

Welcome to your UnitedHealthcare plan



Now that you've chosen your medical plan, it's time to put your benefits to work. Here's how to get started on your path to better health.

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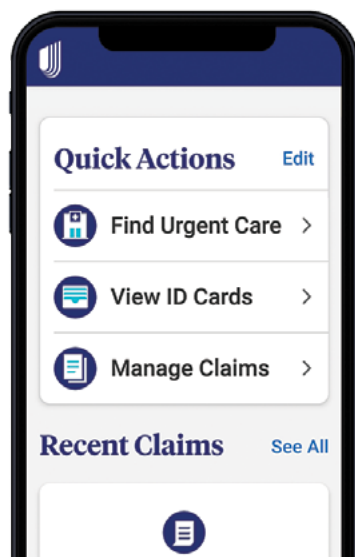


Start with 2 easy steps

Step 1: Register on myuhc.com®

If you haven't done so previously, simply choose "Register Now" and follow the step-by-step instructions. You'll need your UnitedHealthcare ID card and date of birth.

Keep your ID card handy so providers can bill you properly. Download the **UnitedHealthcare® app** to get on-the-go access to your medical plan, including a downloadable and sharable ID card. The **UnitedHealthcare app** is available for download from your app store.



Step 2: Explore your options for care

Log on to **myuhc.com** or the **UnitedHealthcare app** to find a doctor, clinic, hospital or lab based on location, specialty, condition, reputation, estimated cost of services, availability, hours of operation and more. You can even see patient ratings and compare quality and costs before you choose services.

Choose with confidence

The **UnitedHealth Premium® program** identifies network doctors who meet national standards for safe, timely, effective and efficient quality care.* **Look for blue hearts in the provider's profile on myuhc.com and the UnitedHealthcare app.** ♥♥



Call 1-800-358-0114 for Premier Support

Experience an elevated level of personalized and unified support when you have questions or concerns related to your UnitedHealthcare/Optum medical, prescription, mental and behavioral health, and Health Savings Account (HSA) benefits. You have unlimited access to a dedicated knowledgeable team of nurses and advocates trained in all your UnitedHealthcare/Optum benefits – you can even choose to speak with the same person each time you call.

*The UnitedHealth Premium designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com. You should always visit myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with them for advice on selecting other physicians. Before choosing a physician, you should also discuss designations with them. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

Learn about virtual care options



Manage your benefits and your health

You have a single benefit manager for your medical and prescription coverage through UnitedHealthcare. Go to **myuhc.com** or the **UnitedHealthcare app** to:

- Access your medical plan ID card
- Find doctors specializing in certain procedures or who treat patients of your age, gender or condition
- See how doctors and hospitals perform against national quality and cost-efficiency standards
- View plan benefits and coverage information
- Estimate medical plan costs before you have a test or procedure
- Access your prescription benefits
- View deductibles and out-of-pocket costs and manage your claims
- Learn about available wellness programs

24/7 Virtual Visits

When you're not feeling well, you can see and talk to a provider from your computer, tablet or mobile phone* without an appointment – anytime, anywhere. Discuss common concerns such as rashes, sore throat, pink eye and more right from the **UnitedHealthcare app** or from **myuhc.com**. To learn more, visit **myuhc.com/virtualvisits.****

If you are enrolled in the Copay Advantage plan, 24/7 Virtual Visits are available at no additional cost to you. If you are enrolled in the HSA Advantage plan, the average cost for a 24/7 Virtual Visit is \$60 or less.†

Virtual primary and specialist care††

If you're unable to see a provider in person, access quality virtual care through UnitedHealthcare. Providers are available for:

- Primary care
- Behavioral health care
- Dermatology
- Migraine care
- Women's health care
- Gastroenterology
- Speech therapy
- Sleep care

Your cost is subject to the deductible, coinsurance and/or copay for your plan. Once you're a member, visit **myuhc.com/virtualcare**.

Understand which preventive care is right for you and your family

Visit **uhc.com/preventivecare** to see recommendations.‡
Remember, age- and gender-appropriate preventive care with a network provider is 100% covered.

*Data rates may apply.

**24/7 Virtual Visits refers to 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.

†Before you meet your plan deductible. You pay 30% of the cost after you meet your deductible. The Designated Virtual Visit Provider's reduced rate for 24/7 Virtual Visits is subject to change at any time.

††Virtual Specialists refers to services available with a provider or coach via video, chat or email, or audio-only where permitted under state law. It is not an insurance product or a medical plan. Virtual Specialists 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 states, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

‡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.

A nurse can help

Manage a health condition



Decision support

Were you recently diagnosed with a medical condition or have you been dealing with one for some time? Nurses will help you understand treatment options for a variety of conditions, such as back pain, knee and hip replacement, prostate disease, prostate cancer, benign uterine conditions, breast cancer, coronary disease and bariatric surgery.



