



# Welcome

## We're glad you're here

A guide to using the Duke Energy Health Savings Plans 1 and 2 – 2023

Look inside for **things to do** and **things to know**

United  
Healthcare®

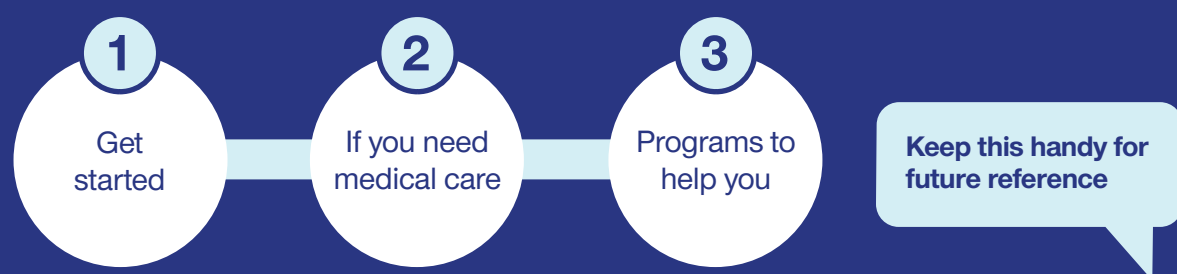


wellPOWER  
myHealth Connect

# Thank you for being a UnitedHealthcare member

We're here to help make each step of your health care experience easier. This guide was designed to help you better understand your benefits, find care, manage costs and get more out of your health plan.

## What's inside:



### Call toll-free

If you don't have computer access, need language assistance or still have questions after reading this, please call the toll-free member phone number on your health plan ID card, **1-877-214-2930 TTY 711**.<sup>\*</sup> You'll be connected to dedicated myHealth Connect advocates just for Duke Energy who can help you understand how your health plan works, find care and answer your health care questions.

#### Take note!

**1-877-214-2930** is your one number for health care answers.

**Call** myHealth Connect when you need answers.

**Answer** when myHealth Connect calls you. We'll have helpful info for you.



Scan to save  
**myHealth Connect**  
in your contacts.



### Connect with us

 [Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare)

 [Twitter.com/UHC](https://twitter.com/UHC)

 [Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare)

 [YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

<sup>\*</sup>A TTY is a special device that lets people who are deaf, hard of hearing or speech-impaired use the telephone to communicate by allowing them to type messages to communicate with us.

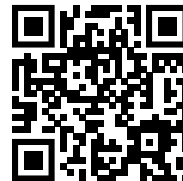
# 1 Get started



## Activate your myuhc.com account

When it comes to managing your health plan, **myuhc.com**® lets you see what's covered, manage costs and so much more. To help everyone get the most from their plan, it's important that you and each covered family member age 18 and over create your own account. You can use **myuhc.com** to:

- Find a network doctor
- View and pay claims
- Check balances — deductible and out of pocket
- Learn about preventive care
- Find and estimate costs



### Set up your account today

- Sign in at **myuhc.com > Register Now**
- Have your health plan ID card handy and follow the step-by-step instructions



## Download the UnitedHealthcare app



The UnitedHealthcare® app puts your health plan at your fingertips. You and your covered family members can download it to:

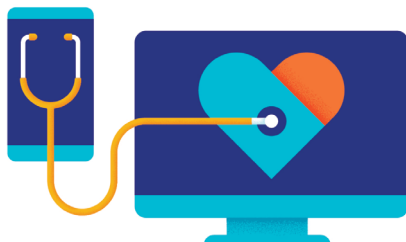
- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7

**Ready.  
Set. Go!**



### Know everything from your benefits to your balances

Watch your personalized video for a quick and easy way to understand your coverage, out-of-pocket costs and how your plan works. Watch (and rewatch) with your family anytime by signing in at **myuhc.com > Coverage & Benefits**.



See what's covered by your plan by signing in at **myuhc.com > Coverage & Benefits**

## 2 If you need medical care

### How to get the most out of your benefits

#### Stay in the network

The doctors and facilities in the network have agreed to provide services at a discount—so staying in network makes sense. Visiting an out-of-network provider could cost you a lot more.

#### Find a network provider

Sign in at [myuhc.com](https://myuhc.com) > **Find Care & Costs** to find a primary care provider (PCP), clinic, hospital or lab based on location, specialty, reputation, estimated cost of services, availability, hours of operation and more. You can even see patient ratings and compare quality and costs before you choose a provider. If you would like more information about a provider's qualifications, call myHealth Connect at **1-877-214-2930**.

