

UnitedHealthcare CoreSM

Welcome to UnitedHealthcare Core, the health plan that gives you the health coverage you need and access to most doctors and hospitals in the area.

Maximize your benefit coverage and save money when you use doctors and health care facilities that participate in the Core benefit plan.



Plan highlights:

- Enjoy the highest level of benefit coverage when you use doctors and hospitals that participate in the in the UnitedHealthcare Core benefit plan
- Choose from over 16,500 doctors and 80 hospitals in the Chicagoland area
- Preventive care coverage
- Visit specialists without a written referral
- Access our national network of over 595,000 doctors and 4,965 hospitals when traveling outside the Chicagoland area
- Fill prescriptions at more than 60,000 pharmacies nationwide

For the highest level of benefit coverage, choose a doctor who participates in the Core benefit plan.

Understand your options

Since the Core benefit plan has a limited number of participating physicians and hospitals, be sure to confirm that the doctor or hospital you choose participates in the Core benefit plan in order to receive network benefits.

Network benefits - To receive the highest level of benefit coverage under your plan, choose a doctor or hospital that participates in the Core benefit plan. To find a participating doctor or facility, go to myuhc.com[®] or call the toll-free number on the back of your member ID card.

Non-network benefits - If you choose to use a doctor or hospital in the Chicagoland area that does not participate in the Core benefit plan, non-network benefit levels apply. This may result in higher out-of-pocket costs for you.

Out-of-area benefits - If you need to see a doctor while traveling outside of the Chicagoland area, you have access to our national network of doctors and hospitals at network benefit coverage levels.

To learn more about benefit coverage levels and to find participating network providers, go to www.myuhc.com or call the toll-free number on your member ID card.



Getting the most out of your health plan

We are here to support you—online or on the phone—so you can make wise health care decisions and maximize your health plan benefits. We offer a variety of **tools and resources that help you understand your choices before you make them**, along with information to help you lead a healthier life.

Visit myuhc.com, our award winning member Web site, to:

- Get personalized benefit coverage information such as copay or coinsurance amounts.
- Take an online Health Assessment and get tips to help you stay or get healthy.
- Find helpful information on just about any health topic including asthma, diabetes, heart health, weight loss, cholesterol and allergies
- Access your claims history and keep health records for the whole family.
- Calculate potential medical expenses using our online treatment cost estimator.
- Price prescription medications and learn about cost saving opportunities.
- Locate network doctors that have met quality and cost efficiency standards through the UnitedHealth Premium[®] designation program, or use our Hospital Comparison Tool to compare quality and cost information for a specific procedure.
- Take advantage of free health and wellness programs that can help you learn to eat right, exercise more, stop smoking or just relax.

Extra benefits for all Core plan members

Care24[®] services

- Help from a registered nurse by phone any time
- Thousands of recorded health messages
- Treatment Decision Support and appointment scheduling

Healthy Pregnancy Program

- Support through every stage of pregnancy and delivery
- Help from a registered nurse by phone at any time, 24 hours a day
- Free pregnancy book and a Healthy Baby Travel Bag

Customer care

We're here to answer your questions, and help you be as healthy as you can be. To speak with a customer care professional, call the toll-free number on the back of your member ID card.



The UnitedHealthcare Core plan is designed to accommodate a limited number of participating physicians, health care professionals, hospitals and facilities ("providers"). Except in emergency situations, members should confirm their provider is participating in this plan before receiving services to receive the highest level of benefits. Participating providers may be determined by calling Customer Care at the number indicated on your medical ID card or visiting myuhc.com.

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.

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



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