



# Welcome to your UnitedHealthcare FlexWork Bridge Plan benefits



**2025 enrollment guide**

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**United  
Healthcare®**

**petco**  
THE HEALTH +  
WELLNESS CO.

# Welcome

This enrollment guide will help you learn more about your health benefits and choose the plans that best fit your needs. You'll also have a chance to explore additional wellness programs and resources, many of which are included in your plan at no extra cost.

## What coverage is available?

Your UnitedHealthcare FlexWork® Bridge Plan is designed to help you care for your health with:

- Limited medical plan with pharmacy
- Enhanced Hospital Indemnity Protection
- Accident Indemnity

## Who is eligible to enroll?

Benefits are available to part-time partners and their eligible dependents. Partners must be covered to elect dependent coverage.

# 2025 enrollment information



## Important dates

How to enroll	Call BenefitHarbor at 1-888-534-1593 or visit <a href="https://memberbenefitlogin.com/petco">memberbenefitlogin.com/petco</a>
Learn about your benefits	Visit <a href="https://mypetcobenefits.com">mypetcobenefits.com</a>
To find providers	Visit <a href="https://flexwork.uhc.com">flexwork.uhc.com</a>

## Questions about FlexWork plans



UnitedHealthcare FlexWork®

1-855-892-2401

Monday–Friday

7:30 a.m.–8 p.m. CT

# UnitedHealthcare FlexWork Bridge Plan

The UnitedHealthcare FlexWork Bridge Plan is designed to make being healthier more accessible and affordable. The FlexWork Bridge Plan provides limited medical minimum essential coverage, Enhanced Hospital indemnity Protection Plan (E-HIPP), and an Accident Protection Plan — all within a single payroll deduction.

**Limited Medical Minimum Essential Coverage (MEC)** covers preventive services\* at no additional cost to you, as well as many of the most frequently utilized health care services at fixed copayments.

**E-HIPP** offers fixed benefit amounts for wellness, invasive diagnostic testing, hospital services, outpatient surgery, emergency room services and more.

**Accident Protection Plan** covers accidental death or dismemberment, injuries or conditions like fractures and dislocations.

## Key features



### \$0 cost benefits

- Health care reform preventive services and medications\*
- Unlimited \$0 copay 24/7 virtual doctor visits for many non-urgent needs
- Unlimited \$0 copay Emotional Support Line visits
- Diagnostic Laboratory Testing
- Optum Perks™ Discount Pharmacy Card
- MedCents Advocacy bill negotiation services for non-covered medical bills



### Plan benefits available on day one

- All plan benefits are effective on your first day of coverage
- No deductible or coinsurance for covered medical benefits
- Fixed copayments for covered non-emergency medical benefits
- Medical and pharmacy benefits included
- Annual limits for physician visits and other outpatient services
- E-HIPP plan provides a fixed daily benefit after receiving covered services



### Nationwide provider and pharmacy access

- UnitedHealthcare Choice network
- 1.7 million+ medical providers and facilities\*\*
- 50,000+ pharmacies\*\*\*
- Plan covers network providers and pharmacies only, unless required by law



## Key features

- ✓ 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



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

\* See complete list of ACA Preventive services within this benefits guide.

\*\* UnitedHealthcare Employer and Individual network statistics, ending Q3 2024.

\*\*\* Number of pharmacies shown is approximate and may vary based on store openings, closing, and network actions. Network participants are subject to change. Network participation may vary based on market and state requirements..

# UnitedHealthcare FlexWork Limited Pharmacy Plan

The FlexWork Bridge Limited Medical Plans include Optum Rx®\* for pharmacy benefit management services. The Limited Pharmacy Plan provides coverage for medications as described in the FlexWork Limited Benefit Prescription Drug List (PDL). Specialty drugs are not covered.