**It's good to know**

**And good to save**

#### Pick a network PCP

Your PCP, sometimes called a primary care physician or doctor, can be a family practitioner, internist, pediatrician or general medicine physician. Your PCP generally:

- Knows your health history and health goals
- Provides routine care, which may help identify potential health issues earlier
- Helps guide you on the best path of care
- Advises you when to see a specialist and provides electronic referrals



#### Choose a doctor with confidence

The **UnitedHealth Premium® program** can help you find the doctor who is right for you. The program uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality and cost-efficient providers. Find UnitedHealth Premium Care Physicians by signing in at [myuhc.com](https://myuhc.com) > **Find Care & Costs**. **Look for blue hearts.** ♥♥

#### Keep up on preventive care

Preventive care—such as routine wellness exams, certain recommended screenings and immunizations—is covered by your plan at no additional cost when you see in-network providers. Keep in mind that sometimes a preventive care visit can turn into an office visit. You may need to share some of the costs for office visits that address new symptoms or changes to an existing health condition. Regardless, you should always ask your doctor about any health questions you have. Learn more at [uhc.com/preventivecare](https://uhc.com/preventivecare).

#### Shop around

With such a variety of services, from minor procedures to major surgeries, it's a good idea to check approximate pricing first. The cost for outpatient surgery, for example, can vary widely depending on where you receive care. Visit [myuhc.com](https://myuhc.com) > **Find Care & Costs** to view average costs. Or call myHealth Connect to speak with one of our advocates.

# If you need medical care



## Here’s an example of how your health plan works

Let’s take a look at an example of how a typical plan works when you receive care from a network provider. Your plan may be different than this example, so to find your specific details sign in at [myuhc.com](https://myuhc.com) > Coverage & Benefits.

And here’s the breakout

Preventive care is covered 100% in network when your provider codes services as preventive care.	
At the start of your plan year...	
You’re responsible for paying 100% of your covered health care services until you reach your <b>deductible</b> , which is the amount you pay before your health plan pays a portion.	YOU PAY 100%
Once you reach your deductible...	YOU PAY 20%
Your health plan starts to share a percentage of the costs for covered health care services with you—this is your <b>coinsurance</b> .*	YOUR PLAN PAYS 80%
When you reach your out-of-pocket limit...	
Your plan covers your costs (the allowed amount) at 100%. Your <b>out-of-pocket limit</b> is the most you’ll pay for covered health care services in a plan year—copays and coinsurance count toward this.	YOUR PLAN PAYS 100%

\* Your coinsurance may vary by service. This example is for illustrative purposes only. Please visit [myuhc.com](https://myuhc.com) > Coverage & Benefits for your coverage details.



## Make the most of your Health Savings Account

Your Duke Energy Health Savings Plan is designed to work best with a Health Savings Account (HSA), a personal bank account to help you save money and pay for health care expenses.

To optimize your HSA:

- **Open a an HSA<sup>†</sup> with Fidelity and set a goal for saving.** You will receive a seed contribution<sup>‡</sup> from Duke Energy — \$850 for individual and \$1,700 for individual + dependent (prorated based on hire date). The money in your HSA is yours to keep. Your account can grow from year to year and you can keep it if you change plans or leave Duke Energy.
- **Make regular contributions to your HSA.** Set up regular, pretax deposits through payroll deductions to augment the company seed contribution and grow your account. You are not required to make your own HSA contributions to receive the company seed.
- **Save and invest your HSA balance for the future.** When you choose to invest your account balance, your earnings are income tax-free.
- **Use your HSA funds to pay for qualified expenses.** Withdrawals from your HSA are income tax-free when used to pay for doctor visits, prescriptions, vision exams, eyeglasses, dental care and so much more.

**Triple Tax Benefits! \***

1. Money deposited into your HSA is income tax-free.
2. Savings grow tax-free.
3. Withdrawals for qualified expenses are also income tax- free.

For more information about opening or optimizing your HSA, visit [NetBenefits.com](https://NetBenefits.com) or call Fidelity’s Duke Energy Customer Service Line at **1-800-376-4015**.

\* Consult with a tax professional for specific details and limits on annual HSA contributions.  
<sup>†</sup> If you reside in Hawaii, you are not eligible for a Health Savings Account through Duke Energy  
<sup>‡</sup> Employees represented by IBEW SCU-8 are not eligible for the company seed contribution. These employees receive company matching contributions of \$500 for individual coverage and \$1,000 for individual + dependents coverage.

