Get to know your benefits

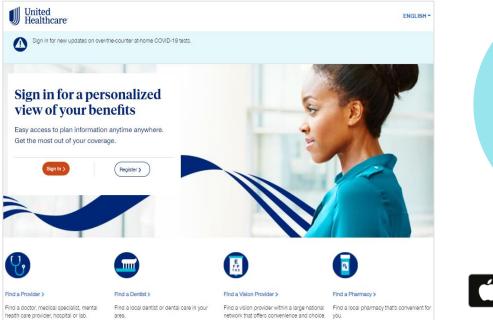


Two convenient ways to access your plan

Access your account on **myuhc.com**[®] or the **UnitedHealthcare**[®] **app** after enrolling to:

- Find and estimate the cost of care
- See what's covered

- View claim details and check plan balances
- Find network doctors and pharmacies
- Video chat with a provider 24/7
- View and share your health plan ID card





Download the app



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 Care & Costs section.]

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

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

24/7 Virtual Visits

Convenient care for \$0

Choosing to see a provider by phone or video* may save you a visit to the emergency room or urgent care — for \$0 with your plan.**

Get virtual help for common concerns like:

Cough

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- Headache
- Sore throat
- Prescription needs***



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

Getting started with 24/7 Virtual Visits

You can access 24/7 Virtual Visits in 2 ways:

1 On myuhc.com

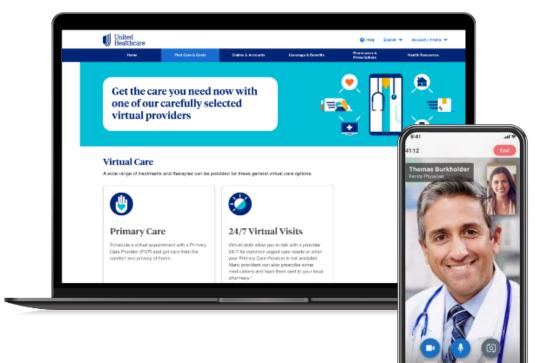
On the UnitedHealthcare app

Go to the 24/7 Virtual Visits page, where you'll be able to choose from several providers:

- Optum[®] Virtual Care
- Teladoc®
- American Well[®] (also known as Amwell[®])
- Doctor On Demand[™]
- Walmart Health Virtual Care

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Available resources

I want to explore care on my own



Self-care courses and tools

Build skills to enhance your mental health with topics such as mindfulness, joy, sleep, resilience and more.

Scan to see courses:





Get on-demand access to daily mood tracking, guided meditations and other tools to help reduce stress, anxiety and depression.

Scan to get started:





Care recommendations

Answer a few questions to get personalized mental health recommendations that fit your specific needs and goals.

Scan to view recommendations:



The Employee Assistance Program (EAP)

Someone you can talk to, 24/7

Connect to caring, confidential support anytime to help you:

- Improve relationships
- Find support for child and elder care
- Seek recovery for substance use issues

Learn more at **uhc.com/eap** or call the member phone number on your health plan ID card



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 (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.

Self Care app

Digital support when you're feeling stressed

The self-guided clinical app includes:

- Daily mood tracking to help you identify patterns and assess your progress
- Meditation tools and relaxation methods like deep breathing and positive visualization
- A personalized roadmap to help track your progress and set goals



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.

Get in on UHC Rewards

With UHC Rewards, you can earn dollars by completing a variety of actions – including things you may already be doing, like tracking your steps and sleep or getting an annual checkup.

With UnitedHealthcare Rewards, you get to choose:

