

Choice Simplified I

California
Small Business 1-100 Employees
Effective January 1, 2019

The Choice Simplified¹ option allows employers to combine our most popular plans to fit the unique needs of their business and employees. Employers have the option to choose one, a few or all plans.

1. Pick the network(s). 2. Pick the plans to complete the Choice Simplified option.

Select Plus	Core	Signature ²	Advantage ²	Alliance ^{2,3}	Focus ²
More than 97,497 physicians and health care professionals, and 320 hospitals ⁴	More than 51,801 physicians and health care professionals, and 304 hospitals ⁴	More than 77,600 physicians and health care professionals, and 211 hospitals ⁴	More than 49,200 physicians and health care professionals, and 150 hospitals ⁴	More than 29,700 physicians and health care professionals, and 122 hospitals ⁴	More than 24,000 physicians and health care professionals, and 110 hospitals ⁴
Select Plus	Core	Signature	Advantage	Alliance	Focus
Platinum 15/250/20% <input type="checkbox"/>	Platinum 15/250/20% <input type="checkbox"/>	Platinum 20-40/500d <input type="checkbox"/>	Platinum 20-40/500d <input type="checkbox"/>	Platinum 20-40/500d <input type="checkbox"/>	Platinum 20-40/500d <input type="checkbox"/>
Gold 25/250/20% <input type="checkbox"/>	Gold 25/250/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>
Gold 25/750/20% <input type="checkbox"/>	Gold 25/750/20% <input type="checkbox"/>	Gold 30-60/1000d <input type="checkbox"/>	Gold 30-60/1000d <input type="checkbox"/>	Gold 30-60/1000d <input type="checkbox"/>	Gold 30-60/1000d <input type="checkbox"/>
Gold 25/1250/20% <input type="checkbox"/>	Gold 25/1250/20% <input type="checkbox"/>	Gold 30-60/20%/250ded <input type="checkbox"/>	Gold 30-60/20%/250ded <input type="checkbox"/>	Gold 30-60/20%/250ded <input type="checkbox"/>	Gold 30-60/20%/250ded <input type="checkbox"/>
Silver 40/1500/30% <input type="checkbox"/>	Silver 40/1500/30% <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>
Silver 45/2250/40% <input type="checkbox"/>	Silver 45/2250/40% <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>
Select Plus HDHP	Core HDHP				
Silver 2300/30% <input type="checkbox"/>	Silver 2300/30% <input type="checkbox"/>				
Bronze 6650/0% <input type="checkbox"/>	Bronze 6650/0% <input type="checkbox"/>				

¹ Formal product name: UnitedHealthcare Multi-Choice®

² Formal HMO product names:

Signature = UnitedHealthcare SignatureValue®

Advantage = UnitedHealthcare SignatureValue Advantage

Alliance = UnitedHealthcare SignatureValue Alliance

Focus = UnitedHealthcare SignatureValue Focus

³ Alliance product is available in select markets. Please contact your UnitedHealthcare representative for information.

⁴ UnitedHealthcare internal analysis, November 2018.

Note: Physician count represents all physicians' specialties and physician locations available.

Core, Select Plus and Navigate coverage are provided by or through UnitedHealthcare Insurance Company. Premium rates and/or product forms included herein are subject to approval by regulators. If the rates or product forms offered herein are subsequently modified by regulators, we will immediately advise you of the change in plan design and retroactively adjust premium in subsequent billings, in accordance with applicable law. The Navigate network included herein is subject to approval by regulators. If the Navigate network offered herein is subsequently modified by regulators, we will immediately advise you of the change in network, in accordance with applicable law. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or UnitedHealthcare Insurance Company.

Health plan coverage provided by or through UnitedHealthcare Insurance Company and UnitedHealthcare of California. Administrative services provided by United HealthCare Services, Inc., OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC) or United Behavioral Health (UBH).

Not For Consumer Use.



Choice Simplified II

California
Small Business 1-100 Employees
Effective January 1, 2019

The Choice Simplified¹ option allows employers to combine our most popular plans to fit the unique needs of their business and employees. Employers have the option to choose one, a few or all plans.