## Prescription benefit overview

- \$0 cost preventive medications, including select contraceptives and tobacco cessation\*\*
- No limit on the number of prescriptions covered by the plan
- 30-day retail supply at participating network pharmacies only, mail order not covered
- Copay for Tier 1 and 2 acute medications including antibiotics, pain management and substance use disorder treatment
- Coinsurance for Tiers 3 and 4 medications including for select condition management and select brand medications
- Optum Perks and Enhanced Savings Program (ESP) provide discounts for noncovered medications at the time of service
- The ESP will automatically detect if a drug is not covered and provides the discounted price to the pharmacist at the time of service
- Basic Plan includes preventive medications and Optum Perks discount programs only
- Walgreens is a preferred pharmacy – you may save more when you use it.



## Making it easy to manage your medications

Once your plan is active, you can use [flexwork.uhc.com](https://flexwork.uhc.com) to help you:

- 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**.

### Two ways to save money



#### Use network pharmacies

Your pharmacy benefits are available through network pharmacies only, which may cost you less out of pocket.



#### Use Tier 1 and Tier 2 medications

Ask your prescriber to choose lower-tier medications on the FlexWork PDL.

\* Optum Rx is an affiliate of UnitedHealthcare Insurance Company.

\*\* To find covered preventive medications, visit [flexwork.uhc.com](https://flexwork.uhc.com) and select FlexWork Support at the bottom of the screen.

# UnitedHealthcare FlexWork Enhanced Hospital Indemnity Protection Plan

The FlexWork Enhanced Hospital Indemnity Protection Plan (E-HIPP) is a supplemental indemnity plan that can work alongside your health plan by paying a fixed cash benefit for a certain number of days per year after you receive covered outpatient and hospital care.

## How the plan works

### Broad coverage

The plan pays cash directly to you for a variety of medical services, including hospital admissions and confinements, doctor office visits, diagnostic tests, and more. There are no annual deductible, no coinsurance, and no limitations or exclusions for pre-existing conditions.

### Use the cash benefits any way you wish

If you have a covered service during the plan year, the FlexWork E-HIPP plan will pay you a cash benefit directly. E-HIPP cash benefits are in addition to any benefits payable under your limited medical plan. What's more, you can use your cash benefits to pay for out-of-pocket medical costs, prescriptions or household living expenses such as rent and groceries.

## Accident Protection Plan

Even with health insurance, an accidental injury can cost you thousands of dollars. Lost wages from missing work, health costs and daily living expenses can create long-term financial problems. Accident insurance helps cover the added costs you may face following an injury.

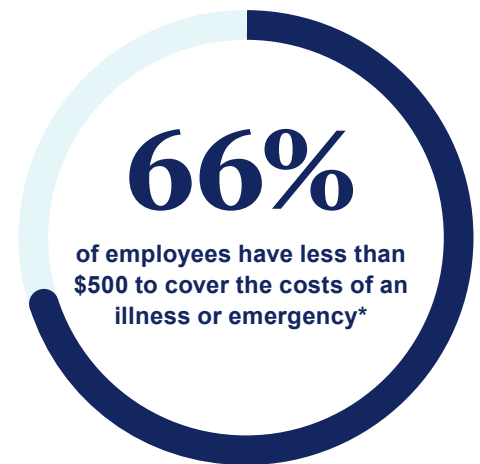
## How the plan works

If you have a covered injury during the plan year and submit a claim, the Accident Protection Plan will pay you a cash benefit directly. Any payment you receive is in addition to the benefits your health plan gives you. There are no pre-existing conditions exclusions, deductibles or coinsurance requirements for benefit payments.

The money is yours to use however you want, including paying for out-of-pocket health plan costs, specialist treatment, prescriptions, mortgage or rent, groceries, car payment and other living expenses.

### Covers more than 80 injuries and services\*\*

Even with health insurance, an accidental injury can cost you thousands of dollars. Lost wages from missing work, health costs and daily living expenses can create long-term financial problems. Accident insurance helps cover the added costs you may face following a covered injury.



