myuhc.com** account.
- **1-year Apple Fitness+ subscription** offers anytime, anywhere studio-style workouts and guided meditations that include personalized metrics — now all you need is iPhone
- **Rally**® **Health & Wellness** uses technology to engage employees in managing their health by providing the tools to help them get healthier
- **Real Appeal**® takes an evidence-based approach to support weight loss to help people make small changes necessary for larger long-term health results. Real Appeal uses a highly interactive internet show, videos and live online coaching to drive small behavior changes. The program includes:
 - Group coaching with other participants
 - Coaches guide employees through the program, customizing goals to help fit their needs



Nation's largest proprietary network⁴

With UnitedHealthcare, your employees have greater access to doctors and hospitals in West Virginia — and throughout the country.

#1

UnitedHealth Group® was named the top-ranking company in the insurance and managed care sector on Fortune's 2023 "World's Most Admired Companies" list³ for the 13th year in a row.

See what UnitedHealthcare can do for you and your employees

Contact your broker or UnitedHealthcare representative | [uhc.com](https://www.uhc.com)

The UnitedHealthcare logo consists of the words "United" and "Healthcare" stacked vertically in a dark blue, serif font. The "United" is positioned above "Healthcare".

United Healthcare

*Data rates may apply.

¹As of April 2023.

²As of June 2023.

³February 1, 2023. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time, Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group.

⁴UnitedHealthcare internal analysis, July 25, 2023.

Apple Fitness+ requires iPhone 8 or later with iOS 16.1 or later, or Apple Watch Series 3 or later with watchOS 7.2 or later and one of the following Apple devices: iPhone 6s or later with iOS 14.3 or later, iPad with iPadOS 14.3 or later, or Apple TV with tvOS 14.3 or later. Must be 13+ years of age and covered under an applicable health plan. Available to applicable UnitedHealthcare medical plans for fully insured customers until 12/31/23. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. The value of the application and/or gift card may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost, or under this program, as applicable.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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.

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.

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.

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.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by or through UnitedHealthcare of the Mid-Atlantic, Inc.