



# Benefits designed with care

Explore your plan option(s) for:

- Health



## 2023 Benefits Guide

Glendale Union High School District

United  
Healthcare



# Welcome to what care can do



Insurance: It's a good thing to have. It can help protect you from high costs for care and services—whether those costs are planned or unexpected. Another thing it's good for? Keeping you on track through a network of connected care. Use this guide to help you choose a plan that, at the heart of it, works every day to take good care of you.

## We're here to help

Get even more info about your options

### Health plans

[www.whyuhc.com/choiceplus](http://www.whyuhc.com/choiceplus)

[www.whyuhc.com/choiceplushsa](http://www.whyuhc.com/choiceplushsa)

1-866-873-3903, TTY 711

# Choosing a plan — 3 good questions to ask

## 1 Is your provider in the network?

A network is a group of providers and facilities who've been contracted to deliver health care services, often at a discount. Getting care from within the network may help you save money. If there's a provider you see regularly and want to keep seeing, it's a good idea to first make sure they're in the plan's network.



To find out if your preferred providers are included:

- Go to [whyuhc.com/choiceplus](https://whyuhc.com/choiceplus) > Search for a Provider

## 2 What are your health needs?

Thinking about the care you or your family may need in the plan year ahead can help you decide the level of coverage you may need. For example, you may want a plan that offers more coverage if you:

- Have major health care needs
- See doctors or specialists often

- Are anticipating a change, like a growing family or upcoming surgery

If you see the doctor occasionally for things like an annual checkup or minor illnesses, a health plan that offers less coverage may work well for you.

## 3 How do you like to manage your costs?

Some people manage costs by keeping their monthly premium payments low. Others prefer paying higher monthly premiums because it tends to lower other costs, like copays or deductibles. Another good idea is to compare health plan deductible, coinsurance and out-of-pocket limit amounts. Knowing the differences can help you keep your costs in check—and know what to expect, too.



[justplainclear.com](https://justplainclear.com)

For thousands of health care terms defined simply and clearly, this is your site.

## Common health care terms — good info to know

### Coinsurance

The percentage of costs you pay for a covered health care service after your deductible is reached.

### Copayment

Also called a copay, this is a fixed amount of money you may pay for certain covered health services, like a doctor's appointment.

### Deductible

The amount you pay before your plan starts sharing costs for covered services.

### Out-of-pocket limit

The most you could pay for covered services in a plan year.

### Premium

A routine payment that's typically taken out of your paycheck and helps keep your plan active, so you can stay covered.

# How health plans work — an example

## Plan start



You pay 100%\*

At the start of your plan year, you pay 100% of your covered health services until you meet your **deductible**, which is the amount you pay before your plan starts sharing costs.

## Deductible reached

You pay 20%

Your plan pays 80%

Now, your health plan starts to share a percentage of the costs with you —this is your **coinsurance**.\*

## Out-of-pocket limit met

Your plan pays 100%



Here, your plan's got you covered at 100%. Your **out-of-pocket limit** is the most you could pay for covered services in a plan year—copays, coinsurance and deductibles count toward this.

Along the way, you may also be required to pay a fixed amount—or **copay**—each time you see a provider.

\*Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.

## Quick tips, good info — it's all here

As you get ready to choose a plan for the year ahead, it's a good time to brush up on important info. Watch these short videos and you'll be well on your way to choosing the plan that best fits your needs.



### Experience what care can do

Learn about our large network of providers and the programs and services included in the plans.

Watch video: [Why UnitedHealthcare \(1:13\)](#)



### Get help choosing a plan

Use these 4 helpful tips as you explore your plan options and pick the one that's built to work better for you.

Watch video: [Choosing a health plan \(2:35\)](#)







### See a plan in action

Take a closer look at how copays, deductibles and more work together throughout your plan year.

