



TAKE TIME TO COMPARE

Learn how the **UnitedHealthcare Choice Plus Plan** with a **Health Savings Account** compares to a traditional copayment plan

If you've been insured by a traditional copayment plan, you may be wondering how it is different from the **UnitedHealthcare Choice Plus Plan with a Health Savings Account (HSA).**

1.

YOUR HEALTH CARE BUYING DECISIONS

These plan features help you take a more active role in health care buying decisions:

A Higher Deductible and a Lower Premium

- Traditional copayment plans typically have a lower deductible and higher premiums, so you pay more up front and less when you need care.
- The Choice Plus Plan with an HSA has the opposite — a higher deductible but lower premiums.
- *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 save you money.*

A Health Savings Account (HSA)

- You have the option of opening a health savings account, if you are eligible. An HSA is a personal bank account that you own.
- You can use the HSA to save money, federal income-tax free, to pay for qualified medical expenses, or you can save the money for a future need — even into retirement.
- If you spend the money in the HSA wisely, you can save more money and have more money available for when you really need it.
- You own the money in the HSA. There is no “use it or lose it” rule. If you choose to leave your employer or switch health plans, you keep the money.
- *You decide how and when to use your HSA dollars.*

Tools and Services to Make Informed Decisions

- The plan gives you access to resources for information about cost and care options including myHealthcare Cost Estimator, the UnitedHealth Premium® designation program and medication pricing tools.
- *The more you know, the better decisions you can make about treatments and spending.*

Your Health Care Buying Decisions	Choice Plus Plan with an HSA	Traditional Copayment Plan
Pay health care expenses using the money you save in an HSA	●	
Pay a higher deductible	●	
Pay higher premiums		●
Pay less in premiums	●	
Pay only for the care you need	●	
Save money by making decisions based on a greater awareness of costs and your options	●	

SHIFTING FOCUS: From Managing Your *Health Benefits* to Managing Your *Health*

Most traditional copayment plans focus on managing your *health benefits*. The Choice Plus Plan with an HSA focuses on managing your *health*.

The plan helps better manage your health by encouraging you to:

1. **Take a more active role in your health care buying decisions.**
2. **Make healthier choices and seek quality care.**

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

Preventive Care Is Covered 100% in the Network*

- The health reform law requires the coverage of certain preventive services, based on your age, gender and other health factors with no cost-sharing.
- UnitedHealthcare covers preventive services at 100% without charging a copayment, coinsurance or deductible as long as they are received in the health plan's network. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible.
- *Preventive care helps you identify and treat illness early so you can get and stay healthy.*

Providing Personal Support and Helpful Programs to Improve Your Health

- 24-hour registered nurses, a Healthy Pregnancy Program, an employee assistance program, care management and personal health coaches are available at no extra cost.
- *You have access to the care you need when you need it.*

Helping You Get the Best Care at a Fair Price

- Research shows that in a health plan like this, more people: get preventive care; enroll in wellness coaching; use generic medications; and choose UnitedHealth Premium designated physicians.¹
- *With this plan, you may make better decisions about your health while controlling your costs.*

*Includes preventive health services specified in the health care reform law.

¹Internal UnitedHealthcare study of 2010 Consumer Activation Index data

2. YOUR HEALTH CARE CHOICES

Learn more about the Choice Plus Plan and HSA at welcometouhc.com.





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

The UnitedHealthcare Choice Plus Plan with a Health Savings Account (HSA) is a high deductible health plan that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through OptumHealth Bank, Member of FDIC.

Health savings accounts (HSAs) are individual accounts offered by OptumHealth BankSM, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

The information provided on included programs is for informational purposes only and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program cannot diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

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.[®]

Information for individuals residing in the state of Louisiana or have policies issued in Louisiana: Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those non-network services, in addition to applicable amounts due for copayments, coinsurance, deductibles and non-covered services. Specific information about network and non-network facility-based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card.

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