✓ The reward activities you complete

How your earnings are redeemed



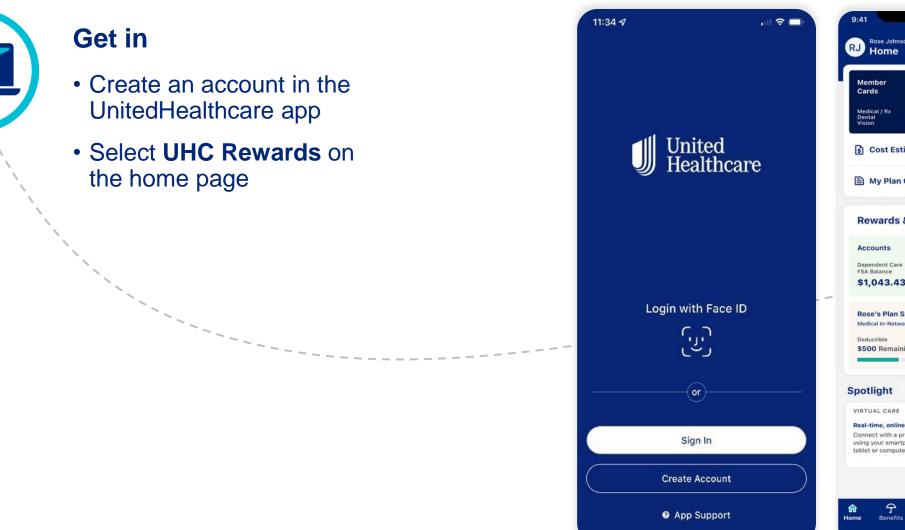
Ways to earn rewards

Get rewarded when you:	Dollars earned:
Connect a tracker	\$65
Daily activity — goal 1: Track 15 active minutes or 5K steps per day	\$0.75
Daily activity — goal 2: Track 30 active minutes or 10K steps per day	\$1.25
Fitness challenge: Track 30 active minutes or 10K steps, 5 out of 7 days	\$5
Track 14 nights of sleep	\$10
Sleep challenge: Get 7 hours of sleep, 5 of 7 nights	\$5
Take a health survey	\$25
Get a biometric screening	\$75
Go paperless	\$5
Complete a 24/7 Virtual Visit	\$30
Get a flu shot	\$30
Get an annual checkup	\$50
Maximum annual incentive	\$1,000



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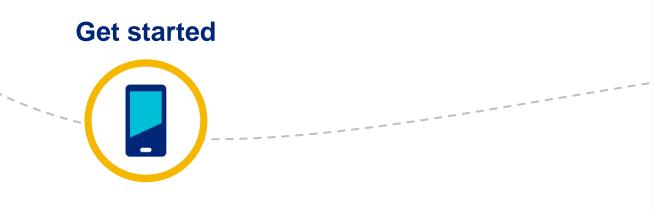
Accessing UHC Rewards

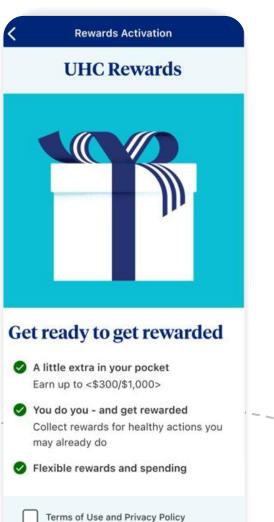


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Activating UHC Rewards

Agree to the terms and conditions by checking both boxes and clicking "Get started."





Get started

GINA Agreement

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Viewing reward activities

Get going by choosing the activities you'd like to complete — new activities are added throughout the year!



< UHC Rewards	Health Management UHC Reward
You've earned \$25.25 > You can earn \$274.75 more	< Reward Activities
Redeem rewards	Available Completed
	Available activities
Daily activity	Connect a tracker
Completed!	Earn \$25.00 Get more info
Track 10,000 steps or move for 30 minutes	Take the health survey
Earn \$0.50 C Repeats daily 8,521 / 10,000 steps	Get your flu shot
15 / 30 minutes of activity	Earn \$10.00 Get more info
Get more info	Track 14 nights of sleep
Currently tracking	Earn \$5.00 Get more info
Let's get that tracker going You're not tracking any reward activities right now.	Fitness Challenge Walk 10,000 steps or move 30 minutes, 5 of 7 days
Available activities See all (9)	Earn \$2.50 Get more info
Take a health survey	Get 7 hours of sleep, 5 of 7 nights
Earn \$15.00 Get more info	Earn \$2.50 Get more info

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Redeeming rewards

With UHC Rewards, you choose how your earnings are spent. Once you've earned \$5 or more, log in to UHC Rewards and select **Redeem Rewards** to view your options, including:



