

Broker/consultant fact sheet

UnitedHealthcare Choice Plus

General introduction

UnitedHealthcare's Choice Plus product has been covering employers and their employees for more than 20 years. This is our most popular product because it has tested, flexible features that protect an employer's bottom line against rising health care costs and provide simple-to-use coverage designs.

Key features

Choice Plus includes an array of covered services and permits members to see any health care professional in the UnitedHealthcare network without a referral. There are no claim forms to complete when using our network. Members can also seek care from doctors and hospitals outside the network and still receive coverage, but additional out-of-pocket costs will be incurred. In some cases the member is responsible for obtaining prior notice or approval when accessing services from non-network physicians or other health care providers.

Product positioning

- ▶ Traditional benefits with up-to-date efficiencies
- ▶ Access, flexibility, freedom
- ▶ Tools to help members make informed health care decisions

Competitive differences

The Choice Plus product has one of the largest national networks of providers, allowing employees broad access while controlling employer costs through contract reimbursement rates.

Target audience

Employers looking for a time-tested employee benefits plan that can be implemented smoothly and be easily understood by employees.

Employee/member value proposition

- ▶ Direct access to specialists without a referral
- ▶ Simple, easy-to-use plan designs
- ▶ Flexibility to see any physician in or out of the network (Choice Plus version)
- ▶ Network preventive care typically covered, with no claim forms for the member to submit
- ▶ Innovative, personalized wellness and health information and resources

Employer value proposition

- ▶ Proven value, administrative simplicity
- ▶ Possible cost savings over indemnity plans and PPOs
- ▶ Can be underwritten as network-only coverage (Choice version)
- ▶ Integrated wellness resources, pharmacy, behavioral health and transplant programs

Broker value proposition

- ▶ Proven value, administrative simplicity
- ▶ Plan design familiarity

Sample plan design

Choice Plus is available in a wide variety of plan designs which offer flexibility in copays, deductibles and coinsurance.

Network considerations

Members can visit any doctor in the network — including specialists — without a referral. There are no claim forms to complete when using the UnitedHealthcare Choice network.

Cost controls

Our integrated clinical solutions help promote better decision-making so members can stay healthy, get healthy or better manage a chronic condition. Members get the information they need to choose the right doctor or hospital, find the right care, get the right medicine and live a healthier lifestyle.

Medical management

We proactively review member data in order to provide a better health care experience for consumers. Members with chronic conditions may receive education and coaching from a registered nurse.

Member support

Members have access to the UnitedHealthcare consumer website, myuhc.com[®], which delivers customized wellness information, resources and tools — plus access to personalized health and benefits information. Employee assistance and behavioral health phone services are available 24 hours a day. Pharmacy and transplant coordination services are also offered.

Date first introduced

1980s

Availability

States/markets

Nationally — available in most states

Funding type

ASO/Self-Funded

Fully Insured

Group sizes

All



Not all products are available in all markets. Please discuss product options with your UnitedHealthcare representative.



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[®].

M48128 11/10 © 2010 United HealthCare Services, Inc.