



In Alabama and ready to help meet your health care needs



With UnitedHealthcare, you can expect quality health plans and services, plus innovative tools – all delivered by a team of local experts.

**United
Healthcare®**



Care by the numbers

685,795
total members¹

360,723 Employer & Individual¹
325,072 Medicare & Retirement¹

102
hospitals¹

5,657 nationwide²

22,456
physicians and health care professionals¹

1,734,000 nationwide²

What UnitedHealthcare brings to Alabama



Quality health plans

Each of our plans has built-in programs that integrate quality care with technology, tools and resources and may include:

- Value-based designs that encourage members to use quality network primary care providers (PCPs) at lower copays
- Standard copay designs that offer greater flexibility and access to care
- Specialty plans that may help you save on your medical premium



Innovative tools

- **Employer eServices**® helps you manage enrollment, eligibility and billing in real time
- **myuhc.com**® gives your employees easy access to their plan – they can find and price network care, view claims and more
- The **UnitedHealthcare**® app, the mobile version of **myuhc.com**, is designed to help employees find network providers, cost estimates and more from their smart devices
- **24/7 Virtual Visits** connect employees to a provider by phone or video* through **myuhc.com** or the UnitedHealthcare app



Wellness programs and more

- **UnitedHealthcare Rewards** is a program where employees and their spouses can earn rewards for reaching program goals and completing one-time activities. Participants can personalize their experience by selecting activities that are right for them – and choosing ways to spend earnings. Participants may immediately start earning rewards by activating UHC Rewards from the UnitedHealthcare app or their **myuhc.com** account.
- **Care Cash**® helps employees pay toward cost-sharing for certain eligible network health care expenses and encourages them to use quality care. This preloaded debit card can be used for UnitedHealth Premium® provider visits as well as network PCP visits, 24/7 Virtual Visits, urgent care visits and outpatient behavioral health visits. Care Cash is only available with select plans. Program availability excludes health account deposits (HRA, HSA). Speak with your plan representative to confirm availability with your health plan option.
- **Vital Medication Program** may provide no out-of-pocket costs for certain medications, such as insulin (rapid, short- and long-acting), epinephrine (allergic reactions), glucagon (hypoglycemia/low blood sugar), naloxone (opioid overdose) and albuterol (asthma).
- **Real Appeal**® takes an evidence-based approach to support weight loss to help people make small changes necessary for larger long-term health results. Real Appeal uses videos and live online coaching to drive small behavior changes. The program includes:
 - Group coaching with other participants
 - Coaches who guide employees through the program, customizing goals to help fit their needs

No. 1

UnitedHealth Group was named the top-ranking company in the health care: insurance and managed care sector on Fortune's 2024 "World's Most Admired Companies" list³ for the 14th year in a row.



Nation's largest proprietary network**

With UnitedHealthcare, your employees have greater access to doctors and hospitals in Alabama – and throughout the country.

See what UnitedHealthcare can do for you and your employees

Contact your broker or UnitedHealthcare representative | [uhc.com](https://www.uhc.com)

The UnitedHealthcare logo consists of the words "United" and "Healthcare" stacked vertically in a dark blue, serif font. The "United" is positioned above "Healthcare".

*Data rates may apply.

**UnitedHealth Network Access internal analysis, October 2024.

¹ As of Sept. 31, 2024.

² As of December 31, 2024.

³ Jan. 31, 2024. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time, Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group.

Minimum participation requirements may apply for bundling programs. Benefits and programs may not be available in all states or for all group sizes. Components subject to change.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple Inc. Android is a registered trademark of Google LLC.

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.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. 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.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Care Cash provides a pre-loaded debit card which can be used toward cost-sharing for certain network health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

UnitedHealth Premium® is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with them for advice on selecting other physicians. You should also discuss designations with a physician before choosing them. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by or through UnitedHealthcare of Alabama, Inc.

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