



# Comparing plans may help you save money

Discover the difference between Choice Plus with an HRA and traditional copayment plans



# Your health care buying decisions

This plan helps you take a more active role in health care buying decisions.

## A higher deductible and lower premiums

Traditional copayment plans typically have a lower deductible and higher premiums, so you pay more up front and less when you need care.

This plan has the opposite—a higher deductible but lower premiums.

**Why this matters** – You typically pay less up front with lower premiums and more for care when you need it. This way, you only pay for the care you need, which may help you save money.

## An HRA may help you save money

Your employer is funding a health reimbursement account (HRA) to help pay for your eligible health care expenses, including those that may apply to your annual deductible.

If you spend all of your HRA, you will pay for eligible health care expenses out of your pocket until you meet the plan deductible.

**Why this matters** – If you spend the money in the HRA wisely, you can save more money—and have more available when you really need it.

## Compare the plans

	Choice Plus plan with an HRA	Traditional copayment plan
Pay health care expenses using the money you save in an HRA	✓	
Pay a higher deductible	✓	
Pay higher premiums		✓
Pay lower premiums	✓	
Pay only for the care you need	✓	
A chance to save money by making decisions based on a greater awareness of costs and your options	✓	

## Terms to know

**Premium** – The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly or yearly.

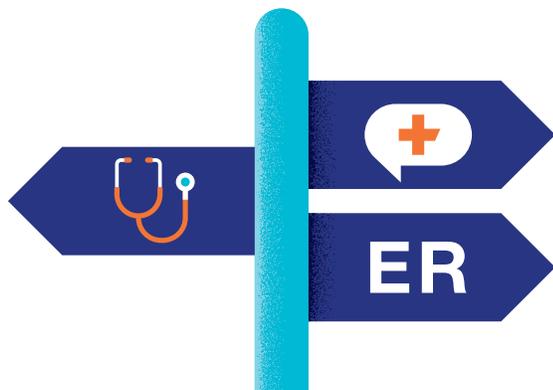
**Deductible** – The amount you owe for health care services that your health insurance or plan covers before your health plan begins to pay.

# Shifting the focus to help you manage your health

Most traditional copayment plans focus on managing your health benefits.

The Choice Plus plan with an HRA focuses on managing your health by encouraging you to:

**Take a more active role in your health care buying decisions**



**Make healthier choices and seek quality care**

**Make informed decisions with helpful tools and services**



## Connect to your plan

With [myuhc.com](https://myuhc.com)<sup>®</sup>, your online hub for plan details, you'll get 24/7 access to personalized digital tools, resources to find cost and care options and more. The more you know, the better decisions you can make about medical treatments and spending.

An illustration of two hands, one in a teal sleeve and one in a yellow sleeve, holding a white heart. The hands are positioned at the top of the page, with the heart centered between them.

# Your health care choices

The plan is designed to help you make healthier choices and select quality care.

## Preventive care is covered 100% in the network

UnitedHealthcare covers preventive services at 100% without charging a copayment, coinsurance or deductible as long as they are received in the plan's network.

**Why this matters** – Preventive care helps you identify and treat illness early so you can get and stay healthier.

## Personal support and helpful programs

Once your health plan becomes active, you can choose to participate in health and wellness programs, connect with a registered nurse 24/7, access care management services and more—all at no additional cost to you.

**Why this matters** – You have access to the care you need when you need it.

**Learn more**

Visit [welcometouhc.com](https://www.welcometouhc.com)

**United  
Healthcare**

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.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

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