

# UnitedHealthcare Navigate®

## Guided Care and a Robust Suite of Online Tools and Resources

UnitedHealthcare Navigate plans offer robust, patient-centered health care benefits. Members will choose a primary care physician (PCP) as their trusted partner in health care who also grants referrals for specialists' services.

**What makes this plan different:** Navigate provides traditional benefits with the security and guidance of a PCP, who will provide care for the majority of a member's needs – both regular and routine care, such as annual well visits and preventive care, as well as care for sickness or injury. No benefits are payable if members see a network specialist without a referral or receive care out of network.

Referrals are not required for services from a network OB/GYN, from network behavioral health and substance use disorder clinicians or for routine refractive exams from network providers.<sup>1</sup> Robust online tools for both employers and employees help manage administration and promote wellness and wise health choices.

Typical Employer Size:



## Delivering on What You Value Most

You Value:	Navigate Offers:
A strong local network and access to the Navigate national network	✓
Choice and convenience	✓
PCP referral required	✓
An easy-to-use health plan	✓
Preventive care and wellness programs to help keep costs lower	✓
A robust suite of online tools to encourage quality, cost-effective health care choices	✓
Integrated health and wellness resources, including pharmacy, behavioral health and transplant programs	✓
A health plan that accommodates multistate-based employees	✓
Online eligibility, enrollment, billing and reporting tools	✓
Coverage for catastrophic health events as well as high prescription, physician and hospital costs	✓



## Resources That Encourage Health and Wellness

UnitedHealthcare Navigate members have access to the following resources and services, designed to promote wise health care choices and healthy living.



### Online Resources, Services and Mobile Apps

- **myuhc.com**<sup>®</sup>
- myHealthcare Cost Estimator
- UnitedHealthcare Health4Me<sup>™</sup> mobile app
- Health Savings Checkup
- myClaims Manager
- Smart Patient app
- Medication pricing tools
- Filling prescriptions through mail order
- Personalized messages



### Support Programs

- Care24<sup>®</sup>
- Employee Assistance Program

### Wellness Programs

- Personalized Health Assessments
- Healthy Pregnancy Program
- Source4Women
- Disease management programs
- Health and wellness discounts



<sup>1</sup> Certain inpatient and outpatient procedures require that the network physician obtain Prior Authorization from UnitedHealthcare before the procedure is performed. Participation in the Health Assessment is strictly voluntary. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices; be used only for health and wellness recommendations or for payment, treatment or health care operations; and be shared with your health plan, but not with your employer.

All UnitedHealthcare members can access a cost estimator online tool at myuhc.com. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available in the Health4Me mobile app, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

The Care24<sup>®</sup> program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor's or professional's care. 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 these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

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

Source4Women content and materials are for information purposes only, are not intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor's care. Lists of potential treatment options and/or symptoms may not be all inclusive.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

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