



UnitedHealthcare Multi-ChoiceSM

Health care plans that fit your business

Just as your business is unique, your health plan should work to meet your unique needs. Choosing a health care plan for your small business would be easy if your employees were all the same. But, they're not. You've got younger and older adults, some are single, some have families and some may be managing chronic conditions. Each person might have a different health concern or preference when it comes to health care benefits. How can you offer a plan that meets all your employees' needs? The answer is UnitedHealthcare Multi-Choice.

UnitedHealthcare Multi-Choice allows you to purchase one health plan package that includes multiple benefit design options, so you can offer your employees an array of health care coverage options to meet a variety of health care and financial needs. Our Multi-Choice packages include different mixes of plan design options, so your employees can choose the benefit design option that best meets their individual needs. And you can keep or change your benefit design option offerings with your package year after year, ensuring that your health plan will evolve with the changing needs of your business and your employees.

The best part is, no matter which plans or how many plans you choose from the package, your costs stay the same, thanks to defined contribution. You set the amount you are willing to pay for employee benefits first, and then you can choose the type and number of plans to offer your employees. Then your employees can each choose the plan that fits him or her best.



No matter which benefit design options you choose to offer, your employees will have access to:

- A UnitedHealthcare national network of more than 691,000 physicians and 5,500 hospitals
- A robust local network of more than 32,000 physicians and 225 hospitals in Pennsylvania
- 24/7 access to health information and tools on myuhc.com[®]
- Bilingual customer service support
- Quality outreach, advocacy and wellness programs, including an online health assessment and programs to help identify individuals who may need help managing particular conditions so we can provide them with support tools



Streamlined administration

UnitedHealthcare Multi-Choice not only simplifies the enrollment and renewal process by giving you access to multiple benefit design options in one easy step, but changing your mix of benefit design options from year to year is simple. You can also save money and lighten your administrative responsibilities by taking advantage of our Pre-Tax Premium plans, COBRA administrative services and Flexible Spending Accounts (FSA).

These services are available at no additional cost to you when you purchase UnitedHealthcare Multi-Choice. Adding these services to your benefit programs can reduce payroll-related taxes and increase employee satisfaction. All you need to do is activate these services, and we will provide the support you need, including templates and tools to help you effectively communicate with your employees.

Packaged Savings[®]

You can combine your UnitedHealthcare Multi-Choice package with numerous specialty benefits, including Dental, Life, Disability and Vision. When you bundle these benefits, you can expect proven knowledge and service from a leading specialty carrier plus the simplicity and convenience of just one team to administer those benefits. The savings you realize through Packaged Savings are based upon medical enrollment and the number of active lines of specialty coverage you have with UnitedHealthcare.

The right choice for your small business might be UnitedHealthcare Multi-Choice. To learn more, contact your UnitedHealthcare representative or take a quick look at a video on Multi-Choice at uhc.com/multichoicevideo



