

Why UnitedHealthcare CoreSM is unique



No Gatekeeper – just like Choice+

No Referral – just like Choice+

Out of Area Access – Employees outside Greater Chicagoland can have the UnitedHealthcare Core plan and access the Choice+ national network. Employers can simplify administration by offering only one plan for all employees and dependents nationwide

Out of Network Benefits – Provides protection to members and provides steerage to participating providers

Network - Core network is the right balance of access and savings

- 2 of 5 academic medical centers – Loyola University and University of Illinois – Chicago.
- 17,500 doctors. Easier appointments, closer offices and fewer hassles to get to your provider.
- All of Advocate including Lutheran General and South Suburban participate in Core.
 - Some products include 7 of 9 Advocate hospitals or none of Advocate. Why go only halfway?
- Northwest Indiana includes 12 of 14 community hospitals in Lake, Porter and LaPorte counties.
 - Some products only include 2 of 14 hospitals forcing members to drive into Illinois to seek care
- United Resource Network provides access for transplants and complex cancers – just like Choice+

Sustainable Savings – Core plans are 12% – 15% cheaper than comparable Choice+ plans. This is the right balance between other narrow network products that offer greater access but fewer discounts or greater discounts but less access and more member hassles

Broker simplification

All of the product features loved in Choice+ are part of Core.

Product standards are similar – same split copays, ER copays, INN deductible/OPX relationships, etc.

Dual option capability 2-50 down to 5 enrolled and Triple Option in 51+ - just like Choice+.

Core fact check

Availability

Fact: UnitedHealthcare Core is available for all FI business. Small Business, Key Accounts, Public Sector, etc

Benefits

Fact: For all UnitedHealthcare products the OOP includes deductible. Many competitors exclude the deductible from the OOP. UnitedHealthcare chooses to be more transparent in member total financial responsibility.

Fact: In SB, UnitedHealthcare Core offers 3 3-tier Rx plans and 1 4-tier rx plan in 2-50. For all UnitedHealthcare, Tier 1 drugs include name brand drugs such for asthma, diabetes and migraines where competitors only include generics.

Fact: All ER services are covered INN. This is a state law that applies to all products on Insurance or HMO licenses.

Network

Fact: Rush Hospitals are not participating for UnitedHealthcare Core

Fact: UnitedHealthcare Core includes all of Advocate including Lutheran General and South Suburban. This is misleading because some competitor products include 7 of 9 Advocate hospitals or none of Advocate. Why go only halfway?

Fact: UnitedHealthcare Core is a very robust hospital network with 17,500 MDs. UnitedHealthcare Core has the widest network of narrow network products in Northwest Indiana – including Community, Methodist and 6 of 7 Sisters hospitals.

Below is a table categorizing the Core participating hospitals by location and type.

	Chicago, IL	NW IN	Rockford/NC IL	All
Academic	2	0	0	2
General	63	15	8	86
Specialty/LTAC	8	0	1	9
Total	73	15	9	97

Pricing

Fact: Core plans are 12% – 15% cheaper than comparable Choice+ plans. This is the right balance between access and savings. UnitedHealthcare considered products with greater access but fewer discounts or greater discounts but less access and more member hassles. The right balance is Core.



The UnitedHealthcare CORE product is designed to accommodate a limited network of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this product before receiving services to receive the highest level of benefits. Network status may be determined by calling Customer Care at the number indicated on the medical ID card or by visiting myuhc.com*. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates. 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*.