Watch video: [How a health plan works \(1:30\)](#)



# Review your health plan option(s)

Health plan details		PPO Select	PPO Preferred	HDHP
	<b>In and out-of-network benefits</b> You can receive care and services from providers and facilities in and out of our network, but staying in network can help lower your costs.	✓	✓	✓
	<b>Preventive care covered at 100%</b> There's no additional cost to you for seeing a network provider for preventive care.	✓	✓	✓
	<b>Tier 1/designated network providers</b> Using Tier 1 doctors, specialists, and facilities may offer you the greatest value for your health care benefits.	✓	✓	
	<b>Optum health savings account (HSA) included</b> Your employer will open an Optum HSA for you, which has pretax savings advantages. You can use an HSA to help pay for qualified medical, dental and vision expenses.			✓

# Review your plan coverage details

Health plan coverage	PPO Select			PPO Preferred			HDHP	
Deductibles and out-of-pocket limits	Tier 1/designated network	Network	Out-of-network	Tier 1/designated network	Network	Out-of-network	Network	Out-of-network
Deductible amounts								
Individual		\$500	\$1,000		\$750	\$1,500	\$3,000	\$5,200
Family		\$1,000	\$2,000		\$1,500	\$3,000	\$5,600	\$10,400
Out-of-pocket limits								
Individual		\$3,000	Unlimited		\$4,000	Unlimited	\$5,000	Unlimited
Family		\$6,000	Unlimited		\$8,000	Unlimited	\$10,000	Unlimited
Medical copays and coinsurance	Tier 1/designated network	Network	Out-of-network	Tier 1/designated network	Network	Out-of-network	Network	Out-of-network
Doctors and specialists								
Preventive care visit		Covered in Full	Not Covered		Covered in Full	Not Covered	Covered in Full	Not Covered
Primary care visit (illness or injury)		\$20	40%*		\$40	45%*	20%*	50%*
Specialist visit	\$30	\$50	40%*	\$50	\$70	45%*	20%*	50%*
Urgent care visit		\$50	40%*		\$50	45%*	20%*	50%*
Lab and X-ray		No Charge	40%*		25%*	45%*	20%*	50%*
Major diagnostic and imaging		20%*	40%*		25%*	45%*	20%*	50%*
Virtual Visit (online doctor)		Covered in Full	40%*		Covered in Full	Not Covered	0%*	50%*
Emergency care								
Emergency room		\$100 then 20%*	\$100 then 20%*		\$100 then 25%*	\$100 then 25%*	20%*	20%*
Emergency transportation		20%*	20%*		25%*	25%*	20%*	20%*
Other care								
Mental health visit (outpatient)		\$20	40%*		\$40	45%*	20%*	50%*
Mental health visit (inpatient)		20%*	40%*		25%*	45%*	20%*	50%*
Surgery — outpatient		20%*	40%*		25%*	45%*	20%*	50%*
Hospital — inpatient stay		20%*	40%*		25%*	45%*	20%*	50%*
Physician fees for surgical and medical services		20%*	40%*		25%*	45%*	20%*	50%*

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.  
Using Tier 1 doctors, specialists and facilities may offer you the greatest value for your health care benefits. These providers meet UnitedHealthcare criteria for quality and cost efficient care.  
\* After the Plan Year deductible.





# Save on qualified health and wellness with an HSA

One of the best ways to help save on certain health expenses is with a health savings account (HSA), which you can open when you enroll in certain high deductible health plans. Every dollar you contribute to, withdraw from and save in your HSA is tax-free—so it’s like getting a 25% discount\* on qualified expenses. Plus, the money in your HSA stays there, even if you change jobs or retire.

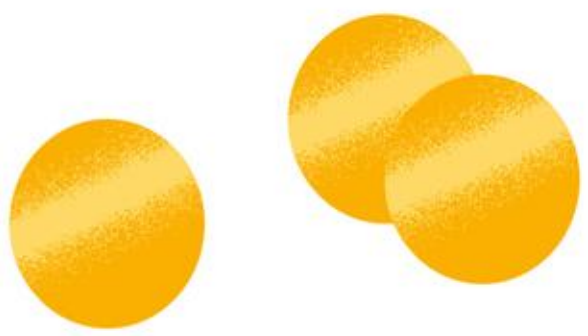
\*Tax savings may vary by individual income.  
\*\*For more information, visit [irs.gov](https://www.irs.gov).

