



# Health plans designed to give you more

Discover strength in numbers  
with Washington Technology  
Industry Association and  
UnitedHealthcare



# Contents

**1**

## **Get to know UnitedHealthcare plans**

Fully insured products offered through Washington Technology Industry Association

**2**

## **Plan flexibility**

PPO and HSA plans

Prescription drugs

The UnitedHealthcare Vital Medication Program

**3**

## **Value-added programs**

24/7 Virtual Visits

UnitedHealthcare Rewards

**4**

## **Robust online tools**

The UnitedHealthcare® app and [myuhc.com](https://myuhc.com)®

**5**

## **Dedicated service**

Service excellence model

Customized solutions

Specialized support

**6**

## **UnitedHealthcare benefit summary of features and options**



## Get to know UnitedHealthcare plans

UnitedHealthcare works closely with Washington Technology Industry Association (WTIA) to give businesses like yours access to employee health plans at competitive group rates based on the buying power of the full WTIA membership.

As the health benefits carrier of choice for 250K+ employers — from multinational Fortune 500 companies to small family-run businesses — UnitedHealthcare delivers benefits and program solutions that are informed by robust data and clinical insights that aim to help:

- **Lower costs** for employers and employees
- **Improve access** to quality care and deliver healthier outcomes
- **Simplify the health care experience**, with digital tools and personal support for employees at every step

Plan options include network and out-of-network benefits, as well as access to quality provider networks, including the nation's largest<sup>1</sup> proprietary network of 1.7M+ physicians and health care professionals and 7K+ hospitals.<sup>2</sup>

# Plan flexibility

Choose from a variety of plan designs to get the best fit for your business and employees.

## PPO and HSA plans

Health plans designed to help your employees take a more active role in their health care decisions.

- Network preventive care coverage for most plans at 100%
- Out-of-network coverage at a lower benefit level
- Strong national network
- Specialist visits without a referral
- Value-added programs and services including: 24/7 Virtual Visits, Advocate4Me®, Real Appeal® and UnitedHealthcare Rewards available with all benefit plans
- \$0 cost for certain lifesaving medications through the Vital Medication Program

## Prescription drugs

Get anywhere, anytime answers about prescription drugs. Optum Rx® makes it easy to get prescriptions, cost estimates and savings on medications.

- Vital Medication Program — eliminates out-of-pocket costs for certain lifesaving medications, including insulin
- Streamlined prior authorization for certain medications
- Refill and Save<sup>SM</sup> — 30- to 90-day retail or mail-order pharmacy supplies
- Advantage Prescription Drug List (PDL)
- Opioid management

## The UnitedHealthcare Vital Medication Program

Designed to give employees access to certain lifesaving medications at no additional cost — this means there may be no out-of-pocket costs for preferred insulins and certain other medications, including epinephrine, glucagon, naloxone and albuterol.



# Value-added programs

As part of your benefit plan, and at no additional cost, we provide your employees with tools and programs designed to help them manage their care — and help them get healthier.

At UnitedHealthcare, we offer advanced digital solutions and a Virtual Care Center of Excellence to make quality care more convenient for our members. Using virtual solutions helps eliminate long wait times and travel for health services. Our integrated digital health care experience combines improved access to care with advanced benefits that offer first-dollar coverage and enhanced wellness programs to help our members take actions that support their overall health and well-being.

## 24/7 Virtual Visits

With 24/7 Virtual Visits, members have access to doctors who can treat a wide range of health conditions — including many of the same conditions as an emergency room or urgent care — right from a computer or mobile device.\* With a UnitedHealthcare plan, the cost for 24/7 Virtual Visits is \$0.\*\* 24/7 Virtual Visits are available through our designated national network.



## UnitedHealthcare Rewards

UHC Rewards is an incentive program embedded in our health plans that rewards your employees with dollars for reaching program goals and completing one-time activities. Employees get to choose their activities and how they spend their earnings. By achieving goals, employees can earn up to \$300 and participate in the following wellness programs:

**One Pass Select™ gym membership** — One Pass Select is a subscription-based fitness and well-being program that supports a healthier lifestyle. Starting Jul. 1, 2024, employees can access thousands of gym locations nationwide.

**Real Appeal®** — an evidence-based approach to weight management designed to help employees make small changes necessary for larger long-term health results.



\* Data rates may apply.

\*\* The Designated 24/7 Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.