## If you need medical care



## Get to know your care options and costs

You have options for care based on your provider relationship, convenience, cost and the seriousness of your condition. You'll want to make your PCP your first stop whenever possible. For life-threatening conditions, call 911 or go to an emergency room.

### Care options



#### myHealth Connect

Registered nurses are available through myHealth Connect



#### PCP

Care from the doctor who knows you best (this may even be a telehealth appointment)



#### 24/7 Virtual Visits

See a doctor whenever, wherever



#### Convenience Care

See a doctor at a pharmacy clinic for conditions that aren't life threatening



#### Urgent Care

Serious conditions that aren't life threatening



#### Emergency Room

Life- and limb-threatening emergencies

#### Average Cost

No additional cost!

\$165\*

Less than \$49\*

\$100\*

\$185\*

\$2,500\*

#### Hours

24/7

Varies by location

24/7

Varies by retail location

Varies by location; may be open nights/weekends

24/7

#### How to Connect

Call 1-877-214-2930

Contact your PCP

[myuhc.com/virtualvisits](https://myuhc.com/virtualvisits)

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

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

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

✓ indicates the recommended place for care when it comes to the following needs or common conditions:

Answering health and medication questions	✓	✓				
Broken bone					✓	✓
Chest pain						✓
Choosing appropriate medical care	✓					
Cough		✓	✓	✓		
Fever		✓	✓	✓		
Finding a doctor or hospital	✓	✓				
Muscle strain		✓		✓		
Pink eye		✓	✓	✓		
Shortness of breath						✓
Sinus problems		✓	✓	✓		
Sore throat		✓	✓	✓		
Sprain		✓		✓	✓	
Understanding treatment options	✓	✓				
Urinary tract infection		✓	✓	✓		

### Did you know?

**Emergency rooms are the most expensive place to get care, and sometimes have long wait times.** When you need to be seen, consider the chart above to help you find care. If you're still unsure about what's best for your situation, sign in at [myuhc.com](https://myuhc.com) > [Find Care & Costs](#) to locate a network provider or call **1-877-214-2930** for support. If you have a question about what's covered by your plan, visit [myuhc.com](https://myuhc.com) > [Coverage & Benefits](#) for answers.

\*Source 2020: Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

24/7 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. 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. Certain prescriptions may not be available, and other restrictions may apply. Data rates may apply. The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

Check your official health plan documents to see what services and providers are covered by your health plan.

**Registered nurses are available to help you anytime, day or night.**

Call myHealth Connect 24/7 for health information and support — at no additional cost to you.  
**1-877-214-2930.**

## If you need medical care

1

2

3



### Try 24/7 Virtual Visits

#### See a doctor whenever, wherever

When you're sick and need care quickly, a 24/7 Virtual Visit within UnitedHealthcare's network is a convenient way to start feeling better faster. With a 24/7 Virtual Visit, you can see and talk to a network doctor via mobile device\* or computer — anytime, no appointment needed. The doctor can give you a diagnosis and prescription,\*\* if needed. And when you use a Designated Virtual Network Provider, the average cost for a 24/7 Virtual Visit is just \$49.\*\*\*



#### Conditions commonly treated through 24/7 Virtual Visits

Doctors can diagnose and treat a range of less urgent medical conditions, including:

- Allergies
- Bladder infection/urinary tract infection
- Bronchitis
- Cold/flu
- Fever
- Pink eye
- Sinus problems
- Sore throat
- Stomachache

Let the doctor  
come to you

For quick,  
convenient and  
affordable care

#### Access 24/7 Virtual Visits

24/7 Virtual Visits are available through your [myuhc.com](https://myuhc.com) account and the UnitedHealthcare app. Sign in at [myuhc.com/virtualvisits](https://myuhc.com/virtualvisits) and complete a brief health profile before starting your first visit. Please note that this is different than a telehealth appointment with your primary care provider.



### Know what to do if you need:

#### Surgery or an outpatient procedure

When you or a covered family member needs surgery or an outpatient procedure, call myHealth Connect at **1-877-214-2930** to speak with a specialized surgical care advocate. They can help you plan and navigate care for a variety of surgeries and medical procedures, including colonoscopy, hysterectomy, tonsillectomy, and gallbladder and kidney stone removal.

#### Prior authorization

Your plan may require prior authorization before you receive certain services. This means that you or your network provider may need to get approval from your plan before the services are covered. Call **1-877-214-2930** or sign in at [myuhc.com](https://myuhc.com) > **Coverage & Benefits** to check if prior authorization is needed.

