



Helping improve health outcomes and keeping costs lower



The UnitedHealthcare Navigate® suite of health plans are built with savings in mind. It encourages your employees to build stronger connections with their primary care provider (PCP) who helps lead them to informed decisions—with the goal of better outcomes at lower costs.

PCP referrals can help save time and money

The PCP is a trusted advocate who guides your employees through the health care journey helping control costs and making care more efficient. They are the clinician who knows them best, which is why a referral is needed before seeking care from a specialist. The PCP:

- Can treat a variety of conditions and may determine a specialist isn't needed
- Helps ensure they're directed to the right specialist when one is needed

With Navigate, employees can follow the path toward

- Access to PCP-guided care to support better health outcomes
- A tailored network designed to help deliver care coordination and cost savings
- A simpler health plan experience

Designed to deliver annual savings of up to

10%¹

How the plans work (listed from most flexible to biggest savings)



Flexibility Cost savings

UnitedHealthcare Navigate Plus®

- Covers care within the national Navigate network of providers—plus care from out-of-network providers
- Provides access to a national network of specialists without a referral
- Specialty care with a referral is covered at the highest level



Flexibility Cost savings

UnitedHealthcare Navigate Balanced®

- Covers care within the national Navigate network of providers
- Provides access to a national network of specialists without a referral
- Specialty care with a referral is covered at the highest level
- Out-of-network care is not covered, except in the case of an emergency



Flexibility Cost savings

Navigate

- Covers care within the national Navigate network of providers
- When a specialist is needed, your employee's PCP provides a referral
- Out-of-network care is not covered, except in the case of an emergency

Access to services and care



24/7 Virtual Visits

Employees can connect with a provider by phone or video* for a wide range of urgent, nonemergency medical conditions—from flu and pinkeye to migraines and allergies—and get a prescription,** if needed.

*Data rates may apply.

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



myuhc.com and the UnitedHealthcare® app

Offers your employees their own personalized health hub. They can search for a doctor, access virtual care, find and price network care, refill prescriptions and more.



Personal support

Employees can connect with customer service professionals for answers and information by calling the toll-free number on their ID card.

Learn more

To help control costs, talk to your UnitedHealthcare representative about including Navigate as part of a multi-year strategy

United Healthcare

¹ Savings estimates relate to UnitedHealthcare's book-of-business results. All figures and estimated savings represent historical performance and are not a guarantee of future savings. Meaningful benefit design differentials to achieve estimated annual savings. Quality and cost efficiency based on national standards and local benchmarks. February 2022.

Referrals are not required for 24/7 Virtual Visits or for services from a network OB/GYN, from network behavioral health and substance use disorder clinicians, or for routine refractive exams. Certain inpatient and outpatient procedures require that the network physician obtain prior authorization before the procedures are performed.

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 broker or UnitedHealthcare sales representative.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product 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, or for all members. Check your benefit plan to determine if these services are available.

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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.