Plan Code	Plan Category	Deductible		Coinsurance	Out-of-Pocket Max		Copayments (Services with a copayment are not subject to the deductible)						Pharmacy Plans	
		Network Ind/Fam	Non-Network Ind/Fam	Network/Non-network	Network Ind/Fam	Non-Network Ind/Fam	PCP	Spec	MRI, MRA, CT Scan, Nuclear Scan	Urg Care	ER	OP Surg		IP
P1-2	Choice	n/a	n/a	100%/N/A	n/a	n/a	\$20	\$40	\$150	\$100	\$200	\$300	\$300/day \$1,500 max	UK, NN, NO, UL, UM, UN, UO, VV
P1-4	Choice	n/a	n/a	100%/N/A	n/a	n/a	\$30	\$50	\$150	\$100	\$200	\$500	\$500/day \$1,500 max	UK, NN, NO, UL, UM, UN, UO, VV
P1-7	Choice	\$500/1,000	n/a	100%/N/A	n/a	n/a	\$30	\$50	\$150	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
BP-7	Choice Plus	\$500/1,000	\$5,000/10,000	100%/50%	n/a	\$10,000/20,000	\$30	\$50	\$150	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
P1-6	Choice	\$1,000/2,000	n/a	100%/N/A	n/a	n/a	\$25	\$50	\$150	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
BP-6	Choice Plus	\$1,000/2,000	\$5,000/10,000	100%/50%	n/a	\$10,000/20,000	\$25	\$50	\$150	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
P1-3	Choice	n/a	n/a	100%/N/A	n/a	n/a	\$40	\$70	\$150	\$100	\$200	\$750	\$750/day \$3,750 max	UK, NN, NO, UL, UM, UN, UO, VV
BP-4	Choice Plus	\$1,000/2,000	\$3,000/6,000	100%/70%	n/a	\$6,000/12,000	\$25	\$50	\$150	\$100	\$200	\$500	\$500/day \$2,500 max	UK, NN, NO, UL, UM, UN, UO, VV
PF-1	Choice	\$2,000/4,000	n/a	100%/N/A	\$2,000/4,000	n/a	\$30	\$60	\$150	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
PF-4	Choice Plus	\$2,000/4,000	\$4,000/8,000	100%/50%	\$2,000/4,000	\$8,000/16,000	\$30	\$60	Ded/Coins	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
PF-2	Choice	\$3,000/6,000	n/a	100%/N/A	\$3,000/6,000	n/a	\$30	\$60	Ded/Coins	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
PF-5	Choice Plus	\$3,000/6,000	\$6,000/12,000	100%/50%	\$3,000/6,000	\$12,000/24,000	\$30	\$60	Ded/Coins	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
PF-3	Choice	\$5,000/10,000	n/a	100%/N/A	\$5,000/10,000	n/a	\$30	\$60	Ded/Coins	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
Plan Code	Plan Category	Deductible		Coinsurance	Out-of-Pocket Max		Copayments (Services with a copayment are not subject to the deductible)						Pharmacy Plans	
		Network Ind/Fam	Non-Network Ind/Fam	Network Referral/Non Referral/Non-network	Network Ind/Fam	Non-Network Ind/Fam	PCP	Spec Referral/Non Referral	MRI, MRA, CT Scan, Nuclear Scan	Urg Care	ER	OP Surg		IP
3A-1	Navigate Plus	n/a	\$1,500/4,500	100%/70%/70%	\$2,500/5,000	\$5,000/10,000	\$30	\$50/\$70	\$125	\$100	\$200	\$250	\$300/day \$1,500 max	UK, NN, NO, UL, UM, UN, UO, VV
3A-2	Navigate Plus	n/a	\$1,500/4,500	100%/50%/50%	\$3,000/6,000	\$10,000/20,000	\$30	\$50/\$70	\$150	\$100	\$200	\$400	\$500/day \$2,500 max	UK, NN, NO, UL, UM, UN, UO, VV
3A-3	Navigate Plus	\$1,000/3,000	\$5,000/15,000	100%/50%/50%	\$3,000/9,000	\$15,000/45,000	\$30	\$50/\$70	\$150	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
3A-4	Navigate Plus	\$2,000/6,000	\$5,000/15,000	90%/50%/50%	\$3,000/9,000	\$15,000/45,000	\$30	\$50/\$70	\$150	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
3A-5	Navigate Plus	\$3,000/9,000	\$5,000/15,000	80%/50%/50%	\$5,000/15,000	\$15,000/45,000	\$30	\$50/\$70	\$150	\$100	\$200	Ded/Coins	Ded/Coins	UK, NN, NO, UL, UM, UN, UO, VV
Plan Code	Plan Category	Deductible		Coinsurance	Out-of-Pocket Max		Copayments (Copayments apply after the network deductible has been met)						Pharmacy Plans	
		Network Ind/Fam	Non-Network Ind/Fam	Network/Non-network	Network Ind/Fam	Non-Network Ind/Fam	PCP	Spec	MRI, MRA, CT Scan, Nuclear Scan	Urg Care	ER	OP Surg		IP
PK-1	Choice HRA	\$1,000/2,000	n/a	100%/N/A	n/a	n/a	\$25	\$50	\$150	\$100	\$200	\$500	\$500/day \$2,500 max	UK, NN, NO, UL, UM, UN, UO, VV
PG-1	Choice Plus HRA	\$1,000/2,000	\$3,000/6,000	100%/70%	n/a	\$6,000/12,000	\$25	\$50	\$150	\$100	\$200	\$500	\$500/day \$2,500 max	UK, NN, NO, UL, UM, UN, UO, VV
Plan Code	Plan Category	Deductible		Coinsurance	Out-of-Pocket Max		Copayments (Copayments apply after the network deductible has been met)						Pharmacy Plans	
		Network Ind/Fam	Non-Network Ind/Fam	Network/Non-network	Network Ind/Fam	Non-Network Ind/Fam	PCP	Spec	MRI, MRA, CT Scan, Nuclear Scan	Urg Care	ER	OP Surg		IP
P0-F	Choice HSA	\$1,500/3,000	n/a	100%/N/A	\$4,000/8,000	n/a	\$25	\$50	\$150	\$100	\$200	\$500	\$500/day \$2,500 max	NN, NO
AP-7	Choice Plus HSA	\$1,500/3,000	\$3,000/6,000	100%/70%	\$4,000/8,000	\$6,000/12,000	\$25	\$50	\$150	\$100	\$200	\$500	\$500/day \$2,500 max	NN, NO
AP-1	Choice Plus HSA	\$2,000/4,000	\$4,500/9,000	100%/70%	\$5,000/10,000	\$13,500/27,000	\$25	\$50	\$150	\$100	\$200	\$500	\$500/day \$2,500 max	NN, NO
AP-4	Choice Plus HSA	\$3,000/6,000	\$6,000/12,000	100%/50%	\$6,000/12,000	12,000/24,000	\$40	\$70	Ded/Coins	\$100	\$200	Ded/Coins	Ded/Coins	NN, NO
Plan Code	Plan Category	Deductible		Coinsurance	Out-of-Pocket Max		Copayments (Copayments apply to Pre Deductible Allowance services)						Pharmacy Plans	
		Network Ind/Fam	Non-Network Ind/Fam	Network/Non-network	Network Ind/Fam	Non-Network Ind/Fam	PCP	Spec	MRI, MRA, CT Scan, Nuclear Scan	Urg Care	ER	OP Surg		IP
AJ-B*	Catalyst	\$3,000/9,000	n/a	80%/N/A	\$5,500/11,000	n/a	\$30	\$60	Ded/Coins	\$75	\$200	Ded/Coins	Ded/Coins	5W, AU
AJ-N*	Catalyst	\$3,000/9,000	\$7,500/22,500	80%/60%	\$5,500/11,000	\$11,000/26,000	\$30	\$60	Ded/Coins	\$75	\$200	Ded/Coins	Ded/Coins	5W, AU
AJ-K**	Catalyst	\$5,000/15,000	n/a	80%/N/A	\$7,500/17,500	n/a	\$25	\$50	Ded/Coins	\$75	\$200	Ded/Coins	Ded/Coins	5W, AU