A digital Visa[®] gift card



An Optum Bank® HSA or HRA deposit



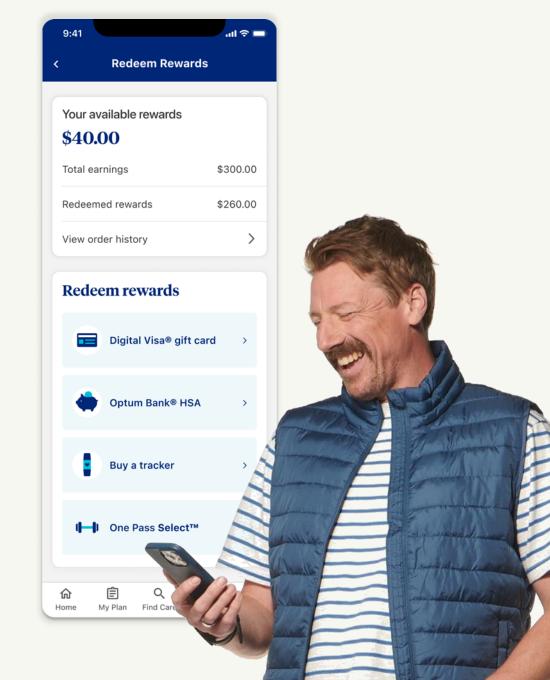
To use toward the purchase of a tracker



To use toward a OnePassSelect[™] membership*

*Coming early 2024. Visa is a registered trademark of Visa International Service Association.

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Get an Apple Watch with Earn It Off

Through the Earn It Off payment option, you:



Choose an Apple Watch and pay a low — or \$0 — upfront cost



Put your UHC Rewards earnings toward the remaining balance

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Pay it off over the next 12 months



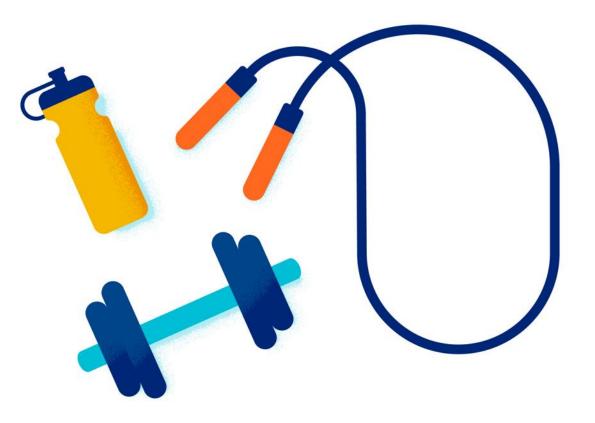


One Pass Select

Flexible fitness options starting at less than \$1 per day

One Pass Select[™] is designed to help make fitness fun, with:

- 5 membership tiers to fit your lifestyle with the option to change tiers or cancel monthly
- Access to a large gym network any location in your membership tier
- The ability to add up to 4 eligible members (18+) to your account



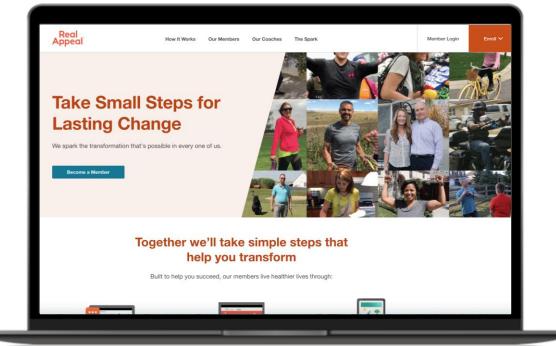
One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico) it features a subscription-based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription-based nationwide gym network, digital fitness 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.

Building healthy habits

Real Appeal is a lifestyle program designed to help you build healthy habits.*

It focuses on helping you take **small steps** that may have **long-term results**, and it provides support for key areas such as:





*The Real Appeal program is available at no additional cost to eligible UnitedHealthcare members over 18.