\* Data rates may apply.

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

\*\*\* Rate is subject to change at any time.

# 3 Programs to help you

Your Duke Energy Medical Plan gives you and your family access to a variety of Duke Energy WellPower resources<sup>1</sup> and programs. Make the most of your benefits, and explore all that's available.



## Well-being and mental health programs

### Employee Assistance Program (EAP)<sup>2</sup>



**1-800-985-2594 – [liveandworkwell.com](https://liveandworkwell.com)** (access code “Duke”) or for anytime access, download the **Optum® Assist app** (access code “Duke”)

The day-to-day pressures of work obligations and family dynamics can influence how you feel mentally and physically. Confidential help is available online, on the phone (call or use the Optum® Assist app) and in person to help you and your family members for short-term support with topics like:

- Stress and anxiety
- Child and elder care
- Grief support
- Family issues
- Life transitions
- Legal and financial situations

Your EAP benefits include 8 visits (per person, per concern, per year) with a counselor by phone or in person — at no additional cost.



### Support on-demand



For on-demand help with stress, anxiety and depression, access the **Self Care by AbleTo®** mindfulness app and **Talkspace** text therapy app.

### Mental health virtual visits

You can access a mental health provider from the privacy of your home, office or any other suitable location. Schedule a confidential virtual visit with a licensed therapist or psychiatrist. Virtual visits are a convenient option for mental health services, such as:

- Anxiety
- ADD/ADHD
- Depression
- Addiction
- Stress and more

To find a virtual mental health provider, simply log on to [liveandworkwell.com](https://liveandworkwell.com) with your access code “Duke.” Select Find a Resource > virtualvisits > Get started.



### Tools and resources at your fingertips

Learn about a variety of behavioral health solutions and well-being topics at [myuhc.com/mental-health](https://myuhc.com/mental-health)

### Duke Energy WellPower Rewards<sup>2</sup>

**1-866-567-0705 – [powerofvitality.com](https://powerofvitality.com)**

Duke Energy WellPower Rewards provides opportunities for you and your spouse/domestic partner to take control of your health and be rewarded for it. Choose from more than 50 activities that fit your lifestyle and help you reach your goals. To participate, register for a Duke Energy WellPower Account from the Duke Energy [myHR>Wellness](https://myHR>Wellness) portal page or directly at [powerofvitality.com](https://powerofvitality.com).



## Programs to help you

1

2

3

### Health Coaching<sup>2</sup>

1-866-567-0705 – [powerofvitality.com](http://powerofvitality.com)

Partner with a personal coach and receive a plan tailored to help you meet your health goals. Your coach will encourage you to utilize educational tools and resources to build well-being behaviors that you are most interested in, such as:

- Making healthier food choices
- Being active
- Managing stress
- Improving your sleep habits
- Losing weight



### Quit For Life® (1-866-QUIT-4-LIFE)

1-866-784-8454 – [myquitforlife.com/dukeenergy](http://myquitforlife.com/dukeenergy)



Partner with a tobacco cessation coach to create a customized quit plan that includes nicotine replacement therapy (NRT), online coaching tools and resources, an app and text messaging.

### Real Appeal®

[dukeenergy.realappeal.com](http://dukeenergy.realappeal.com)

This weight-loss and healthy living program is available at no additional cost to you. Enroll today through the website and then try the app for even more convenience.



Download the Rally Coach™ app for Real Appeal to have on-the-go access to your personal weight-loss program. Available from any app store.



## Pregnancy, childbirth and reproductive health programs

Call 1-877-214-2930 to access pregnancy, childbirth and reproductive support

### Fertility Solutions<sup>3</sup>

Work with a fertility nurse who can give you guidance on treatment options and direct you to our Centers of Excellence. You may be required to use a Fertility Center of Excellence to access the fertility benefit.

### Maternity Support<sup>3</sup>

Whether you're thinking about having a baby or have one on the way, maternity support is here to provide information and resources — from planning for a pregnancy to postpartum. To get the most out of the program, enroll during the first trimester of your pregnancy and you'll receive a special gift. Visit [myuhc.com/maternity](http://myuhc.com/maternity) to complete the assessment, watch videos and learn more.

### Neonatal Resource Services<sup>3</sup>

If you are facing the possibility that your baby or babies will need extra care once they are born, Neonatal Resource Services (NRS) gives you one-on-one access to an experienced nurse who can answer your questions and help ensure your baby gets the best possible care.