## Get faster payments with Benefit Assist

Because you are enrolled in both a UnitedHealthcare medical plan and a supplemental health plan, and you have a medical claim that qualifies for indemnity benefits, your claim will be processed automatically, and the cash payment will be sent directly to you.

\* Report on the Economic Well-Being of U.S. Households in 2016. Board of Governors of Federal Reserve System. Washington, D.C. 2017.

\*\* See the Certificate of Coverage online for a complete list of covered injuries and services.

# FlexWork Limited Medical Bridge Plans

## Understanding Your Benefits

The UnitedHealthcare FlexWork Bridge Plan is designed to provide affordable coverage options. The FlexWork Bridge Plan combines 3 benefits into a single election.

- The limited medical and pharmacy plan
- The supplemental Enhanced Hospital Indemnity Protection Plan
- The Accident Plan

**Benefits vary by plan — see following pages for a summary of coverage. Refer to official plan documents for additional details.**

## 1 Limited Medical Benefits

## 2 Limited Pharmacy Benefits

## 3 Enhanced Hospital Indemnity Benefits (E-HIPP)

**Notice for indemnity benefits included with FlexWork Limited Medical Package Plans:**

**IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill
- There might be a limit on how much this policy will pay each year
- This policy isn't a substitute for comprehensive health insurance
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance

**Looking for comprehensive health insurance?**

- Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options
- To find out if you can get health insurance through your job, or a family member's job, contact the employer

**Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer

## 4 Accident Protection Plan

# UnitedHealthcare FlexWork Bridge Plan

## Benefit and cost summary

General description		Basic Bridge MEC Medical Plan		
<b>Deductible, Coinsurance</b>	\$0 Deductible, 0% Coinsurance, coverage begins the first day			
<b>Annual Out-of-Pocket Maximum</b>	\$9,200 individual, \$18,400 family			
<b>Network Access</b>	UnitedHealthcare Choice PPO (medical), Optum Rx (pharmacy)			
Covered benefits (in-network only unless otherwise required)	Basic MEC medical member cost	Annual limit	E-HIPP fixed daily cash benefit	Annual limit
<b>Preventive care services*</b>	\$0 copay (covered in full)	ACA allowable	Not covered	
<b>Physician office visits</b> <small>PCP, specialists, telehealth visits; includes prenatal and post-natal care office visits, allergy treatments and retail health clinic PCPs</small>	\$15 retail clinic \$25 copay primary care visit \$50 copay specialist	6 combined visits with urgent care	Not covered	
<b>Urgent care</b>	\$150 copay	6 combined visits with retail, PCP and specialists	Not covered	
<b>Virtual care</b>	\$0 copay	Unlimited	Not covered	
<b>Emergency room visits</b>	Not covered		\$500 cash benefit	2 per year
<b>Hospital admissions</b> <small>Includes radiology, anesthesiology, pathology and mental health substance use disorder services</small>	Not covered		\$500 cash benefit	2 days per year
<b>Hospital confinement (non-ICU)</b>	Not covered		\$100 cash benefit	364 days per year
<b>ICU admission</b>	Not covered		\$500 cash benefit	2 days per year
<b>ICU confinement</b>	Not covered		\$100 cash benefit	364 days per year
<b>Hospital surgery</b>	Not covered		\$500 cash benefit	2 days per year
<b>Outpatient surgery</b> <small>Includes radiology, anesthesiology and pathology services</small>	Not covered		\$500 cash benefit	2 days per year
<b>Anesthesia</b>	Not covered		\$125 cash benefit	4 days per year (2 in patient / 2 out patient)
<b>Minor diagnostic lab</b>	\$50 copay office/ freestanding \$150 copay hospital outpatient	1 date of service (unlimited tests per day)	Not covered	
<b>Minor diagnostic imaging (X-ray)</b>	Not covered		\$50 cash benefit	1 per year
<b>Major diagnostic imaging tests (MRI, CT, etc.)</b>	Not covered		\$100 cash benefit	1 per year
<b>Invasive diagnostic tests</b>	Not covered		\$500 cash benefit	1 per year
<b>Chiropractor, acupuncture visits</b>	Not covered		Not covered	

