



When employees make healthier lifestyle choices, business wins, too.

Select Plus plans for California Small Business

Helping people live healthier lives™ is the mission of everyone at UnitedHealthcare. We're dedicated to developing new products, programs and services that provide healthy options and essential benefits, while offering the right mix of quality and value for employers and their employees. Our **Select Plus** plans offer flexibility while encouraging employees to make better decisions about where to seek care, and that helps control costs for everyone.

Members are neither required to choose a primary care physician (PCP) nor obtain referrals for eligible services from specialists. However, Select products promote the value of coordinated care, and every Select Plus member is automatically provided a PCP once enrolled. Members are encouraged to engage a PCP as a guide to the most appropriate care for their specific health needs.

Members save money by choosing a more cost-efficient place of service.

Select Plus plans are designed to encourage members to use contracted freestanding (non-hospital) facilities, which are generally more cost-effective than hospital-based locations, for certain outpatient services. By seeking care at these freestanding (non-hospital) facilities, members will avoid being charged a \$250 outpatient per-occurrence copayment. This opportunity for savings applies to outpatient surgery, laboratory tests, standard radiology, and complex imaging services (e.g., MRI), that are received on an outpatient basis. Members can have easy access to a list of qualifying outpatient providers, where they can avoid the additional \$250 copayment.

Created to encourage real change and lead to healthier living, Select Plus plans for Small Business are designed to:

- Target **key** medical cost drivers in California to help control costs and lower premiums. The cost of many of these services varies greatly, even though they're provided at the same level of quality.
- Enable members to make more informed decisions about location of service by making cost differences more transparent.
- Provide members access to a large national network and decision-support tools.



For more information, contact a broker or UnitedHealthcare representative.

