



# A plan with advantages for employers and employees alike.

Primary Advantage® is a competitively priced, open access plan designed for employers focused on affordability and cost transparency, but whose employees may not be ready for a consumer-driven, high deductible health plan.



## Choice, convenience and a large network.

Primary Advantage is designed for employers who value a competitively priced, easier-to-use health plan with a broad network and health programs to help their employees optimize their well-being through incentives to seek care from network providers and include out-of-network coverage.



## No referrals needed.

UnitedHealthcare members are not required to choose a primary care physician (PCP), and referrals are not required to seek services from a specialist.



## Incentives for primary care.

Members have \$0 copays for primary care with a PCP and Virtual Visits (online doctor visit), and a \$50 copay for urgent care facility. That copayment also covers certain services provided during the visit.



## Deductible and copayment.

When members seek specialty care, maternity services, inpatient and outpatient services, urgent care and emergency room services, they pay for these services until they've met their health plan's deductible amount. Once members meet their deductible, they will pay a copayment for these services.

Helping employees  
access care that's  
more affordable.

**\$0** copay  
for PCP visits and Virtual Visits.

**\$0 or \$5**  
Tier 1 medication.

**\$50**  
urgent care visits.

**100%**  
network coverage  
for preventive care.<sup>1</sup>

CONTINUED

# Designed to be different.

This health plan emphasizes primary care with a doctor. Services with a primary care physician (PCP) that previously required a copay are now covered at 100 percent. In addition, services such as preventive care visits are also covered at 100 percent.

Although referrals are not required with this plan, PCPs have an in-depth knowledge of their patients and can guide them along the best path of care—promoting better health and helping to lower costs.

## 1 Incentivize primary care.

- 100 percent coverage for primary care visits, Virtual Visits and preventive visits.
- Copay for urgent care and specialist office visits.
- Certain pharmacy plans have 100 percent coverage for Tier 1 prescriptions (refer to Summary of Benefits for coverage details).

## 2 Deductible/copayment for other services.

- Major diagnostics.
- Emergency room.
- Outpatient surgery.
- Inpatient surgery.
- Durable medical equipment (DME).

## 3 Deductible/coinsurance for less utilized benefits.

- Ambulance.
- Outpatient chemotherapy.
- Injections.
- Skilled nursing.
- Hospice.



To find out more about how this health plan can take care of both you and your employees, contact your UnitedHealthcare representative.



<sup>1</sup> A health insurance issuer offering group insurance coverage shall provide coverage for and shall not impose any cost-sharing requirements for preventive coverage (as defined in the Affordable Care Act). UnitedHealthcare includes preventive care services as specified by the Patient Protection and Affordable Care Act (ACA).

Please refer to the Summary of Benefits for additional information including exclusions, limitations and reduction of benefits.

Virtual Visits 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. 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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by UHC of California DBA UnitedHealthcare of California or other affiliates. Administrative services provided by UnitedHealthcare Services, Inc., OptumRx, OptumHealth Care Solutions, Inc., or its affiliates. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).

Facebook.com/UnitedHealthcare Twitter.com/UHC Instagram.com/UnitedHealthcare YouTube.com/UnitedHealthcare

8600328.0 3/19 ©2019 United HealthCare Services, Inc. 19-11325-B