



# UnitedHealthcare Core

**Easy access, no  
referrals required.**

UnitedHealthcare Core is an open-access plan that allows members to seek care from any provider or facility within the national Core network.

## A open access product with a customized network designed to offer more affordable health care options

Core plans give members the freedom to choose from any health care professional in the UnitedHealthcare Core network, including specialists, without a referral or choosing a primary care physician (PCP).

Since Core is an open-access product, members can seek care from any provider, but they may pay more out-of-pocket costs when they do not seek care from network providers or facilities.

### Why Core?

#### Value

- **Lower price** point allows employers and employees to benefit from lower premiums

#### Flexibility

- **Plan design options** that are flexible and have the ability to support a range of benefit designs including HSA compatible plans
- **Dual option** is available with Core, or it can be sold as a stand alone product

#### Access

- **Core national network** allows members access to health care services nationwide
- **No gatekeeper** allows members more flexible access to see a specialist
- **Out-of-network benefits** the Core plan allows members to enjoy the option of seeing out-of-network providers with more limited coverage
- **No referrals are required**

### UnitedHealthcare Core: A flexible, high value option for your employees

Core has similar plan designs and shares many features with Choice Plus, but uses a smaller, customized network designed to offer more affordable plan options. These flexible plans provide simple-to-use coverage designs and integrated specialty services for employees. In addition, they will have access to a national network of providers; tools and information on our member website, [myuhc.com](http://myuhc.com)<sup>®</sup>; and quality outreach, advocacy and wellness programs.





To learn more about Core plans, please contact your UnitedHealthcare representative.<sup>1</sup>

## Additional services available to all Core plan members

### Care24<sup>®</sup> services

- Telephonic access to a registered nurse, 24 hours a day
- 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, 24 hours a day
- Pregnancy resources including books and travel bags

### Customer Care

We're here to answer questions and help members be as healthy as they can be. To speak with a customer care professional, members simply call the toll-free number on the back of their health plan ID cards.

## Benefits to employers

- ▶ Typically there are cost savings over indemnity plans and PPOs
- ▶ Integrated wellness resources, pharmacy, behavioral health and transplant programs

## Benefits to employees

- ▶ Direct access to specialists without a referral
- ▶ Flexibility to see any physician in or out of the network
- ▶ Preventive care is covered at 100% of eligible expense when provided by a network provider
- ▶ Innovative, personalized wellness and health information and resources
- ▶ Prescriptions can be filled at pharmacies nationwide



<sup>1</sup> UnitedHealthcare policies may have exclusions, limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker, consultant or UnitedHealthcare Representative.

Always refer to the plan documents for specific coverage.

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. 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.

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