Traditional, Navigate and H.R.A. Pharmacy Plans							
RX Plan Code	Deductible		Tier 1	Tier 2	Tier 3	Mail Service Ratio	
	Individual	Family					
UK	Non-specialty	N/A	N/A	\$10	\$20	\$35	2.5x retail
	Specialty copay	N/A	N/A	\$10	\$100	\$300	N/A
NN	Non-specialty	N/A	N/A	\$10	\$30	\$50	2.5x retail
	Specialty copay	N/A	N/A	\$10	\$100	\$300	N/A
NO	Non-specialty	N/A	N/A	\$10	\$35	\$60	2.5x retail
	Specialty copay	N/A	N/A	\$10	\$100	\$300	N/A
UL	Non-specialty	\$100	N/A	\$10	\$35	\$60	2.5x retail
	Specialty copay	N/A	N/A	\$10	\$100	\$300	N/A
UM	Non-specialty	\$100	N/A	\$10	\$35	\$70	2.5x retail
	Specialty copay	N/A	N/A	\$10	\$100	\$300	N/A
UN	Non-specialty	N/A	N/A	\$15	\$35	\$50	2.5x retail
	Specialty copay	N/A	N/A	\$15	\$100	\$300	N/A
UO	Non-specialty	N/A	N/A	\$20	\$40	\$60	2.5x retail
	Specialty copay	N/A	N/A	\$20	\$100	\$300	N/A
V V	Non-specialty	\$250	N/A	\$10	\$35	\$60	2.5x retail
	Specialty copay	N/A	N/A	\$10	\$100	\$300	N/A
Catalyst Pharmacy Plans							
RX Plan Code	Deductible		Tier 1	Tier 2	Tier 3	Tier 4	Mail Service Ratio
	Individual	Family					
AU	\$250	\$750	\$10	\$35	\$70	n/a	2.5x retail
5W	\$250	\$750	\$10	\$35	\$60	\$100	2.5x retail
H.S.A. Pharmacy Plans							
RX Plan Code	Deductible		Tier 1	Tier 2	Tier 3	Mail Service Ratio	
	Individual	Family					
NN	Non-specialty	N/A	N/A	\$10	\$30	\$50	2.5x retail
	Specialty copay	N/A	N/A	\$10	\$100	\$300	N/A
NO	Non-specialty	N/A	N/A	\$10	\$35	\$60	2.5x retail
	Specialty copay	N/A	N/A	\$10	\$100	\$300	N/A

