

ENROLL AUGUST 4th THROUGH 15th FOR BENEFITS EFFECTIVE SEPTEMBER 1, 2025

your UnitedHealthcare
FLEXWORK®
BRIDGE PLAN

The UnitedHealthcare FlexWork® Bridge Plan is designed to provide affordable coverage options. The FlexWork Bridge plan combines **3 BENEFITS** into a single election.

**SCAN THE QR
CODE TO VIEW
OUR BENEFITS
GUIDE OR VISIT**



mypetcobenefits.com

FlexWork is a limited medical plan and does not provide comprehensive coverage and therefore may not be suitable for everyone.

* Annual checkups, OB-GYN checkups, screening tests for breast cancer, flu and COVID-19 vaccinations, colonoscopies, immunizations, women's preventative contraceptives, breastfeeding support, supplies and counseling, screenings based on age and risk status (e.g., diabetes, depression, lung cancer), tobacco cessation program and medications. This is not a complete list. Certain preventative 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. Always review your benefit plan documents to determine your specific coverage details.

NOTE: FlexWork Medical Products are not available in Hawaii and Puerto Rico.

**MEDICAL AND
PHARMACY PLAN**

Covers preventive services* at no additional cost to you, as well as many of the most frequently utilized health care services at fixed copayments.

**ENHANCED HOSPITAL
INDEMNITY PROTECTION
PLAN (E-HIPP)**

Offers fixed benefit amounts for wellness, invasive diagnostic testing, hospital services, outpatient surgery, emergency room services and more.

ACCIDENT PLAN

Covers injuries or conditions like fractures and dislocations, accidental death or dismemberment.



your FlexWork BENEFIT AND COST SUMMARY



GENERAL DESCRIPTION		BASIC BRIDGE MEC MEDICAL PLAN	
Deductible, Coinsurance		\$0 Deductible, 0% Coinsurance	
Annual Out-of-Pocket Maximum		\$9,200 individual, \$18,400 family	
Network Access		UnitedHealthcare Choice PPO (medical), Optum Rx (pharmacy)	
COVERED MEDICAL BENEFITS (In-network only unless otherwise required)		BASIC MEC MEMBER COST AND ANNUAL LIMITS	E-HIPP FIXED DAILY CASH BENEFIT AND ANNUAL LIMITS
Preventive care services* (annual checkups, routine OBGYN, immunizations, tobacco cessation, birth control, breastfeeding support, etc.)		\$0 copay (covered in full)	Not covered
Physician office visits		\$15 retail clinic, \$25 primary care, \$50 specialist, 6 combined visits with urgent care	Not covered
Urgent care		\$150 copay, 6 combined visits with physician office visits	Not covered
Virtual care		\$0 copay, unlimited	Not covered
Emergency room visits		Not covered	\$500 cash benefit, 2 per year
Hospital admissions		Not covered	\$500 cash benefit, 2 days per year
Hospital confinement (non-ICU)		Not covered	\$100 cash benefit, 364 days per year
ICU admission		Not covered	\$500 cash benefit, 2 days per year
ICU confinement		Not covered	\$100 cash benefit, 364 days per year
Hospital surgery		Not covered	\$500 cash benefit, 2 days per year
Outpatient surgery (includes radiology, anesthesiology and pathology)		Not covered	\$500 cash benefit, 2 days per year
Anesthesia		Not covered	\$125 cash benefit, 4 days per year (2 IP/2 OP)
Minor diagnostic lab		\$50 copay office/freestanding lab, \$150 copay hospital outpatient, 1 date of service (unlimited tests per day)	Not covered
Minor diagnostic imaging (X-ray)		Not covered	\$50 cash benefit, 1 per year
Major diagnostic imaging tests (MRI, CT, etc.)		Not covered	\$100 cash benefit, 1 per year
Invasive diagnostic tests		Not covered	\$500 cash benefit, 1 per year
Outpatient mental health, substance use disorder		Access care via the physician office visit, Emotional Support Line, Virtual Care benefits.	
Pharmacy benefit		\$15 copay Tier 1, \$30 copay Tier 2, 50% coinsurance Tier 3 and Tier 4	
Wellness Benefit		Not covered	\$50 cash benefit, 1 per year
ACCIDENT INDEMNITY BENEFITS			
Schedule covers 80+ accidental injuries – fixed payments for initial care, hospital care, follow up care, common injuries and more.			
Accident death and dismemberment		Loss of life: \$20,000, \$80,000 common carrier (50% for dependent child). Dismemberment: 25-100% of Principal Sum	
BI-WEEKLY PAYROLL DEDUCTIONS			
Partner only		\$48.13	
Partners and spouse		\$111.21	
Partners and child(ren)		\$89.45	
Partners and family		\$159.34	

* See complete list of ACA Preventive services in the benefits guide.

Please refer to the plan documents to determine your specific coverage details. The intent of this document is to provide you with general information about your employer's benefit plans. In the event of any discrepancies, the official plan documents will govern in all cases.

making it *easy* to
**MANAGE YOUR
MEDICATIONS**

Once your plan becomes active, you'll have access to wellness programs, health support services and other useful tools and discount programs – all at no additional cost to you.

Using the flexwork.uhc.com website you can:

- Locate participating pharmacies
- Find and compare medication costs
- Search the Prescription Drug List (PDL) to see if your medications have any requirements before filling them



NOTE: Please review your plan information online. If you have any prescription coverage questions or need more information, contact FlexWork Pre-member Services at 1-855-892-2401.

enrollment
DETAILS

HOW TO ENROLL

Call BenefitHarbor at 1-888-534-1593
or visit memberbenefitlogin.com/petco

LEARN ABOUT YOUR BENEFITS

Visit mypetcobenefits.com

FIND PROVIDERS

Visit flexwork.uhc.com



questions?

**CALL FLEXWORK
PRE-MEMBER SERVICES
AT 855-892-2401**

TIME TO ENROLL!

petco.
THE HEALTH +
WELLNESS CO.

10850 Via Frontera
San Diego, CA 92127

your UnitedHealthcare
FLEXWORK[®]
BRIDGE PLAN

Affordable Coverage Options



ACT NOW!

this time only
rolls around
once a year!

It's time to leap into action!
Open enrollment is coming
soon—flip inside to
learn more.

- ✓ No pre-existing condition exclusions
- ✓ Member ID card to present to your medical provider
- ✓ Automatic claims filing for E-HIPP
- ✓ No annual or lifetime dollar limits
- ✓ Pretax payroll deductions help to lower your taxable income
- ✓ Plan benefits available on day one

