

# LADWP 2022 Open Enrollment

United Healthcare We're here to help make each step of your health care experience easier.

- Medical and Pharmacy benefits
- 2 Health plan programs
- 3 Programs designed for better health





# Your medical and pharmacy benefits

United Healthcare Get to know your benefits through UnitedHealthcare

Two innovative programs available:

-HMO

-PPO



# **Actives & Early Retirees - HMO**

#### United Healthcare

- Select a primary care provider (PCP) from the plan network.
- ✓ Network coverage only.
- Referrals are required from your PCP for you to see a specialist.
- Preventive care is covered 100 percent in our network.

Copayment	
PCP	\$3
Telehealth/Virtual Visit	\$3
Specialist	\$3
No Deductible	
Out-of-pocket max	\$800
Self	·
Family	\$2,400
IP Hospital	Covered at 100%
Urgent Care	\$3
ER	\$35
Prescription Drugs	\$5

- ✓ There's out-of-network coverage.
- Option to choose a primary care provider (PCP).
- No need to get referrals to see a specialist.
- Preventive care is covered 100 percent in our network.



Copayment		
PCP	\$25	
Telehealth/Virtual Visit	\$25	
Specialist	\$35	
Deductible		
Self	\$500	
Family	\$1,500	
Out-of-pocket max		
Self	\$2,000	
Family	\$6,000	
IP Hospital	Covered at 80%	
Urgent Care	\$50	
ER	\$100	
Prescription Drugs	\$10/\$20	

## Retiree Under Age 65 - PPO Plan A

#### **Your Plan Benefits**

- There's out-of-network coverage.
- Option to choose a primary care provider (PCP).
- No need to get referrals to see a specialist.
- Preventive care is covered 100 percent in our network.



If you go out of network, your costs may be higher.

Please read your plan documents and check your Summary of Benefits for additional information.

Tour Train Deficites		
Copayment		
PCP	\$10	
Telehealth/Virtual Visit	\$10	
Specialist	\$10	
Deductible		
Self	\$0	
Family	\$0	
Out-of-pocket max		
Self	\$1,000	
Family	\$2,000	
IP Hospital	Covered at 90%	
ER	\$25	
Urgent Care	\$25	
Prescription Drugs	\$5/\$10	

- ✓ There's out-of-network coverage.
- Option to choose a primary care provider (PCP).
- No need to get referrals to see a specialist.
- Preventive care is covered 100 percent in our network.



Copayment	
PCP	\$10
Telehealth/Virtual Visit	\$10
Specialist	\$10
Deductible	
Self	\$250
Family	\$500
Out-of-pocket max	
Self	\$2,000
Family	\$4,000
IP Hospital	Covered at 90%
ER	\$25
<b>Urgent Care</b>	\$25
Prescription Drugs	\$10/\$20

## Retiree Under Age 65 - PPO Plan C

#### United Healthcare

- ✓ There's out-of-network coverage.
- Option to choose a primary care provider (PCP).
- No need to get referrals to see a specialist.
- Preventive care is covered100 percent in our network.



Copayment	
PCP	\$0
Telehealth/Virtual Visit	\$0
Specialist	\$0
Deductible	
Self	\$2,000
Family	\$4,000
Out-of-pocket max	
Self	\$2,000
Family	\$4,000
IP Hospital	Covered at 80%
Urgent Care	\$50
ER	\$250
<b>Prescription Drugs</b>	\$15/\$30/\$45

# **Owens Valley PPO**

#### United Healthcare

- Use any doctor, clinic, hospital or health care facility in the country.
- Same level of coverage for any health care provider or facility you use.
- Option to choose a primary care provider (PCP).
- No need to get referrals to see a specialist.
- Preventive care is covered 100 percent in our network.

Copayment		
PCP	\$0	
Telehealth/Virtual Visit	\$0	
Specialist	\$0	
No Deductible		
Out-of-pocket max		
Self	\$500	
Family	\$1,500	
IP Hospital	Covered at 100%	
Urgent Care	\$0	
ER	\$25	
Prescription Drugs	\$5/\$10	

# **Pharmacy benefits**

#### United Healthcare



#### Say hello to savings.

OptumRx<sup>®</sup> makes it easy to keep track of your medications and save money — both online and on the go.

#### Two easy ways to fill prescriptions:

- 1 Home delivery:
  Order up to a 3-month supply of your regular medications with free shipping.
- Pick up at the pharmacy:
  Show your ID card at any network pharmacy.

# To sign up for home delivery or to find a network pharmacy:

- Visit myuhc.com.
- Use the **UnitedHealthcare app.**
- Call the number on your ID card.

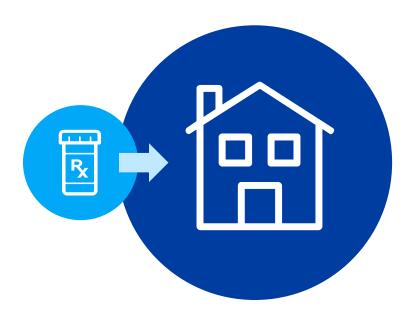
#### Manage your meds.

