Networks configured for the needs of specific populations and cost strategies.

With UnitedHealthcare, you have options. In the Chicago market, we offer a variety of PPO, HMO and ACO plans with both broad and narrow, high-performance networks to suit our customers' needs.

PPO Networks

▶ **Choice Plus**

Our largest network

Broad access to providers.

▶ **Core**

High-performance PPO

HMO Networks

▶ **Navigate**

Our full HMO

Primary care physician-coordinated care.

▶ **Charter**

High-performance HMO

ACO Network

▶ **NexusACO**

Accountable Care Organization

Benefit levels tiered based on where members seek care.

UnitedHealthcare®

UnitedHealthcare Choice Plus

With UnitedHealthcare Choice Plus, members choose from any health care professional in the network, including specialists, without a referral or selecting a primary care physician (PCP). Since Choice Plus is a network-based product, members can access care from any of nearly 800,000 network providers. There is coverage outside the Choice Plus network, but members can expect a lower benefit level.

How we help members choose the care that's right for them.

UnitedHealthcare helps deliver access to resources and personal support with our member website **myuhc.com.** Easy-to-use tools can help members:

- Find UnitedHealth Premium® doctors who meets quality and cost-efficiency guidelines.

- Estimate the costs of specific services ahead of time.

- Discuss treatment options with a physician.

- Manage their claims.

Additional services available to all Choice Plus plan members.

Virtual Visits.
- Connect with a doctor for non-emergency care online, anytime.
- Available 24/7 and takes about 20 minutes.

Our Mobile App, Health4Me®.
- Get instant access to health information.
- Find a physician nearby.
- Check the status of a claim.

Customer Service.
Our Customer Service professionals answer questions and help callers be as healthy as they can be. Members simply call the toll-free member number on their health plan ID cards.

UnitedHealthcare Core

Core plans give members the freedom to choose from any health care professional in the UnitedHealthcare Core network, including specialists, without a referral or choosing a primary care physician (PCP). Since Core is an open-access product, members can seek care from any provider, but they may pay more out-of-pocket costs when they do not seek care from network providers or facilities.

Value

- **Lower price** point allows employers and employees to benefit from lower premiums

Flexibility

- **Plan design options** that are flexible and have the ability to support a range of benefit designs including HSA compatible plans

- **Dual option** is available with Core, or it can be sold as a stand-alone product

Access

- **Core national network** allows members to access to health care services nationwide

- **No gatekeeper** allows members more flexible access to see a specialist

- **Out-of-network benefits** the Core plan allows members to enjoy the option of seeing out-of-network providers with more limited coverage

- **No referrals are required**

UnitedHealthcare Core is available to groups sitused in Chicago (Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Kendall, Lake, La Salle, McHenry, Will and Winnebago counties) and NW Indiana (Lake, LaPorte and Porter counties) only.

UnitedHealthcare Navigate®

UnitedHealthcare Navigate is an HMO plan design that requires the selection of a primary care physician to help simplify and coordinate care. By actively promoting quality care and guiding employees to use health care more efficiently, the primary care physician can help save both time and money. The primary care physician will provide routine care, such as annual well visits and preventive care, treatment for minor injuries and short-term illnesses. They also coordinate care and make electronic referrals to other network physicians and specialists.

Encourage care decisions that also offer cost savings opportunities.

- Primary care physicians provide regular and routine care, like annual checkups. They also coordinate care by network physicians and specialists.
- Referrals are required for other network physicians or specialists.
- No out-of-network coverage, except for emergency care.

Health plan ID cards.

All health plan ID cards will carry the product name UnitedHealthcare Navigate. **The name and telephone number of the employee's primary care physician will be listed on their health plan ID card.** Members should present their health plan ID card to their provider at every visit so that their provider bills UnitedHealthcare correctly. They also have the option of using our mobile app to view their health plan ID card and to share with providers.

UnitedHealthcare Charter®

In seven Illinois counties, UnitedHealthcare, together with Advocate Health Care, is offering health plans designed to enhance the patient-doctor relationship and help promote better health with little to no out-of-pocket costs. Introducing UnitedHealthcare Charter.

5,000+ PCPs and specialists at 400+ care sites.

Benefits covered: ambulatory, chronic disease management, emergency services, hospital care, lab services, mental health and substance use disorder services, pediatric oral and vision services, pregnancy and newborn care, prescription drugs, preventive care, rehabilitative services and devices, and wellness services.

How UnitedHealthcare Charter works.