**Don't forget to add your baby or babies to your medical plan within 31 days (even if you already have family coverage).**

## Programs to help you

1 — 2 — 3



### Medical condition programs

Call 1-877-214-2930 to access medical condition programs

#### Chronic Condition Management

We want to help you manage chronic conditions, so you may receive a call or message from myHealth Connect to discuss:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Heart failure

#### Cancer Support

Cancer nurse advocates are available to provide support and work with you and your doctors to make sure all your questions are answered. Visit [myuhc.phs.com/cancerprograms](http://myuhc.phs.com/cancerprograms).

#### Bariatric Resource Services

If you are considering weight-loss surgery, you probably have questions. Answers and information are available from Bariatric Resource Services. Enrollment in the program is required if you will undergo surgery, and you may be required to use a Bariatric Center of Excellence for the surgery. Visit [myuhc.phs.com/brs](http://myuhc.phs.com/brs).

#### Omada Health, Diabetes Management Solution

The Omada® prediabetes/diabetes support program offers education, blood sugar monitoring, one-on-one and group coaching to help users build healthy habits. Visit [OmadaHealth.com/dukeenergy](http://OmadaHealth.com/dukeenergy) to get started.



#### Orthopedic Health Support<sup>3</sup>

Orthopedic Health Support provides support and guided access to a Center of Excellence network specially designed for spine, hip and knee surgery. Enrollment in the program is required if you will undergo surgery, and you may be required to use a Center of Excellence for the surgery. Visit [myuhc.phs.com/orthopedic](http://myuhc.phs.com/orthopedic).

#### Kaia Health

Get on-demand, personalized pain relief support without going to a doctor's office. Download the Kaia Health app or visit [StartKaia.com/uhc](http://StartKaia.com/uhc) to get started.



#### Specialist Care Advocates

Facing surgery or a medical procedure? You have access to myHealth Connect advocates who can provide guidance, help locate network care and support you throughout the experience.

Get the support  
you need

Call myHealth Connect at  
**1-877-214-2930** to access  
medical condition programs.



**Talk to a registered  
nurse 24/7**

Call myHealth Connect at  
**1-877-214-2930** to speak with  
a registered nurse anytime,  
day or night, for information  
about routine or urgent health  
concerns, and — if additional  
care is needed — help choosing  
the most appropriate and cost-  
effective care option.

#### Need a second opinion?

Before you start treatment, it  
may be a good idea to get  
a second opinion. The  
evaluation is performed  
virtually. To schedule, go to  
[teladoc.com/medical-experts](http://teladoc.com/medical-experts)  
or call **1-800-835-2362**.

Visit [www.uhc.com/legal/required-state-notice](http://www.uhc.com/legal/required-state-notice) to view important state required notices.

<sup>1</sup> Duke Energy employees and their dependents who reside in Hawaii are not eligible for these programs and services as described unless otherwise noted.

<sup>2</sup> Available to employees who reside in Hawaii.

<sup>3</sup> Employees represented by IBEW SCU-8 and their dependents are not eligible for these programs.

Member phone number 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 the member phone number 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. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

Preventive care: Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (PPACA), based on your age and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in PPACA. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

These services and programs are for informational purposes only and should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This content is for informational and/or educational purposes only. It is not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans.

The UnitedHealth Premium® program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at [myuhc.com](http://myuhc.com)®. You should always visit [myuhc.com](http://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 him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit [myuhc.com](http://myuhc.com) for detailed program information and methodologies.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

Omada® is a registered mark of Omada Health Inc.

The AbleTo mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The Self Care information contained in the AbleTo mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to members ages 13+ at no additional cost as part of your benefit plan. Self Care is not available for all groups in District of Columbia, Maryland, New York, Pennsylvania, Virginia or West Virginia and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the mobile application.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the Health Survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Real Appeal is a voluntary weight-loss program that is offered to eligible participants 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. 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.

Quit For Life® 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. Quit For Life 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.

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This document contains selected highlights of Duke Energy's employee benefits plans. If any statement herein, or any other communication, conflicts with the applicable plan documents, the plan documents will govern. Duke Energy retains the right to amend, modify or terminate its benefits plans in any respect at any time, and neither its benefits plans, nor your plan participation, will be considered a contract for future employment.

The UnitedHealthcare® app is available for download for iPhone® or Android™.

Android is a registered trademark of Google LLC.

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

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

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 Cost and Care section. Refer to your health plan coverage documents for information regarding your specific benefits.

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