continued

Covered benefits (in-network only unless otherwise required)	Basic MEC medical member cost	Annual limit	E-HIPP fixed daily cash benefit	Annual limit
Outpatient mental health, substance use disorder		Members can 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
<b>Accident indemnity benefits</b>				
Accident benefit schedule	Schedule covers 80+ accidental injuries – fixed payments for initial care, hospital care, follow up care, common injuries and more (see Accident Plan summary for details).			
Accident death and dismemberment	Loss of life – \$20,000, \$80,000 common carrier (50% for dependent child). Dismemberment – 25-100% of Principal Sum (see Accident Plan summary for details).			
<b>Biweekly payroll deductions</b>				
Partner only	\$48.13			
Partners and spouse	\$111.21			
Partners and child(ren)	\$89.45			
Partners and family	\$159.34			

\* Annual checkups, OB-GYN checkups (Pap smear), screening tests for breast cancer, flu and COVID-19 vaccinations, colonoscopies (colorectal cancer screening tests, including bowel prep medication with prescription once every 5 years), shots for measles or other childhood diseases (immunizations), birth control (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. Other routine services may be covered under your plan, and some plans may require copayments or coinsurance for these benefits. Always review your benefit plan documents to determine your specific coverage details.

FlexWork Medical Products are not available for enrollment in Hawaii and Puerto Rico.

# Health and wellness resources

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.



## 24/7 Virtual Visits

Talk to a doctor 24/7 virtually for the diagnosis of nonemergency medical conditions such as the flu and allergies as well as conditions affiliated with mental health and dermatology.\* Register at [healthiestyou.com](https://healthiestyou.com) or call **1-866-703-1259**.\*\*



## Benefit Assist

Because you're enrolled in both a medical and a supplemental health plan with UnitedHealthcare, qualified claims will automatically be paid.



## MedCents Consumer Advocacy

If you're enrolled in any UnitedHealthcare medical plan and receive a bill beyond what your plan covers, MedCents can help. A MedCents advocate will guide you through the necessary steps, negotiate a reduction in your bill or help arrange easier payment terms.



## Hearing discounts

UnitedHealthcare Hearing offers access to hundreds of name-brand and private-label hearing aids at significant savings, along with convenient ordering options and personalized care. Plus, you can take a free online hearing test to help you get started.



## 24/7 support

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



## Optum Perks Pharmacy Discount Card\*\*\*\*

Save on medications not covered by your pharmacy plan and get discounts of up to 80% on most FDA-approved medications. [perks.optum.com/discount-card](https://perks.optum.com/discount-card)



## UnitedHealthcare Discount Marketplace

Find ways to stay healthy and enjoy thousands of negotiated prices on items such as health and wellness, apparel, auto, beauty, personal care, cell phone, virtual learning, electronics, entertainment, everyday savings, flowers and food. Visit [flexwork.uhc.com](https://flexwork.uhc.com) for details.

\* Data rates may apply.

\*\* HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross-coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA-controlled substances, nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

\*\*\* Confidential in accordance with the law.

\*\*\*\* Where available by state.

# Preventive care for children and adults

## Focusing on regular preventive care can help you—and your family—stay healthier

Preventive care can help you avoid potentially serious health conditions and/or obtain early diagnosis and treatment. Generally, the sooner your doctor can identify and treat a medical condition, the better the outcome.

Under the Affordable Care Act (ACA),\* most health plans provide coverage for certain preventive health care services at 100%, without any cost to you. Just obtain your preventive care from a health plan network provider. Diagnostic (non-preventive) services are also covered, but you may have to pay a copayment, coinsurance or deductible.

