Choice Simplified I

California Small Business 1–100 Employees

Effective November 1, 2018

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}	Focus ²
More than 136,200 physicians and health care professionals, and 320 hospitals	More than 73,100 physicians and health care professionals, and 304 hospitals	More than 72,300 physicians and health care professionals, and 285 hospitals	More than 77,600 physicians and health care professionals, and 211 hospitals	More than 49,200 physicians and health care professionals, and 150 hospitals	More than 29,700 physicians and health care professionals, and 122 hospitals	More than 24,000 physicians and health care professionals, and 110 hospitals
Select Plus	Core	Navigate	Signature	Advantage	Alliance	Focus
Platinum 15/20%	Platinum 15/20%	Platinum 15/20%	Platinum 20-40/30%	Platinum 20-40/30%	Platinum 20-40/30%	Platinum 20-40/30%
Gold 25/500/20%	Gold 25/500/20%	Gold 25/500/20%	Gold 30-50/30%	Gold 30-50/30%	Gold 30-50/30%	Gold 30-50/30%
Gold 25/1000/20%	Gold 25/1000/20%	Gold 25/1000/20%	Gold 30-50/30%/1000ded	Gold 30-50/30%/1000ded	Gold 30-50/30%/1000ded	Gold 30-50/30%/1000ded
Gold 25/1500/20%	Gold 25/1500/20%	Gold 25/1500/20%	Silver 50-75/40%/2250ded	Silver 50-75/40%/2250ded	Silver 50-75/40%/2250ded	Silver 50-75/40%/2250ded
Silver 40/1500/30%	Silver 40/1500/30%	Silver 40/1500/30%				
Silver 40/2250/40%	Silver 40/2250/40%	Silver 40/2250/40%				
Select Plus HSA	Core HSA	Navigate HSA				
Silver 2000/20%	Silver 2000/20%	Silver 2000/20%				
Bronze 4800/40%	Bronze 4800/40%	Bronze 4800/40%				

¹ Formal product name: UnitedHealthcare Multi-Choice®

Core, Select Plus and Navigate coverage are provided by or through UnitedHealthcare Insurance Company. Premium rates and/or product forms included 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. Health plan coverage provided by or through UnitedHealthcare Insurance Company and UHC of California. Administrative services provided by United HealthCare Services, Inc., OptumRx or Optum Optum OptumRx or Optum Opt



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

^{*} Physician count represents all physicians' specialties and physician locations available.

Choice Simplified II

California
Small Business 1–100 Employees
Effective November 1, 2018

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. UnitedHealthcare **Select Plus** Core Signature² Advantage² Navigate® More than 136,200 More than 73,100 More than 72.300 More than 77.600 More than 49,200 physicians and health care professionals, care professionals, care professionals, care professionals, care professionals, and 320 hospitals and 304 hospitals and 285 hospitals and 211 hospitals and 150 hospitals **Select Plus Navigate** Core **Signature Advantage** Platinum 10/10% Platinum 10/10% Platinum 10/10% Platinum 20-40/30% Platinum 20-40/30% Platinum 15/20% Platinum 15/20% Platinum 15/20% Gold 30-50/30% Gold 30-50/30% Gold 25/500/20% Gold 25/500/20% Gold 30-50/30%/1000ded Gold 30-50/30%/1000ded Gold 25/500/20% Gold 25/1000/20% Gold 25/1000/20% Gold 25/1000/20% Silver 50-75/40%/2250ded Silver 50-75/40%/2250ded Gold 25/1500/20% Gold 25/1500/20% Gold 25/1500/20% Silver 40/1500/30% Silver 40/1500/30% Silver 40/1500/30% Silver 40/2250/40% Silver 40/2250/40% Silver 40/2250/40% Bronze 75/6300/100% Bronze 75/6300/100% Bronze 75/6300/100% (State Plan) (State Plan) (State Plan) Formal product name: UnitedHealthcare Multi-Choice® Formal HMO product names: **Select Plus HSA Core HSA Navigate HSA** Signature = UnitedHealthcare SignatureValue® Advantage = UnitedHealthcare SignatureValue Advantage Alliance = UnitedHealthcare SignatureValue Alliance Silver 2000/20% Silver 2000/20% Silver 2000/20% Focus = UnitedHealthcare SignatureValue Focus Alliance product is available in select markets. Please contact your UnitedHealthcare representative for Bronze 4800/40% Bronze 4800/40% Bronze 4800/40% Physician count represents all physicians' specialties and physician locations available.

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Choice Simplified III

California
Small Business 1–100 Employees

Effective November 1, 2018

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}	Focus ²
More than 136,200 physicians and health care professionals, and 320 hospitals	More than 73,100 physicians and health care professionals, and 304 hospitals	More than 72,300 physicians and health care professionals, and 285 hospitals	More than 77,600 physicians and health care professionals, and 211 hospitals	More than 49,200 physicians and health care professionals, and 150 hospitals	More than 29,700 physicians and health care professionals, and 122 hospitals	More than 24,000 physicians and health care professionals, and 110 hospitals
Select Plus	Core	Navigate	Signature	Advantage	Alliance	Focus
Platinum 15/20%	Platinum 15/20%	Platinum 15/20%	Platinum 20–40/500d	Platinum 20-40/500d	Platinum 20-40/500d	Platinum 20-40/500d
Gold 25/500/20%	Gold 25/500/20%	Gold 25/500/20%	Gold 30-60/1000d	Gold 30-60/1000d	Gold 30-60/1000d	Gold 30-60/1000d
Gold 25/1000/20%	Gold 25/1000/20%	Gold 25/1000/20%	Gold 30-50/30%	Gold 30-50/30%	Gold 30-50/30%	Gold 30-50/30%
Gold 25/1500/20%	Gold 25/1500/20%	Gold 25/1500/20%	Gold 30-50/30%/1000ded	Gold 30-50/30%/1000ded	Gold 30-50/30%/1000ded	Gold 30-50/30%/1000ded
Silver 40/1500/30%	Silver 40/1500/30%	Silver 40/1500/30%	Silver 50-75/40%/2250ded	Silver 50-75/40%/2250ded	Silver 50-75/40%/2250ded	Silver 50-75/40%/2250ded
Select Plus HSA	Core HSA	Navigate HSA				
Silver HSA 2000/20%	Silver HSA 2000/20%	Silver HSA 2000/20%				

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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.

^{*} Physician count represents all physicians' specialties and physician locations available.