- Enrolled members must select a network primary care physician (PCP) — either a general or family practitioner, internist or pediatrician — from the Advocate Health Care network, or one will be selected for them.
- PCPs will provide care for the majority of health care needs, whether it be for a preventive visit or an illness or injury, as well as provide a referral when specialist care is needed.
- Out-of-network coverage is not available except in the case of emergency care.
- Members must obtain a referral from their designated PCPs before they see any other network physician or specialist.

The Illinois Charter product is only available to customers who are sitused in one of the following counties: Cook, DuPage, Kane, Kendall, Lake and Will. Also, Charter members must live and work in the aforementioned 6 counties.

UnitedHealthcare NexusACO®

UnitedHealthcare NexusACO is tiered benefit plan built on a collaborative relationship with the Accountable Care Organization, Advocate Health Care, as well as high-quality, cost-efficient UnitedHealth premium Tier 1 providers. It was designed for local groups interested in network flexibility, premium savings and access to Tier 1 providers.

Highlights:

- Premium savings.
- Coordination of care among top-tiered providers.
- Flexible access to care.

Innovative, Value-Based Network

ACO ★★★★★
Focuses on top-performing accountable care organizations (ACOs) and the UnitedHealth Premium® program physicians.

$$$ $$$ $$$
Drives use of quality, cost-efficient Tier 1 providers.

All plans require selection of a primary care physician (PCP) to improve coordination of care for members.

TIER 1

Getting the best value.

Choosing a UnitedHealth Premium PCP from the Tier 1 network may offer the greatest value for an employee's health care benefits.

In the 6-county NexusACO service area, all Advocate health Care PCPs and specialists are Tier 1. Outside of the 6-county NexusACO service area, approximately 42% of physicians are NexusACO Tier 1 providers.*

The Illinois NexusACO product (HMO version) is only available to customers who are sitused in one of the following counties: Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Kendall, Lake, La Salle, McHenry and Winnebago.
*Based on 2018 UnitedHealthcare Premium Designation's analysis of UnitedHealth Premium Tier 1 providers in the NW Indiana and Northern Illinois service areas outside the 6 county Advocate ACO Nexus service area.

UnitedHealthcare Network Hospitals

Subject to change. Always refer to directory for current network status.						
System Affiliation	**Hospital Name**	**Choice Plus**	**Core**	**Navigate**	**Charter**	**NexusACO**
Adventist Midwest Health	Bolingbrook Hospital (IL)	●	●	●		Tier 2
	GlenOaks Hospital and Medical Center (IL)	●	●	●		Tier 2
	Hinsdale Hospital (IL)	●	●	●		Tier 2
	La Grange Memorial Hospital (IL)	●	●	●		Tier 2
Advocate Health Care	Sherman Hospital (IL)	●	●	●	●	Tier 1
	Christ Medical Center (IL)	●	●	●	●	Tier 1
	Condell Medical Center (IL)	●	●	●	●	Tier 1
	Good Samaritan Hospital (IL)	●	●	●	●	Tier 1
	Good Shepherd Hospital (IL)	●	●	●	●	Tier 1
	Illinois Masonic Medical Center (IL)	●	●	●	●	Tier 1
	Lutheran General Hospital (IL)	●	●	●	●	Tier 1
	South Suburban Hospital (IL)	●	●	●	●	Tier 1
	Trinity Hospital (IL)	●	●	●	●	Tier 1
Ann & Robert H. Lurie Children's Hospital of Chicago	Ann & Robert H. Lurie Children's Hospital of Chicago (IL)	●	●	●		Tier 2
Ascension Health / Amita Health	Alexian Brothers Medical Center (IL)	●	●	●		Tier 2
	Holy Family Hospital (IL)	●	●	●		Tier 2
	Mercy Center for Health Services - Aurora (IL)	●	●	●	●	Tier 1
	Resurrection Medical Center (IL)	●	●	●		Tier 2
	Saints Mary & Elizabeth Medical Center (IL)	●	●	●		Tier 2
	St. Alexius Medical Center (IL)	●	●	●		Tier 2
	St. Francis Hospital of Evanston (IL)	●	●	●		Tier 2
	St. Joseph Hospital and Health Care Center - Chicago (IL)	●	●	●		Tier 2
	St. Joseph Hospital - Elgin (IL)	●	●	●		Tier 2
	St. Joseph Medical Center - Joliet (IL)	●	●	●		Tier 2
	St. Mary's Hospital - Kankakee (IL)	●	●	●		Tier 2
Community First Healthcare	Community First Medical Center (IL)	●	●	●		Tier 2
Community Hospital - Munster (IN)	Community Hospital - Munster (IN)	●	●	●		Tier 1
Community Healthcare System (IN)	St. Catherine Hospital - East Chicago (IN)	●	●	●		Tier 1
	St. Mary Medical Center - Hobart (IN)	●	●	●		Tier 1
Community Healthcare System (TN)	MetroSouth Hospital (IL)	●	●	●		Tier 2
	Porter Hospital Portage (IN)	●	●	●		Tier 1
	Porter Hospital Valpo (IN)	●	●	●		Tier 1
Cook County Health Network	John Stroger Hospital (IL)	●	●	●		Tier 2
	Provident Hospital (IL)	●	●	●		Tier 2
Edward-Elmhurst Health	Edward Hospital (IL)	●	●	●		Tier 2
	Elmhurst Memorial Hospital (IL)	●	●	●		Tier 2
Franciscan Alliance	Franciscan Healthcare - Munster (IN)	●	●	●		Tier 1
	St. Anthony Medical Center – Crown Point (IN)	●	●	●		Tier 1
	St. Anthony Memorial Health Center – Michigan City (IN)	●	●	●		Tier 1
	St. James Hospital at Olympia Fields (IL)	●	●	●		Tier 2
	St. Margaret Mercy Healthcare Centers – North (IN)	●	●	●		Tier 1
	St. Margaret Mercy Healthcare Centers – South (IN)	●	●	●		Tier 1
Illinois Valley Community Hospital	Illinois Valley Community Hospital (IL)	●	●	●		Tier 1
Iroquois Hospital	Iroquois Hospital (IL)	●	●	●		Tier 1