For Multi-Choice 51-99, a maximum of five medical plans can be selected.

*A JB and A JN have a \$350 Office services and a \$1,000 Emergency Services Pre Deductible Allowance

**Plan A JK has a \$450 Office services and a \$1,500 Emergency Services Pre Deductible Allowance

Primary Care Physicians include Family Practice, Internal Medicine and Pediatrics.

The HRA portfolio plans are the only plans available for HRA or gap funding programs. HRA funding must be less than or equal to 50% of deductible.

For all plans listed, deductible applies toward out-of-pocket maximum. Plans require a determination of medical necessity as a requirement of benefit coverage. Certain health care services referenced in the Certificate of Coverage require prior authorization. Please Note: The information in this grid is provided for informational purposes only and is not intended for use as a contract. For a complete listing of coverage and exclusions, please refer to the Certificate of Coverage or talk to your UnitedHealthcare representative for additional details that could impact the benefits. Different UnitedHealthcare plans may have varying approaches to whether pharmacy costs are included or excluded from the medical deductible and other benefit details.

For HSA plans, the maximum HSA contribution in 2012 is \$3,100 single/\$6,250 family. These amounts are subject to change by IRS and do not include catch-up contributions for subscribers age 55 and over. The UnitedHealthcare Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account with a bank of their choice or through OptumHealth Bank, Member of FDIC. "UnitedHealthcare HSA" refers generally to the UnitedHealthcare HSA product, which includes a HDHP, although at times "UnitedHealthcare HSA" may refer only and specifically to the UnitedHealthcare Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP.

Insurance coverage provided by or through: UnitedHealthcare Insurance Company. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Pennsylvania, Inc.



Products

UnitedHealthcare Multi-ChoiceSM allows employers to purchase one health plan package that includes multiple benefit design options. Employees can be offered an array of health care coverage options to meet a variety of health care and financial needs. Best of all, our health care plans offer the full spectrum of value-added programs, as well as access to a robust nationwide physician network.

How it works:

Step 1: Employer chooses to offer up to five medical plan options.

Step 2: Employees choose the benefit design option that best meets their individual needs.

Step 3: As an employer renews, they can keep or change the plan offerings year after year, ensuring that health plan benefits evolve with their business.

The Multi-Choice package includes familiar plans such as **Choice and Choice Plus** and our innovative consumer-driven health plans (**HSAs and HRAs**). It also includes new **Navigate PlusSM** and **CatalystSM** plans. Multi-Choice is available to employers with 51-99 enrolling employees.

Employer Value-Added Programs

UnitedHealthcare Benefit ServicesSM

With the purchase of UnitedHealthcare medical coverage customers automatically receive the following services at no additional cost. They simply log in to www.uhcservices.com to activate their benefits. This is available to Multi-Choice clients with 20-99 eligible employees.