Visit myuhc.com > Pharmacies & Prescriptions to:

- · Find and compare medication costs.
- Locate a network pharmacy.
- See if your medications have any requirements before filling them.

OptumRx is an affiliate of United HealthCare Insurance Company.

## Advantage of using home delivery





Free shipping.



Get up to a 3-month supply.



May cost less than retail.



24/7 pharmacist access.



Refill reminders.



# Programs designed for better health

# Manage your benefits on the go

#### With myuhc.com® and the UnitedHealthcare® app¹, you can:

- Locate information on your medical/pharmacy benefits and coverage.
- View and Print your ID card
- Find network providers and pharmacies.
- Get the most out of your benefits with programs available to you



<sup>&</sup>lt;sup>1</sup>The UnitedHealthcare app can also help determine how a medication is covered and whether or not there are other options to help save you money.

#### Real doctors. Real care. Real convenience.

#### Get care 24/7 using your computer or mobile device no appointment needed.\*

Video chat with a doctor for nonemergency medical conditions such as:

- Colds/flu
- Eye, skin and urinary infections
- Coughs/fevers Sore throats
- Allergies
- Rashes
- Bronchitis
- Stomachaches

Doctors can provide a diagnosis and send a prescription\*\* to your local pharmacy, if needed.

To get started, visit myuhc.com/virtualvisits.



\*Data rates may apply. \*\*Certain prescriptions may not be available, and other restrictions may apply. Access to Virtual Visits and prescription services may not be available in all states or for all groups. Go to myuhc.com for more information about availability of Virtual Visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Virtual Visits are an internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. 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. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. No controlled substances may be prescribed. Other prescriptions may be available where clinically appropriate and permitted by law, and can be transmitted to the pharmacy of the member's choice.

#### United Healthcare

### **Behavioral Health Benefits**

# Behavioral Health Solutions gives you confidential help with:

- Depression, stress and anxiety
- Relationship & Financial difficulties
- Child and elder care support
- Substance use and recovery
- Coping with grief and loss
- COVID-19 Resources and more



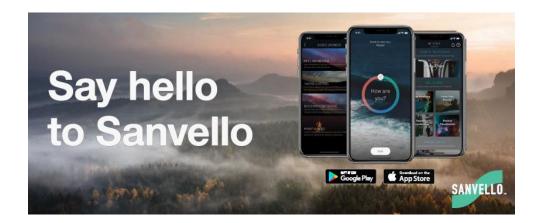
Visit **liveandworkwell.com** or call the toll-free number on your ID card to learn more.

#### United Healthcare

#### Sanvello

# On-demand help with stress, anxiety and depression:

- Sanvello is an app that offers techniques to help dial down the symptoms of stress, anxiety and depression
- Daily mood tracking
- Coping tools
- Guided journeys
- Personalized progress
- Community Support
- COVID-19 Resources and more



The Sanvello app is available to you at no extra cost as part of your plan's behavioral health benefits.

Download the app today.

More information on Sanvello.com

# **RALLY Online Experience**

#### United Healthcare



- A user-friendly digital interface to help engage through online tools via myuhc.com<sup>®</sup>
- Personalized health goals
- Reward individuals with coins to achieve their goals
- Step-by-step support making the experience fun and encouraging greater levels of engagement









# **Quit For Life**®

#### Ready to live tobacco-free?

Quit For Life is a personal support program available at no additional cost to you. As part of the program, you'll receive:

- Access to a Quit Coach®
- A Quit Guide, mobile app and online tools to help you customize a quit plan
- And more

Enroll today at **myuhc.com**.



The Quit For Life program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

# Real Appeal®

Real Appeal® is an online weight loss program available for free to UnitedHealthcare members.

#### Get support to help reach your goals

#### Personal transformation coach

Step-by-step guidance and customization for a program that fits your needs, preferences and goals.

#### 24/7 convenience

Staying accountable to your goals may be easier than ever with access to digital content, trackers, group classes and weekly health tips.

#### **Success kit**

Resources to help you kick-start your weight loss and keep yourself on the road to results.







Learn more and start today at success.realappeal.com

#### **One Pass**

## A flexible approach to fitness memberships

One Pass<sup>™</sup> is a single membership that gives you access to a nationwide network of fitness locations.

- Choose a membership
- Visit any fitness location within your chosen membership tier
- Create your fitness routine



One pass is available to eligible Members as part of your Rally® experience.

# **Apple Fitness**

#### Make toward a healthier lifestyle with Apple Fitness+ Now included in your health plan

#### Good News!

Your UnitedHealthcare plan now includes a 1-year subscription to Apple Fitness+, at no additional cost.

# Make your move with Apple Fitness+



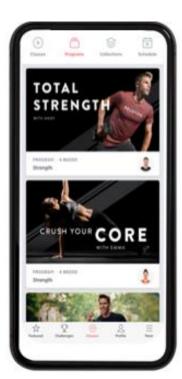
## **Peloton App**

## Stronger with the Peloton App

Don't miss out on a 1 Year Peloton® App Membership!

Your UnitedHealthcare plan now includes a 1-year Peloton App Membership\* at no additional cost.







# **Questions?**