UnitedHealthcare Network Hospitals

Subject to change. Always refer to directory for current network status.						
System Affiliation	**Hospital Name**	**Choice Plus**	**Core**	**Navigate**	**Charter**	**NexusACO**
Jackson Park Hospital and Medical Center	Jackson Park Hospital and Medical Center (IL)	•	•	•		Tier 2
Javon Bea	Javon Bea (formerly Rockford Memorial Hospital) (IL)	•				Tier 1
Kindred Healthcare	Kindred Chicago Central Hospital (IL)	•	•	•		Tier 2
	Kindred Chicago Lakeshore (IL)	•	•	•		Tier 2
	Kindred Hospital Chicago North (IL)	•	•	•		Tier 2
	Kindred Hospital Northlake (IL)	•	•	•		Tier 2
	Kindred Hospital Northwest Indiana (IN)	•	•	•		Tier 1
	Kindred Hospital Sycamore (IL)	•	•	•		Tier 1
La Porte Hospital (IN)	La Porte Hospital (IN)	•	•	•		Tier 1
La Rabida Children's Hospital	La Rabida Children's Hospital (IL)	•	•	•		Tier 2
Little Co. of Mary Hospital and Health Centers	Little Co. of Mary Hospital and Health Centers (IL)	•	•	•		Tier 2
Loretto Hospital	Loretto Hospital (IL)	•	•	•		Tier 2
Mercy Health System (WI)	Mercy Harvard Hospital (IL)	•	•	•		Tier 2
Mercy Health System (WI) / HealthSouth Corporation	Van Matre HealthSouth Rehabilitation Hospital (IL)	•	•	•		Tier 1
Methodist Hospital of Chicago	Methodist Hospital of Chicago (IL)	•	•	•		Tier 2
Methodist Hospitals (IN)	Methodist Hospital – Northlake (IN)	•	•	•		Tier 1
	Methodist Hospital – Southlake (IN)	•	•	•		Tier 1
Morris Hospital & Healthcare Center	Morris Hospital & Healthcare Centers (IL)	•	•	•		Tier 1
NorthShore University Health System	Evanston Hospital (IL)	•	•	•		Tier 2
	Glenbrook Hospital (IL)	•	•	•		Tier 2
	Highland Park Hospital (IL)	•	•	•		Tier 2
	Skokie Hospital (IL)	•	•	•		Tier 2
Northwest Community Hospital	Northwest Community Hospital (IL)	•				Tier 2
Northwestern Medicine	Central DuPage Hospital (IL)	•	•	•		Tier 2
	Delnor Community Hospital (IL)	•	•	•		Tier 2
	Northwestern Medicine Woodstock Hospital	•	•	•	•	Tier 1
	Northwestern Medicine McHenry Hospital	•	•	•	•	Tier 1
	Northwestern Medicine Huntley Hospital	•	•	•	•	Tier 1
	Kishwaukee Community Hospital (IL)	•	•	•		Tier 1
	MarianJoy Rehabilitation Hospital (IL)	•	•	•		Tier 2
	Northwestern Lake Forest Hospital (IL)	•	•	•		Tier 2
	Northwestern Memorial Hospital (IL)	•	•	•		Tier 2
	Valley West Community Hospital (IL)	•	•	•		Tier 2
Norwegian-American Hospital	Norwegian-American Hospital (IL)	•	•	•		Tier 2
OSF Healthcare	Mendota Community Hospital (also known as OSF Saint Paul Medical Center (IL)	•	•	•		Tier 1
	OSF Saint Anthony Medical Center (IL)	•				Tier 1
	OSF Saint Elizabeth Medical Center (formerly, Ottawa Regional Hospital and Healthcare Center) (IL)	•	•	•		Tier 1
	St. Luke Medical Center (IL)	•	•	•		Tier 1
Palos Community Hospital	Palos Community Hospital (IL)	•	•	•		Tier 2
Pinnacle Hospital	Pinnacle Hospital (IN)	•	•	•		Tier 1
Pipeline Health	Weiss Memorial Hospital (IL)	•	•	•		Tier 2
	West Suburban Medical Center (IL)	•	•	•		Tier 2
Quorum Health System	Vista Medical Center - East (IL)	•	•	•		Tier 2
	Vista Medical Center - West (IL)	•	•	•		Tier 2