1. Pick the network(s). 2. Pick the plans to complete the Choice Simplified option.

Select Plus	Core	Signature ²	Advantage ²	Focus ²
More than 97,497 physicians and health care professionals, and 320 hospitals ⁴	More than 51,801 physicians and health care professionals, and 304 hospitals ⁴	More than 77,600 physicians and health care professionals, and 211 hospitals ⁴	More than 49,200 physicians and health care professionals, and 150 hospitals ⁴	More than 24,000 physicians and health care professionals, and 110 hospitals ⁴
Select Plus	Core	Signature	Advantage	Focus
Platinum 15/250/20% <input type="checkbox"/>	Platinum 15/250/20% <input type="checkbox"/>	Platinum 20-40/500d <input type="checkbox"/>	Platinum 20-40/500d <input type="checkbox"/>	Platinum 20-40/500d <input type="checkbox"/>
Gold 25/250/20% <input type="checkbox"/>	Gold 25/250/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>
Gold 25/750/20% <input type="checkbox"/>	Gold 25/750/20% <input type="checkbox"/>	Gold 30-60/1000d <input type="checkbox"/>	Gold 30-60/1000d <input type="checkbox"/>	Gold 30-60/1000d <input type="checkbox"/>
Gold 25/1250/20% <input type="checkbox"/>	Gold 25/1250/20% <input type="checkbox"/>	Gold 30-60/20%/250ded <input type="checkbox"/>	Gold 30-60/20%/250ded <input type="checkbox"/>	Gold 30-60/20%/250ded <input type="checkbox"/>
Silver 40/1500/30% <input type="checkbox"/>	Silver 40/1500/30% <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>
Silver 45/2250/40% <input type="checkbox"/>	Silver 45/2250/40% <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>
Select Plus HDHP	Core HDHP			
Silver 2300/30% <input type="checkbox"/>	Silver 2300/30% <input type="checkbox"/>			
Bronze 6650/0% <input type="checkbox"/>	Bronze 6650/0% <input type="checkbox"/>			

¹ Formal product name: UnitedHealthcare Multi-Choice®

² Formal HMO product names:

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Alliance = UnitedHealthcare SignatureValue Alliance
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³ Alliance product is available in select markets. Please contact your UnitedHealthcare representative for information.

⁴ UnitedHealthcare internal analysis, November 2018.

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Choice Simplified III

California
Small Business 1-100 Employees
Effective January 1, 2019

The Choice Simplified¹ option allows employers to combine our most popular plans to fit the unique needs of their business and employees. Employers have the option to choose one, a few or all plans.

1. Pick the network(s). 2. Pick the plans to complete the Choice Simplified option.

Select Plus	Core	UnitedHealthcare Navigate [®]	Signature ²	Advantage ²	Alliance ^{2,3}
More than 97,497 physicians and health care professionals, and 320 hospitals ⁴	More than 51,801 physicians and health care professionals, and 304 hospitals ⁴	More than 55,938 physicians and health care professionals, and 285 hospitals ⁴	More than 77,600 physicians and health care professionals, and 211 hospitals ⁴	More than 49,200 physicians and health care professionals, and 150 hospitals ⁴	More than 29,700 physicians and health care professionals, and 122 hospitals ⁴
Select Plus	Core	Navigate	Signature	Advantage	Alliance
Platinum 10/10% <input type="checkbox"/>	Platinum 10/10% <input type="checkbox"/>	Platinum 10/10% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>	Silver 30%/2200ded <input type="checkbox"/>
Platinum 15/250/20% <input type="checkbox"/>	Platinum 15/250/20% <input type="checkbox"/>	Platinum 15/250/20% <input type="checkbox"/>	Gold 30-60/1000d <input type="checkbox"/>	Gold 30-60/1000d <input type="checkbox"/>	
Gold 25/250/20% <input type="checkbox"/>	Gold 25/250/20% <input type="checkbox"/>	Gold 25/250/20% <input type="checkbox"/>	Gold 30-60/20%/250ded <input type="checkbox"/>	Gold 30-60/20%/250ded <input type="checkbox"/>	
Gold 25/750/20% <input type="checkbox"/>	Gold 25/750/20% <input type="checkbox"/>	Gold 25/750/20% <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>	
Gold 25/1250/20% <input type="checkbox"/>	Gold 25/1250/20% <input type="checkbox"/>	Gold 25/1250/20% <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>	
Silver 40/1500/30% <input type="checkbox"/>	Silver 40/1500/30% <input type="checkbox"/>	Silver 40/1500/30% <input type="checkbox"/>			
Silver 45/2250/40% <input type="checkbox"/>	Silver 45/2250/40% <input type="checkbox"/>	Silver 45/2250/40% <input type="checkbox"/>			
Select Plus HDHP	Core HDHP	Navigate HDHP			
Silver 2300/30% <input type="checkbox"/>	Silver 2300/30% <input type="checkbox"/>	Silver 2300/30% <input type="checkbox"/>			
Bronze 6650/0% <input type="checkbox"/>	Bronze 6650/0% <input type="checkbox"/>	Bronze 6650/0% <input type="checkbox"/>			