Coaching that motivates

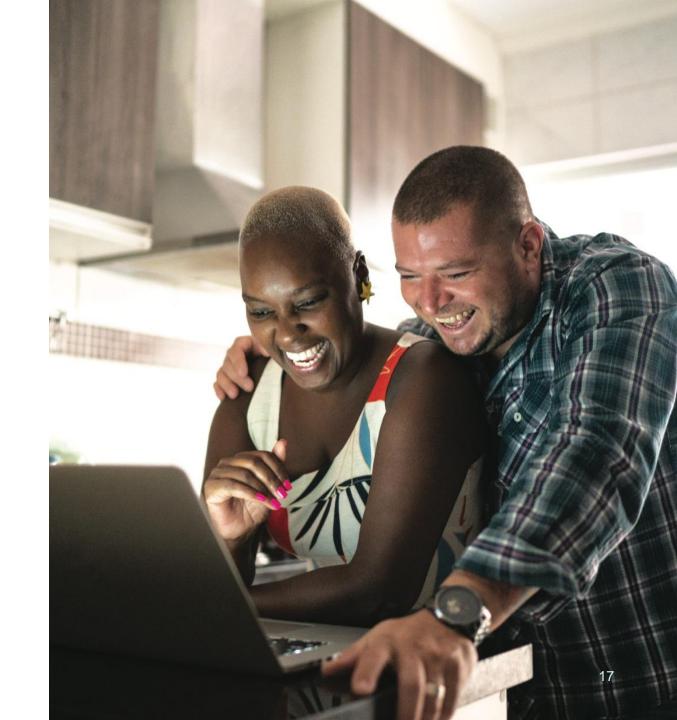
Real Appeal provides you with a full year of **personalized coaching** to help you reach your goals and stay accountable.

Several different types of coaching are available, including:

- ✓ Online, live group sessions
- ✓ Online community and motivating content
- Personalized messaging outside of class

You can join weekly online live sessions led by your coach, with the flexibility to reschedule anytime.

Note: If you are identified as an at-risk participant, you will receive additional access to a personal health coach via 1-on-1 sessions.



Your Real Appeal Success Kit



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Dashboard tools and resources

Your dashboard provides access to:

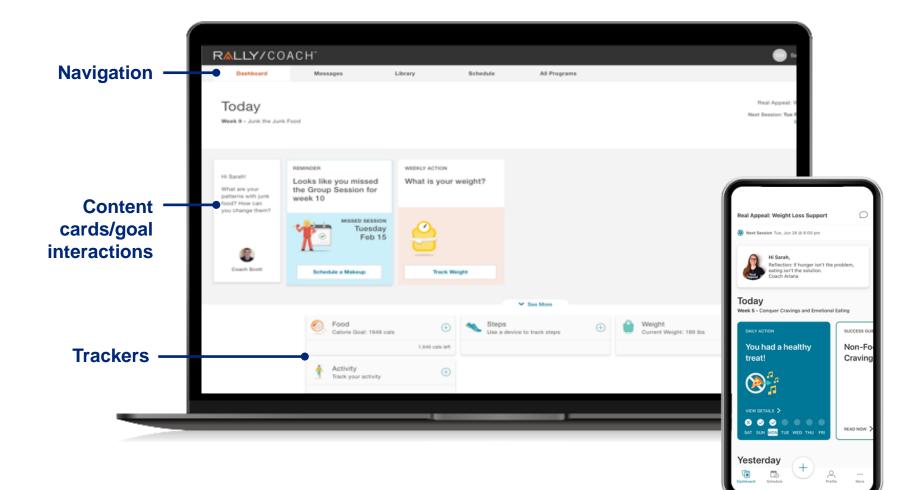
• Profile and settings

• Messages

- Library
- Schedule manager
- Available programs
- Content cards/ goal interactions
- Trackers

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Coach briefs



Paving a path toward your goals





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If you are identified as an at-risk participant, you will receive additional access to a personal health coach via 1-on-1 sessions

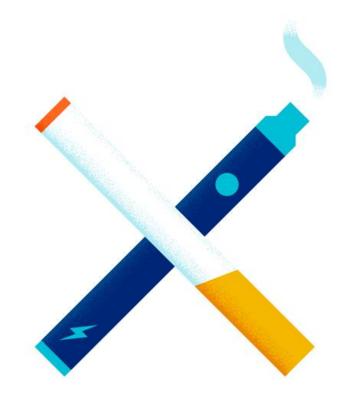
What is Quit For Life?

Quitting tobacco is a difficult but important action to take for your health. If you need that extra boost of **encouragement** and **support**, Quit For Life may be able to help.

Quit For Life is a program that's designed to help you overcome tobacco or nicotine, including **smoking** and **vaping**.



Quit For Life is included in your health plan at no additional cost



The support you'll receive

When you enroll in Quit For Life, you get access to:



A Quit Coach[®] to help you create a personalized Quit Plan and guide you at every step



Anytime support that includes coach-led group sessions, trackers, text messages and more



Online resources such as daily goal recommendations, articles, videos, peer support and urge-management tools



Ongoing support to help you control cravings after you quit