

Key facts about the plans

How it works

UnitedHealthcare Tiered Benefit plans let members choose from any health care professional in the UnitedHealthcare network, including specialists. No referrals or primary care physician (PCP) selections are required. Members have opportunities to save money by going to Tier 1 physicians, who are recognized for providing the greatest value for their benefit plan. Members can seek care from any network provider, but they may pay more out-of-pocket costs when they don't visit Tier 1 physicians.



Key features

- Primary care physician (PCP) selection not required
- Allows for the opportunity to receive the lowest cost share if services are obtained from a Tier 1 physician (PCP or specialist)
- Financial incentives to use top-performing providers (for quality of care and better outcomes)
- Ability to pair with a health savings account (HSA), which allows employees even more control of their health care spending

Product positioning

UnitedHealthcare Tiered Benefit plans provide opportunities for employees to receive a lower cost by getting care from Tier 1 physicians.

Competitive differences

Tiered Benefit plans help members understand that there are differences in costs based on where they have services performed—without limiting their network.

Employers must understand that in order to achieve the relative savings of Tiered Benefit plans, employee health plan education is required.

Target audience

- Employers looking for a competitive, open-access product based on a national network of providers and facilities
- Employers looking to reduce medical plan premiums and introduce steering mechanisms that may help encourage members to select providers who provide the greatest value
- Employers looking for a lower cost medical plan to pair with an HSA
- Employers looking to help keep their employees off the health care exchanges

Employee/member value proposition

Employees are incented to save money by making informed health care decisions and choosing Tier 1 physicians for their care.



Employer value proposition

- Ability to continue to offer quality, accessible health benefits to employees
- Engaging employees in health care decision-making may result in improved quality of care and long-term cost reductions
- New medical and consumer-driven health (CDH) plan design combinations offer meaningful trade-offs and related price-point considerations

With the Communication Resources, employers can provide employees with information about Tier 1 providers, plus other health topics in ready-to-use print and electronic formats.

Broker value proposition

The Tiered Benefit product can help reduce employer-paid medical premiums by offering members incentives to use Tier 1 providers.

Sample plan design

Member responsibility for physician services	Tier 1	Non-Tier 1
PCP office visit	\$25 copayment	\$50 copayment
Specialist office visit	\$50 copayment	\$100 copayment
Specialist professional fees	90% after deductible	70% after deductible

Benefit levels in the example are for network services only. Actual plan benefits are subject to state requirements and may not be available in all states. Refer to the Certificate of Coverage and corresponding Schedule of Benefits issued with each Group Policy for actual benefit or coverage levels.

Network considerations

The Tiered Benefit plan offers access to all physicians in the UnitedHealthcare network, while offering members incentives to seek care from Tier 1 providers.

When a member chooses a Tier 1 provider, they're receiving value from their benefit plan and are often saving money. Members simply need to look for a provider with a blue Tier 1 symbol on myuhc.com® or the UnitedHealthcare® app to receive the greatest value for their benefits.

Ways to control costs

- Increased use of Tier 1 providers
- Optimal pharmacy benefit pairings
- Flexible deductible, copays and out-of-pocket limit design options



Choosing a Tier 1 provider

Members just need to go to “Find a Doctor” on myuhc.com or the UnitedHealthcare app and spot the blue dot. Look for the Tier 1 symbol to quickly and easily find doctors who have been recognized for providing the greatest value in Tiered Benefit plans.

Here's how it looks on myuhc.com or the UnitedHealthcare app:



Smith, John, MD
Internist | ASSIGN AS PCP
★★★★★ 12 Reviews

1234 Any Street
Any City, State 12345
123-123-4567
2.6 Miles Away
[View Additional Locations \(21\)](#)
[View Physician ID Number](#)

 Tier 1 Provider
 Accepting All Patients
 In-Network Provider
★★★★★ (1)

TIER 1

Members may pay less when they visit providers identified with the Tier 1 symbol. To view an online provider listing, visit myuhc.com or the UnitedHealthcare app and spot the blue dot.

Medical management

Standard UnitedHealthcare medical management applies.

Member support

The member website, myuhc.com, helps employees find Tier 1 physicians in the online physician directory. It explains the value of quality and cost-efficiency measures, plus each specialist's location and accessibility. myuhc.com also offers a wide range of member tools, including benefit details, personal health record and a health care cost estimator.

24/7 Virtual Visits for urgent care connects members with a doctor for nonemergency care online or by phone* anytime.



Date of introduction

Tiered Benefit plans were introduced in 2008.

Availability

Tiered Benefit plans are broadly available.

Funding type:

- Fully insured
- Self-funded (ASO)

Group sizes:

Small Business, Key Accounts, Public Sector, and National Accounts

[Learn more](#)

Contact your UnitedHealthcare representative for product options



Not For Consumer Use

* Data rates may apply.

Tier 1 providers may be subject to change; visit myuhc.com for the most current information or call the number on your health plan ID card.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Not all products are available in all markets. 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 UnitedHealthcare representative.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Always refer to the plan documents for specific coverage.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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