Personal Health Support

If you're facing an ongoing illness or complex health issue, such as asthma, coronary artery disease, COPD, diabetes or heart failure, get confidential, 1-on-1 support from a registered nurse. Your nurse can:

- Help you better understand and manage your condition
- Support you in understanding and following your treatment plan
- Coordinate your care with other physicians and health care professionals as appropriate



Cancer Management

If you are diagnosed with any type of cancer, experienced cancer nurse advocates can help you understand the diagnosis and treatment options. You'll have a single source to help you make decisions that best meet your needs based on the type of cancer.

Grow your family



Maternity Support

Even if it's not your first child, you need quality care during pregnancy. You can connect with an experienced maternity nurse who will provide assistance, guidance and answers to all of your health concerns.



A nurse can help (continued)



Centers of Excellence

Many local and national clinics and hospitals are choosing to specialize in certain types of medical care in order to provide the best possible care to their patients.

To receive coverage for eligible bariatric surgery, fertility treatment or transplant surgery, you must call UnitedHealthcare to enroll in the applicable program prior to receiving services and use a Center of Excellence.

These facilities develop the highest level of expertise needed to provide the best service and outcomes. If you or a covered dependent is diagnosed with a serious condition, we connect you to leading health care facilities and providers who will help you:

- Decide where to get care
- Schedule appointments
- Coordinate your care with your treatment team and more



To learn more, talk with a nurse or enroll in a program, call UnitedHealthcare at **1-800-358-0114**.

- ✓ **Bariatric Resources** – Our nurses will help you prepare for weight-loss surgery and assist you in minimizing complications after your surgery to help you achieve the best possible results. Enrollment in this program is required and you must use a Center of Excellence to receive coverage under the plan.
- ✓ **Fertility Solutions** – Dealing with fertility challenges can feel overwhelming. Get information on treatment options and designated facilities, as well as guidance throughout the treatment process. Enrollment in this program is required and you must use a Center of Excellence to receive coverage under the plan.
- ✓ **Transplant Resources** – Get help and guidance in choosing the best medical centers for an organ transplant. Transplant nurses will work with your doctors to help coordinate your treatment before and after a transplant. Enrollment in this program is required and you must use a Center of Excellence to receive coverage under the plan.

Get a second opinion

2nd.MD second-opinion services

Connect with nationally recognized specialists from the comfort of your home. With 2nd.MD, you can connect with board-certified specialists for a virtual second opinion within a matter of days – at no cost to you!

Get expert advice when you have (or a covered dependent has) questions about:

- A new or existing diagnosis
- A treatment plan
- Possible surgery
- Medications
- A chronic condition

To activate your account and request a consult, do one of the following:

- 1 Visit 2nd.md/usbank
- 2 Call the 2nd.MD Care Team at **1-866-269-3534**
- 3 Download the 2nd.MD app via the **App Store** or **Google Play**



All information provided in connection with 2nd.MD is for informational purposes only and does not create a physician-patient treatment relationship. Information provided through 2nd.MD does not substitute medical diagnosis or treatment from your treating physician, and you should discuss the information provided with your treating physician before making any decisions.



Explore helpful programs

Explore treatment options or prepare for a procedure



Specialist Management Solutions (SMS)

SMS helps members find cost-effective, high-quality specialty and outpatient surgical care using a concierge model that supports them throughout their care journey.

How does it work?

- Call an SMS Advocate at **1-800-358-0114**. They will serve as a single point of contact and are available to help members navigate the health care space, including evaluating care options; locating a provider; and scheduling consults, surgeries, procedures and follow-up appointments.
- SMS supports a variety of specialties, including orthopedics; gastroenterology; ear, nose and throat (ENT); ophthalmology; and women's health. Call to learn more. **This program is available to assist you and your covered dependents at no additional cost as part of your medical plan.**



Explore helpful programs (continued)

Quit nicotine



Quit For Life®

Quit For Life can help you learn to live without tobacco.* The program offers powerful tools and support to help you quit. Coaches will help you fend off cravings and triggers with a personalized quit plan. Along with unlimited coaching support through phone, group video, chat and text sessions, you'll get access to the members-only website and text message reminders and tips. You may even qualify for patches or gum at no additional cost as part of your medical plan. In addition to cigarettes, Quit For Life can help you quit cigars, hookah, e-cigarettes or smokeless tobacco products like chewing tobacco. **This program is available at no additional cost as part of your medical plan to you and your covered dependents age 18 or older.**

Call **1-877-371-1513** to enroll or learn more by visiting **myquitforlife.com/usbank**.

Get mental health support



Behavioral health

Behavioral health is an incredibly important part of wellbeing. Get everyday support through the **U.S. Bank Employee Assistance Program (EAP)**. Or if you're looking for longer-term support, use your behavioral health benefits under your UnitedHealthcare medical plan.

You have coverage for diagnosis, treatment, therapy and crisis intervention related to behavioral health conditions such as depression, mental illness and substance abuse. From virtual and office visits to prior-authorized inpatient, outpatient and residential treatment, your medical plan has got you covered.

Note: Network and non-network services billed as behavioral health office visits and any additional behavioral health services received at those visits are covered at 100% of eligible expenses after your deductible has been met.** For the Copay Advantage plan, the office visit copay will not apply once your deductible has been met.