UnitedHealthcare Network Hospitals

Subject to change. Always refer to directory for current network status.						
System Affiliation	**Hospital Name**	**Choice Plus**	**Core**	**Navigate**	**Charter**	**NexusACO**
Regency Hospital Company	Regency Hospital of NW Indiana (IN)	•	•	•		Tier 1
	Regency Hospital of Porter County (IN)	•	•	•		Tier 1
Rehabilitation Institute of Chicago	Shirley Ryan Ability Lab (IL)	•				Tier 2
RML Specialty Hospital	RML Chicago (IL)	•	•	•		Tier 2
	RML Hindsdale (IL)	•	•	•		Tier 2
Roseland Community Hospital	Roseland Community Hospital (IL)	•	•	•		Tier 2
Rush System for Health	Riverside Medical Center (IL)	•	•	•		
	Rush Oak Park Hospital (IL)	•	•	•		
	Rush University Medical Center (IL)	•	•	•		
	Rush-Copley Medical Center (IL)	•	•	•	•	Tier 1
Shriner's	Shriner's (IL)	•	•	•		Tier 2
Silver Cross Hospital	Silver Cross Hospital (IL)	•	•	•		Tier 1
Sinai Health System	Holy Cross Hospital (IL)	•	•	•		Tier 2
	Mount Sinai Hospital & Medical Center (IL)	•	•	•		Tier 2
	Schwab Rehab Hospital (IL)	•	•	•		Tier 2
South Shore Hospital	South Shore Hospital (IL)	•	•	•		Tier 2
St. Anthony Hospital-Chicago	St. Anthony Hospital - Chicago (IL)	•	•	•		Tier 2
St. Bernard Hospital	St. Bernard Hospital (IL)	•	•	•		Tier 2
Swedish Covenant Hospital	Swedish Covenant Hospital (IL)	•	•	•		Tier 2
Thorek Hospital And Medical Center	Thorek Hospital and Medical Center (IL)	•	•	•		Tier 2
Trinity Health	Gottlieb Memorial Hospital (IL)	•	•	•		Tier 2
	Loyola University Medical Center (IL)	•	•	•		Tier 2
	MacNeal Hospital (IL)	•	•	•		Tier 2
	Mercy Hospital and Medical Center- Chicago (IL)	•	•	•		Tier 2
University of Chicago Health Systems	Ingalls Memorial Hospital (IL)	•	•	•		Tier 2
	University of Chicago Medical Center (IL)	•				Tier 2
University of Illinois at Chicago Medical Center	University of Illinois at Chicago Medical Center (IL)	•	•	•		Tier 2
Wisconsin University Health System	Swedish American Medical Center Belvidere (IL)	•	•	•		Tier 2
	Swedish American Hospital – Rockford (IL)	•	•	•		Tier 1

UnitedHealthcare®

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or deductible.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit 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 for detailed program information and methodologies.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare sales representative.

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. 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.

Copayments are the charge or set dollar amount that members are required to pay for certain services per their benefit plans. In addition to office visit copayments, members may also be responsible for copayments when they visit a facility or hospital. Facility and hospital copayments are in addition to the calendar-year/policy-year deductible and coinsurance. Facility and hospital copayments do not apply to the deductible and continue to apply after the deductible is satisfied. These copayments may be referred to in plan documents as "per occurrence copayments" or "per occurrence deductibles."

Insurance coverage provided by or through UnitedHealthcare Insurance Company of Illinois or its affiliates. Administrative services provided by UnitedHealthcare of Illinois, Inc.

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