- **Flexible Spending Accounts (FSA)**

The Flexible Spending Account portion of Section 125 allows for employee contributions to a dedicated savings account be made on a pre-tax basis, resulting in savings to both employers and employees.

- **Pre-Tax Premium**

Reduce total taxable payroll and lower payroll-related taxes by implementing a pre-tax premium plan. Employee Pre-Tax Premium contributions are not considered taxable income under Section 125.

- **COBRA (20-99)**

UnitedHealthcare Benefit Services provides streamlined COBRA and efficient record-keeping, which allows your clients to concentrate on managing their growing business.

Packaged Savings[®]

Employers can combine our innovative, affordable medical plans with comprehensive specialty benefits - dental, life, disability and vision. When they bundle benefits, they can expect proven knowledge and service from a leading specialty carrier plus the simplicity and convenience of just one team to administer benefits. The savings your clients realize through Packaged Savings are based upon medical enrollment and the number of active lines of specialty coverage they have with UnitedHealthcare. The more they bundle, the more they save. Participation requirements apply. Contact your local sales team for further details.



Wellness Programs

The majority of UnitedHealthcare medical plans incorporate several programs designed to address the overall health and well-being of your clients. Members who have access to information and easy-to-use services may be more apt to be healthy and productive employees. From our UnitedHealth Wellness® portfolio, which helps employees stay healthy, to our disease management programs that offer resources in the event of a serious illness, UnitedHealthcare makes it easy to access information and services.

myHealthcare Cost Estimator available on myuhc.com®

Introducing myHealthcare Cost Estimator, an online tool which gives members access to transparent cost and quality information. The information is also personalized to calculate estimated out-of-pocket expenses based on a member's plan and current benefit status. Plus, it's fully integrated with customer service and clinical support for easy access to a wide range of resources. And **myuhc.com** gives your clients' employees online, self-service access to benefit and network information. As well as provides customized information and articles on hundreds of health-related topics.

Health4Me Mobile App

Having your family's health plan information on your phone means you can conveniently view and share your health plan ID card, check the balance of your HSA account* or even look up the status of the claim from your son's earache. Additionally, members can connect with a Health Advisor or use their smartphone's GPS to find a doctor or facility.

Care24® Resources

Our Care24 resources assist employees with health, personal or family-related concerns via a toll-free phone number 24 hours a day, seven days a week. One toll-free number puts them in touch with nurses, counselors, financial consultants and attorneys. For situations where in-person resources are needed, Care24 contracts with more than 9,000 professionals nationwide who provide local, in-person support. In addition, our database of more than 60,000 unique community resources, representing 400,000 points of expertise, adds to Care24's depth of service. Care24 also offers your clients access to audio messages on more than 1,100 health and well-being topics. Most audio tapes are available in Spanish, and we provide translation services for more than 140 languages.

Care CoordinationSM

Coordinates and customizes services where gaps in care may exist. Education and prevention programs include pre-admission counseling, inpatient care advocacy and readmission prevention.

Disease Management

Identifies high-risk individuals with chronic conditions, such as asthma, diabetes and coronary artery disease, who may benefit from a focused intervention program. Individuals are placed on one of three levels of intervention to improve quality of life and keep cost trends in check.

NurseLineSM Services

Efficient use of health care resources can help contain your clients' medical costs. NurseLine nurses provide health information, discuss treatment options and assist individuals in finding an appropriate level of care. Maintaining good health starts with asking questions and understanding the answers. NurseLine services empower people with information, support and guidance. From helping prepare questions for an upcoming doctor visit to determining the appropriate use of medical resources, NurseLine helps individuals make educated decisions about their personal health. NurseLine provides immediate access to experienced registered nurses for nearly any health or medical concern – 24 hours a day, seven days a week.

Some features may not be available for all employer plans.

The Care24® program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. Program components may not be available in all states or for all groups. Care24 is a registered trademark of UnitedHealth Group, Inc., used by permission. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving UnitedHealthcare services directly or indirectly (e.g. employer or health plan). Care24 may not be available in all states or for all group sizes. Components subject to change.

For informational purposes only. NurseLineSM nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.