## Robust online tools

Take control of your health benefits with resources for your business and your employees.

### **The UnitedHealthcare app and [myuhc.com](https://myuhc.com)**

- Information and tools to help employees get the most out of their benefits
- Access plan documents
- View claims and see progress toward deductibles
- Link to wellness resources (where available)
- Find care and costs
- Get answers to frequently asked questions
- Manage prescriptions and find a pharmacy



## Dedicated service

Our team of advocates is committed to providing guidance and support with every customer interaction by actively listening, responding with urgency and owning the final outcome.

### Service excellence model

Our team of committed Customer Care Advocates are empowered to own organizational processes resulting in timely resolution of members' inquiries. We build trust through our first-contact resolution and compassion service model, where we put ourselves in the shoes of our customers.

### Customized solutions

Our customized solutions aim to help our members live healthier lives through our health and wellness programs. We also encourage cost-effective decisions by educating our customers regarding health savings account (HSA) options in addition to our wellness programs.

### Specialized support

Our Customer Care Advocates provide support to manage your members' health care needs. We have access to dedicated technical experts from each business unit to effectively manage all facets of plan administration.

We provide guided website education for our members to assist them with the navigation of their health care. Our goal is to help members become informed and engaged with their health care — providing assistance with claims processes, benefits, wellness programs, online tools and locating a provider.

### Hours of operation:

7 a.m. – 10 p.m. CT

WTIA dedicated toll-free number: **844-287-3116**



# UnitedHealthcare benefit summary of features and options

Our plans for WTIA are designed to help meet the challenges of rising health care costs with savings, flexibility and simplicity, as well as provide access to the UnitedHealthcare broad proprietary national network and the Optum Rx network of pharmacies.



## Product and price flexibility

- Choice Plus plan portfolios designed to help meet the needs of your plan participants and their families:
  - Network preventive care coverage for most plans at 100%
  - Out-of-network coverage at a lower benefit level
  - Specialist visits without a referral
  - National pharmacy benefit manager with full Optum Rx integration
  - Value-added programs included in medical plans
  - The UnitedHealthcare Vital Medication Program — eliminates out-of-pocket costs for certain lifesaving medications, including insulin



## Value-added programs

- **UnitedHealthcare app**
- **24/7 Virtual Visits**—With 24/7 Virtual Visits, plan participants can connect with a doctor for nonemergency care—anytime, anywhere
- **Behavioral Health**
- **Advocate4Me**
- **Employee Assistance Program**
- **Quit For Life® tobacco cessation program**
- **Cancer Support Program**
- **Real Appeal weight management program**
- **UHC Rewards**



## UnitedHealthcare networks and resources

- Nationwide network of quality health care providers, including more than 1.7M+ physicians and health care professionals and 7K+ hospitals and other care facilities<sup>2</sup>
- Provider search and cost transparency tools on [myuhc.com](https://myuhc.com) that allow plan participants to choose care at the most competitive price
- Support from UnitedHealthcare resources



## Dedicated service

- First-contact resolution
- Claim navigation
- Assist with provider/PCP selection
- Dedicated technical experts
- Support to help manage members' health care needs
- WTIA dedicated toll-free number for enrollees: **844-287-3116**



## Robust tools

- 24/7 website access:
  - Member website with access to benefit and claims information, along with the ability to order and print health plan ID cards



## Request a quote

For more information or a quote, contact your broker or UnitedHealthcare representative or visit [washingtontechnology.org](https://www.washingtontechnology.org)

United  
Healthcare

<sup>1</sup> UnitedHealthcare internal analysis, July 25, 2023.

<sup>2</sup> UnitedHealthcare internal analysis, September 30, 2023.

These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

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 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.

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.

One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico) it features a subscription based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription based nationwide gym network, digital fitness and grocery delivery service. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

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.

All UnitedHealthcare members can access a cost estimate online. 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 terms of use under Find Care & Costs section.

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

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 services 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 advocate services 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. Advocate services are not an insurance program and may be discontinued at any time.

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.

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. Please discuss with your doctor how the information provided is right for you. 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.

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

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.

All trademarks are the property of their respective owners.

Insurance coverage provided by or through UnitedHealthcare Insurance Company. Health Plan coverage provided by or through UnitedHealthcare of Washington, Inc.

B2B EI232592452 12/23 © 2023 United HealthCare Services, Inc. All Rights Reserved. 23-2833935-B