¹ Formal product name: UnitedHealthcare Multi-Choice[®]

² Formal HMO product names:

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Advantage = UnitedHealthcare SignatureValue Advantage

Alliance = UnitedHealthcare SignatureValue Alliance

Focus = UnitedHealthcare SignatureValue Focus

³ Alliance product is available in select markets. Please contact your UnitedHealthcare representative for information.

⁴ UnitedHealthcare internal analysis, November 2018.

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Choice Simplified IV

California
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1. Pick the network(s). 2. Pick the plans to complete the Choice Simplified option.

Select Plus	Core	UnitedHealthcare Navigate [®]	Signature ²	Advantage ²	Alliance ^{2,3}	Focus ²
More than 97,497 physicians and health care professionals, and 320 hospitals ⁴	More than 51,801 physicians and health care professionals, and 304 hospitals ⁴	More than 55,938 physicians and health care professionals, and 285 hospitals ⁴	More than 77,600 physicians and health care professionals, and 211 hospitals ⁴	More than 49,200 physicians and health care professionals, and 150 hospitals ⁴	More than 29,700 physicians and health care professionals, and 122 hospitals ⁴	More than 24,000 physicians and health care professionals, and 110 hospitals ⁴
Select Plus	Core	Navigate	Signature	Advantage	Alliance	Focus
Platinum 15/250/20% <input type="checkbox"/>	Platinum 15/250/20% <input type="checkbox"/>	Platinum 15/250/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>	Platinum 20-40/20% <input type="checkbox"/>
Gold 25/250/20% <input type="checkbox"/>	Gold 25/250/20% <input type="checkbox"/>	Gold 25/250/20% <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>	Gold 30-60/30%/1000ded <input type="checkbox"/>
Gold 25/750/20% <input type="checkbox"/>	Gold 25/750/20% <input type="checkbox"/>	Gold 25/750/20% <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>	Silver 50-75/40%/2250ded <input type="checkbox"/>
Gold 25/1250/20% <input type="checkbox"/>	Gold 25/1250/20% <input type="checkbox"/>	Gold 25/1250/20% <input type="checkbox"/>				
Silver 40/1500/30% <input type="checkbox"/>	Silver 40/1500/30% <input type="checkbox"/>	Silver 40/1500/30% <input type="checkbox"/>				
Silver 45/2250/40% <input type="checkbox"/>	Silver 45/2250/40% <input type="checkbox"/>	Silver 45/2250/40% <input type="checkbox"/>				
Select Plus HDHP	Core HDHP	Navigate HDHP				
Silver 2300/30% <input type="checkbox"/>	Silver 2300/30% <input type="checkbox"/>	Silver 2300/30% <input type="checkbox"/>				
Bronze 6650/0% <input type="checkbox"/>	Bronze 6650/0% <input type="checkbox"/>	Bronze 6650/0% <input type="checkbox"/>				

¹ Formal product name: UnitedHealthcare Multi-Choice[®]

² Formal HMO product names:

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