**Help protect and maintain your child's health with regular preventive care visits with a network doctor**

## Preventive care guidelines for children\*\*

Recommended preventive care services for children will vary based on age and may include some of the following:

- Age-appropriate well-child examination
- Anemia screening
- Autism and developmental screening for children under age 3
- Behavioral counseling during well-child examination to prevent sexually transmitted infections
- Behavioral counseling to prevent skin cancer at each well-child examination
- Cholesterol screening for children 24 months and older
- Fluoride application by primary care physician for children under age 6
- Hearing screening by primary care physician
- Newborn screenings, including metabolic screening panel, phenylketonuria (PKU), hypothyroid and sickle cell
- Psychosocial/behavioral assessments during well-child examination
- Assessments for tobacco, alcohol or drug use
- Screening for obesity and counseling for children on promoting improvements in weight
- Screening for sexually transmitted diseases, lead, depression and tuberculosis for certain children at high risk
- Vaccines and immunizations. For more information, visit [cdc.gov/vaccines](https://www.cdc.gov/vaccines).
- Vision screening by a primary care physician

Not all children require all of the services identified above.\*\*\* Your doctor should give you information about your child's growth, development and general health and answer any questions you may have.

# Preventive care screening guidelines and counseling services for adults\*\*

A preventive health visit can help you see how healthy you are now and help identify any health issues before they become more serious.

- Abdominal aortic aneurysm screening for adults who are 65–75 years old and have ever smoked
- Alcohol screening during wellness examinations, with brief counseling interventions for certain people
- Bacteriuria screening during pregnancy
- Blood pressure screening at each wellness examination. Certain people may also require ambulatory blood pressure measurements outside of a clinical setting.
- Breastfeeding counseling, support and supplies during pregnancy and after birth. Includes a personal-use electric breast pump.
- Breast cancer medications for risk reduction (counseling) for women at high risk of breast cancer, but low risk for adverse effects
- Cervical cancer screening (Pap smear) for women who are 21–65 years old
- Chlamydia and gonorrhea infection screening for sexually active women who are 24 and younger, and older women at increased risk
- Cholesterol screening for adults who are 40–75 years old
- Colorectal cancer screening for adults who are 45–75 years old. Ask your physician about screening methods and intervals for screening.
- Contraceptive methods that are FDA-approved for women, including education and counseling
- Depression screening for all adults, in a primary care setting
- Diabetes screening for adults who are 35–70 years old and overweight or obese, or for those of any age who have a history of gestational diabetes
- Falls prevention counseling for community-dwelling older adults, during wellness examination
- Genetic counseling and evaluation for BRCA testing and BRCA lab testing. Lab testing requires prior authorization.
- Gestational diabetes mellitus screening during pregnancy
- Healthy diet behavioral counseling for people with cardiovascular disease risk factors, in a primary care setting
- Healthy weight and weight gain during pregnancy behavioral counseling interventions, which adds coverage for nutrition counseling for pregnant women
- Hepatitis B virus infection screening during pregnancy and for people at high risk
- Hepatitis C virus infection screening for adults who are 18–79 years old
- Human immunodeficiency virus (HIV) screening for all adults
- Human papillomavirus DNA testing for women who are 30 and older
- Latent tuberculosis infection screening for people at increased risk
- Lung cancer screening with low-dose CT scan for people who are 50–80 years old with at least a 20-pack-year history (with prior authorization)
- Mammography screening
- Obesity screening and counseling at each wellness exam
- Osteoporosis screening for women who are 65 and older and younger women at an increased risk
- Perinatal depression counseling for pregnant or postpartum women at risk
- Prevention of HIV and pre-exposure prophylaxis (PrEP), with antiretroviral therapy, monitoring and testing
- Rh incapability screening during pregnancy
- Screening for anxiety for women, during wellness exam
- Screening for urinary incontinence for women, during wellness examination
- Screening for intimate partner violence for women, during wellness examination
- Sexually transmitted infections behavioral counseling for prevention for adults who are sexually active or otherwise at increased risk, in a primary care setting
- Skin cancer behavioral counseling for prevention for young adults up to age 24 at each wellness examination
- Syphilis screening for adults at an increased risk
- Tobacco cessation, screening and behavioral counseling for adults who smoke, in a primary care setting (refer to pharmacy vendor for pharmacotherapy for tobacco cessation)
- Vaccines and immunizations that are FDA-approved and have explicit ACIP recommendations for routine use. For more information, visit [cdc.gov/vaccines](https://www.cdc.gov/vaccines).
- Wellness examinations
- Well-woman visits, including routine prenatal visits