*The Quit For Life Program provides information regarding tobacco cessation methods and related wellbeing support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. **This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.**

**This does not apply to services billed as outpatient or inpatient facility services.

Make the most of your pharmacy benefits

Optum Rx® pharmacy services help provide you with safe, easy and cost-effective ways to get the medication you need.



3 easy ways to use your pharmacy benefits

First, visit **myuhc.com** or the **UnitedHealthcare app** to learn more about your pharmacy benefits and coverage, to price a medication, and to ensure you're making the most of your benefits. When you're ready to fill a prescription, choose from these options:

- Visit **myuhc.com** or the **UnitedHealthcare app** to sign up for Optum Home Delivery and receive up to a 90-day supply. Ask your doctor to send an electronic prescription to Optum Home Delivery.
- Visit your local CVS retail pharmacy and receive up to a 90-day supply.
- Visit any other retail pharmacy and receive up to a 30-day supply.*

*You may be required to fill a prescription through CVS or Optum Home Delivery for medications taken regularly. Examples include medications taken regularly to treat high blood pressure, diabetes, high cholesterol, thyroid diseases and depression, as well as oral contraceptives. You will pay the same 90-day cost share whether you use CVS or Optum Home Delivery.



Know what's covered

Review your prescription drug list (PDL) to check costs and coverage for commonly prescribed medications. Medications are listed by common categories – or tiers – that represent the cost you pay. The PDL and the U.S. Bank Medical and Wellness Summary Plan Description (SPD) provide important details on:

- Copays and coinsurance
- Any required prior authorization
- Medications that are not covered



Make the most of your pharmacy benefits (continued)



Save money

When your doctor prescribes medication, be sure to ask about cost. To help save money on your prescriptions:

- Use the **UnitedHealthcare app** or log on to **myuhc.com** to search for generic or lower-cost alternatives. The plan encourages generics, which are the lowest-cost option. If you choose a brand-name drug when a generic is available, you'll pay more.
- Fill your prescriptions at a network pharmacy or use Optum Home Delivery



Learn about prior authorization

Before a medication is covered, you may need prior authorization. This process is important because it:

- Promotes safe and effective medication use
- Helps save on pharmacy costs

To see if a drug requires prior authorization, visit **myuhc.com** or the **UnitedHealthcare app**.



Access 24/7 support

At Optum Rx, we offer the resources, programs and clinical support you need to manage your medications with confidence. Log on to **myuhc.com** or the **UnitedHealthcare app** to learn more.

Call **1-800-358-0114** to speak with a pharmacist anytime, day or night, and even sign up for medication reminders.

HSA Advantage plan

The deductible for certain medications on the Core Plus Preventive Drug List under the HSA Advantage plan will be waived; you pay only the applicable copay or coinsurance. This includes medications used to treat and manage conditions like asthma, COPD, heart disease, diabetes and more.

Specialty medications

Specialty medications are different from other medications because they:

- May need ongoing clinical oversight and extra education
- May have unique storage or shipping needs
- May not be available at retail pharmacies
- May need infusion or home nursing

If you take specialty medications, Optum Specialty Pharmacy will help you get them delivered and provide support when you have questions. Call **1-800-358-0114**.

Get to know your HSA

If you're enrolled in the HSA Advantage medical plan, get to know your HSA

An HSA is a tax-advantaged personal bank account for your health care expenses. You can use the money in your HSA to pay for or reimburse yourself for eligible expenses today or anytime in the future – including during retirement.

For 2025, U.S. Bank may contribute to your HSA up to:

- \$750 if you cover only yourself
- \$1,500 if you also cover dependents

Contributions will be made semiannually based on your eligibility as of Jan. 1 and July 1.

You can also contribute to your HSA through pre-tax payroll deductions, up to the IRS contribution limits.

The 2025 limits, including the U.S. Bank contribution, are:

- \$4,300 if you cover only yourself
- \$8,550 if you also cover dependents

If you are age 55 or older, you can contribute an additional \$1,000.

Pay for eligible health care expenses with your Optum Financial® HSA debit card or on **myuhc.com** or the **UnitedHealthcare app**.



Find support with your EAP

U.S. Bank Employee Assistance Program (EAP)

Your EAP can help enhance all aspects of your wellbeing. For concerns big or small, your EAP offers you and your family 24/7 confidential resources and support for:

- Anxiety and depression
- Childcare and eldercare
- Chronic conditions
- Parenting and family issues
- Relationship problems
- Substance use



In addition, your EAP can help you find financial advice, legal services, and other resources and support.

To search for a provider, find helpful resources and more, visit **liveandworkwell.com** and browse with access code **USBANK**, or call **1-877-855-1336**.

This program is available at no cost to you and those within your household.

The U.S. Bank EAP is offered through Optum. Optum is an affiliate of UnitedHealthcare.



Your EAP benefit includes individual in-person or virtual sessions with a counselor or coach – up to 8 sessions per issue, per person, per calendar year.



Save our phone number:
1-800-358-0114

Whatever your medical plan questions and care needs are, you can count on our health and benefit experts to help with answers and guidance.



Confidential in compliance
with applicable privacy laws
and regulations.





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