

UnitedHealthcare CoreSM

UnitedHealthcare now offers a valuable alternative to narrow-network HMO and PPO products in the Chicago and Northwest Indiana markets: **UnitedHealthcare Core**. Core is a series of Choice Plus benefit designs that features a core network of hospitals in your area, and those hospitals' affiliated physicians. It also features out-of-network and out-of-area benefits along with significantly greater plan design flexibility – including HSA.

Core is designed specifically for the fully-insured marketplace, Core offers category-leading value, flexibility and access:

Value

- ▶ **Lower price** point allows employers and employees to benefit from lower premiums
- ▶ **Includes the leading features included in all UnitedHealthcare plans**, including: **online tools** to help members make informed health care decisions; **wellness programs** to help members get and stay healthy; and the **UnitedHealth Premium[®] Designation program** which identifies network physicians and specialty centers who consistently meet or exceed evidence-base quality and cost-efficiency criteria

Flexibility

- ▶ **Plan design options include deductible and HSA plans** expanding the choice far beyond traditional, limited HMOs
- ▶ **Dual option** is available with Core, or it can be sold as a stand alone product in Chicago and northwest Indiana.

Access

- ▶ **Broader network** than our competitors, including 90 hospitals and 17,000+ physicians
- ▶ **No gatekeeper** allows members more flexible access to see a specialist
- ▶ **Out-of-area and out-of-network benefits** allow members to access the full UnitedHealthcare national network when outside of Chicago and Northwest Indiana, plus the option of seeing out-of-network providers with more limited coverage
- ▶ **No referrals are required**



¹ On PRIME and ACIS

The UnitedHealthcare CORE product is a series of plans 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 Customer Care at the number indicated on the medical ID card or by visiting myuhc.com[®].

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

For a complete description of the UnitedHealth Premium[®] Designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com[®].