## Questions?

To find covered preventive medications, visit [flexwork.uhc.com](https://flexwork.uhc.com) and select **FlexWork Support** at the bottom of the screen

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\* Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. This is not major medical coverage. These services are based on your age and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or deductible. Always 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.

\*\* These guidelines are based, in part, on the requirements of the Patient Protection and Affordable Care Act, and recommendations of the U.S. Preventive Services Task Force (USPSTF), the Health Resources & Services Administration (HRSA) of the U.S. Department of Health and Human Services, and the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC). Individuals with symptoms or at high risk for disease may need additional services or more frequent interventions that may not be covered as a preventive benefit. These guidelines do not necessarily reflect the vaccines, screenings or tests that will be covered by your benefit plan. These clinical guidelines are provided for informational purposes only, and do not constitute medical advice. Preventive care benefits may not apply to certain services listed above. Always 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.

\*\*\* Development, psychosocial and chronic disease issues for children and adolescents may require frequent counseling and treatment visits separate from preventive care visits. These guidelines represent a consensus by the American Academy of Pediatrics (AAP) and Bright Futures. The recommendations in this statement do not indicate an exclusive course of treatment or standard of medical care. Variations, taking into account individual circumstances, may be appropriate. Discuss with your doctor how these guidelines may be right for your child, and always consult your doctor before making any decisions about medical care. These clinical guidelines are provided for informational purposes only, and do not constitute medical advice. Preventive care benefits may not apply to certain services listed above. Always refer to your plan documents for your specific coverage. Source: Centers for Disease Control and Prevention, Recommended immunization schedules for children and adolescents aged 18 years or younger - United States, 2020, at: <https://www.cdc.gov/vaccines/schedules/index.html>.

Additional information about the vaccines in this schedule, extent of available data, including a full list of footnotes and contraindications for vaccination is also available at [cdc.gov/vaccines](https://cdc.gov/vaccines) or from the CDC-INFO

Contact Center at 1-800-CDC-INFO (1-800-232-4636) in English and Spanish, 8 a.m.–8 p.m. ET, Monday–Friday, excluding holidays.





Additional information about the vaccines in this schedule, extent of available data, including a full list of footnotes and contraindications for vaccination is also available at [cdc.gov/vaccines](https://cdc.gov/vaccines) or from the CDC-INFO Contact Center at 1-800-CDC-INFO (1-800-232-4636) in English and Spanish, 8 a.m.–8 p.m. ET, Monday–Friday, excluding holidays.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

Person must reside within the United States. An employee residing in Hawaii or Puerto Rico is not an Eligible Person.

All trademarks are the property of their respective owners.

Benefit summaries are illustrative. For complete coverage details, please review your Summary of Benefit Coverage (SBC) or Summary Plan Description (SPD) document carefully to be sure the plan is right for your needs. This plan has exclusions, limitations and terms under which the policy may be continued in force or discontinued.

UnitedHealthcare FlexWork Limited Medical (MEC) Plans

Plans have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call 1-855-856-5445 or visit [uhcflexwork.com](https://uhcflexwork.com).

UnitedHealthcare Hearing is provided through UnitedHealthcare and offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility.

UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.

UnitedHealthcare Accident Protection

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

HealthiestYou

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross-coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA-controlled substances, nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

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.

Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy.

The MedCents Advocacy Program is separate from your health plan, amounts paid for non-covered services will not apply to your health plan's annual out-of-pocket limit.