## HSA annual contribution limits

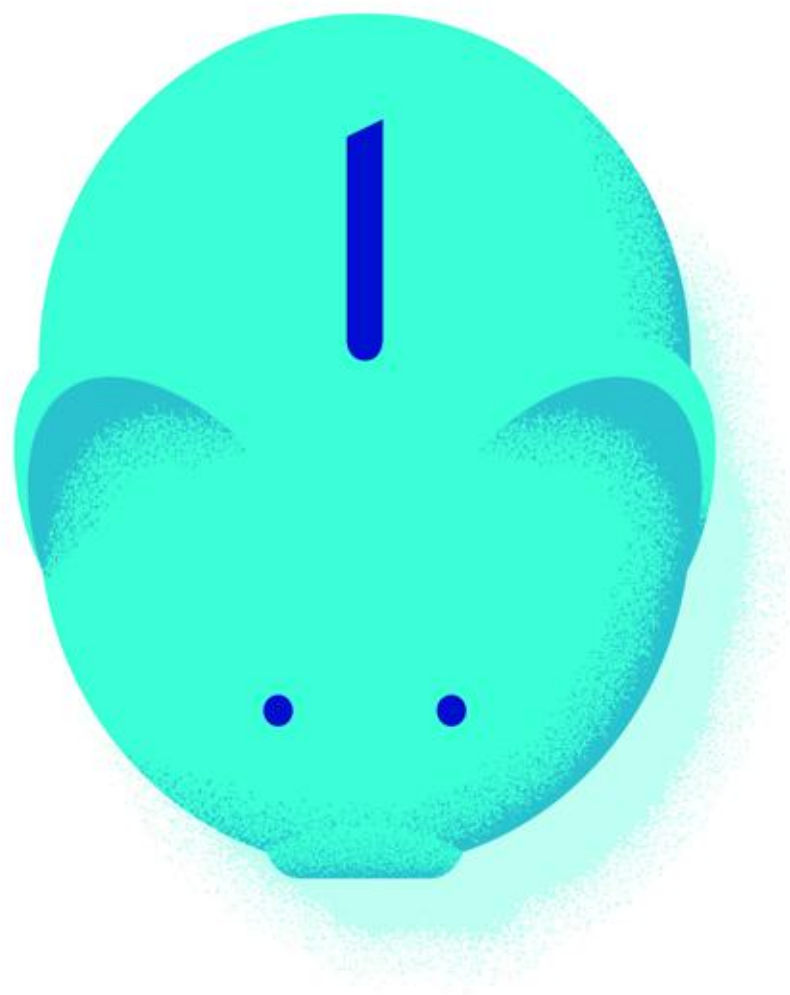
The IRS limits how much you can put into your HSA each year. For 2023,\*\* the maximum limits are:

<b>\$3,850</b>	<b>\$7,750</b>
<b>for individual coverage</b>	<b>for family coverage</b>

Are you 55 or older? You can put in an extra \$1,000.



# Make the most of your health care dollars





# It's so easy to connect to your plan

You'll get personalized digital tools that help you check in on your plan whenever you want—which makes it easier to stay on top of your benefit details.



## myuhc.com

### Your personalized member website

Built to help you manage your plan 24/7, **myuhc.com®** gives you access to all your plan info in one place, so you can:

- Find and estimate the cost of care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors

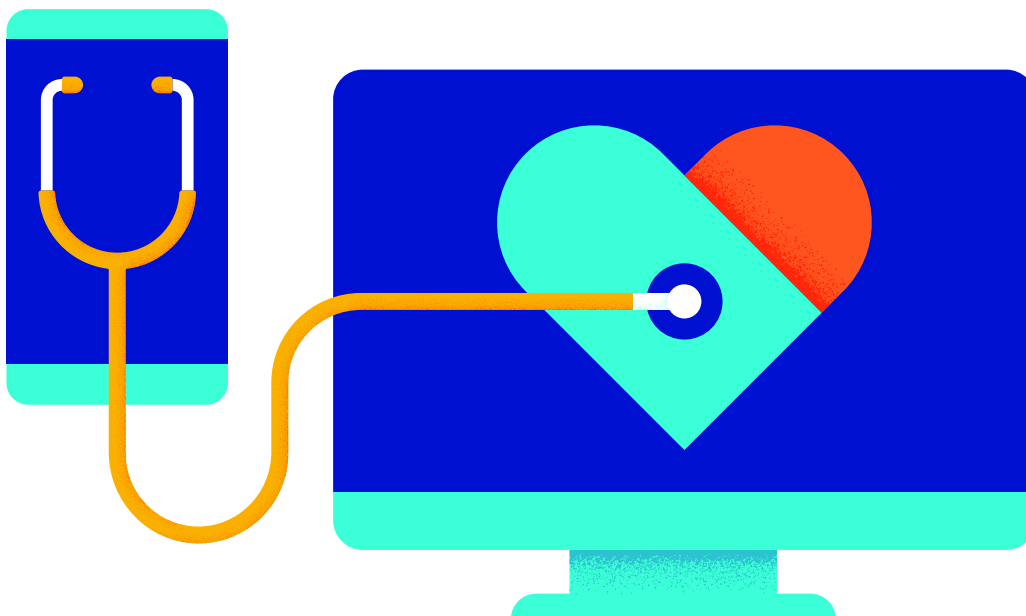


## UnitedHealthcare app

### Your app for on-the-go access

When your health plan's right at your fingertips, you can manage your benefits anytime, anywhere. Download the UnitedHealthcare® app to:

- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7



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Google Play and the Google Play logo are registered trademarks of Google Inc.

# Health and wellness benefits powered by care

Once your health plan becomes active, you can sign up for wellness programs and take advantage of health support services—all at no additional cost to you.



## 24/7 Virtual Visits

### Get care, virtually anywhere

With 24/7 Virtual Visits, you can connect to a care provider by phone or video\* through [myuhc.com](https://myuhc.com) or the UnitedHealthcare app. Providers can treat a wide range of nonemergency health conditions—from flu and pinkeye to migraines and more—and may even prescribe medication as needed.\*\*

\*Data rates may apply.

\*\* Certain prescriptions may not be available, and other restrictions may apply.



## Preventive care

### Make sure everything checks out

Preventive care—such as routine annual checkups and certain recommended screenings and immunizations—is covered by most of our plans for \$0 out-of-pocket when you see network providers. A preventive care visit may be a good time to help establish your relationship with your primary care provider and create a connection for future medical services.



## Employee Assistance Program

### It helps to have someone to talk to

When life gets stressful, the Employee Assistance Program (EAP) is just a phone call away. EAP coordinators are available 24/7 for confidential conversations and referrals to expert care and services.



## Advocates

### Support with a personal touch

Connect with an Advocate by phone or on the UnitedHealthcare app to get the information you need, when you need it. Specially trained Advocates are here to help you understand your benefits, make more informed health care decisions and access the care that fits your needs.

# Here's the fine print

## We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

**Mail:** UnitedHealthcare Civil Rights Grievance  
P.O. Box 30608  
Salt Lake City, UT 84130

**Online:** [UHC\\_Civil\\_Rights@uhc.com](mailto:UHC_Civil_Rights@uhc.com)

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at  
<http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services  
200 Independence Avenue SW, Room 509F  
HHH Building  
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LU'U Y: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyang identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تويوغلل قددعاسمل تامدخ ناف، (**Arabic**) ةيبرعل شذحتت تنك اذا :هيبنت  
ىلع جردملا يناعمل افتاهل مقرب لاصتال اىجرى، اكل عحاتم ةيناعمل  
كعب فصاخل فيرعتل اق اطب.

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anida'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nitl'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodiilnih.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Disclaimer for UnitedHealthcare, Oxford, UHC Level Funded, All Savers Alternate Funding and USP platform members only:

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.

Disclaimer for NHP, UHCWest, NICE platform:

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

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

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.

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.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying 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.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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.

**Advocate4Me® should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.** The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments) your coverage documents govern. 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.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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## Take care, take note

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## Take care, take note

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## Take care, take note

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