



# TAKE TIME TO COMPARE

Learn how the **UnitedHealthcare Choice Plus Plan** with a **Health Savings Account** compares to a traditional co-payment plan.



If you've had a traditional co-payment plan, you may be wondering how it is different from the **UnitedHealthcare Choice Plus Plan with a Health Savings Account (HSA)**.

1

**YOUR HEALTH CARE BUYING DECISIONS**

The Choice Plus Plan with a Health Savings Account (HSA) helps you take a more active role in health care buying decisions:

**What is a...?**

**• Premium:**

The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly or yearly.

**• Deductible:**

The amount you owe for health care services that your health insurance or plan covers before your health plan begins to pay.

**A Higher Deductible and a Lower Premium**

- Traditional co-payment plans typically have a lower deductible and higher premiums, so you pay more up front and less when you need care.
- This plan has the opposite – a higher deductible but lower premiums.

**Why this matters**

You typically pay less up front with lower premiums and more for care when you need it. This way, you only pay for the care you need, which may save you money.

**A Health Savings Account (HSA)**

- You have the option of opening a health savings account, if you are eligible. An HSA is a personal bank account that you own.
- You can use the HSA to save money, federal income-tax free, to pay for qualified medical expenses. Or, you can save the money for a future need – even into retirement.
- If you spend the money in the HSA wisely, you can save more money and have more money available for when you really need it.
- You own the money in the HSA. There is no “use it or lose it” rule. If you choose to leave your employer or switch health plans, you keep the money.

**Why this matters**

You decide how and when to use your HSA dollars.

	<b>Choice Plus Plan with an HSA</b>	<b>Traditional Co-payment Plan</b>
Pay health care expenses using the money you save in an HSA	●	
Pay a higher deductible	●	
Pay higher premiums		●
Pay lower premiums	●	
Pay only for the care you need	●	
A chance to save money by making decisions based on a greater awareness of costs and your options	●	

## SHIFTING FOCUS: From Managing Your *Health Benefits* to Managing Your *Health*

Most traditional co-payment plans focus on managing your *health benefits*. The Choice Plus Plan with an HSA focuses on managing your *health*.

The plan helps better manage your health by encouraging you to:

**1. Take a more active role in your health care buying decisions.**

**2. Make healthier choices and seek quality care.**

### Tools and Services to Make Informed Decisions

- The plan gives you access to resources for information about cost and care options, including myHealthcare Cost Estimator and the UnitedHealth Premium® designation program.

#### Why this matters

The more you know, the better decisions you can make about medical treatments and spending.

## 2

### YOUR HEALTH CARE CHOICES

The plan is designed to help you make healthier choices and select quality care:

#### Preventive Care Is Covered 100% in the Network

- UnitedHealthcare covers preventive services at 100% without charging a co-payment, co-insurance or deductible as long as they are received in the plan's network.

#### Why this matters

Preventive care helps you identify and treat illness early so you can get and stay healthy.

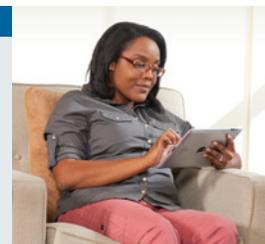
#### You Get Personal Support and Helpful Programs to Improve Your Health

- 24-hour registered nurses, a Healthy Pregnancy program, care management services and more at no extra cost.

#### Why this matters

You have access to the care you need when you need it.

With this plan, you may make better decisions about your health while controlling your costs. Learn more at [welcometouhc.com](http://welcometouhc.com).





The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

All UnitedHealthcare members can access a cost-estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

The information provided on included programs is for informational purposes only and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

The Healthy Pregnancy program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy program cannot diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

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](http://myuhc.com)®.

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