

Welcome



✓ Tips for using your health benefits with confidence



Thank you for being a member.

We're here to help make your health care experience easier. Use this guide to better understand your benefits, find care options, manage costs and get the most out of your health plan.

What's inside:

- Important things to know and do
 - Put your benefits to work
 - Find the care you need
 - Know how your health plan works
 - Save on medications
 - Explore additional health and wellness resources
-



Have a health care question?

Call a UnitedHealthcare Advocate at **1-855-808-3003**.



Tell us what else you'd like to see.

If you receive a request to complete a survey about your health care experience, we'd appreciate any feedback you can provide.



Take advantage of the Consumer Driven Option Plan.

- Save on eligible expenses using your **Personal Care Account (PCA)**. **Every January, the plan deposits \$1,200 or \$2,400 into your PCA**, depending on your level of coverage. (Learn more on [page 4](#) and [page 7](#).)
- Get an additional **\$25 for your PCA** any time you or a covered family member gets an annual physical exam, mammogram, cervical cancer screening, colonoscopy or Cologuard®. Limit of \$75 per person.
- Receive **up to \$200 toward custom orthotics** when prescribed by a podiatrist
- Use **One Pass Select®** to access thousands of gyms nationwide, with memberships starting at \$10/month. (See [page 9](#) for more details.)



Access your plan details at myuhc.com.

- Register at myuhc.com® to explore your benefits and make informed care decisions.
- Find care and compare costs for network providers and services.
- Check plan balances, view your claims and access your health plan ID card.
- Access wellness programs and view clinical recommendations.
- Use 24/7 Virtual Visits to connect with providers by phone or video* to discuss common medical conditions and get prescriptions,** if needed.
- View your PCA balance.
- Compare prescription costs and order refills.

Set up your account today.

- Go to myuhc.com > **Register**.
- Have your ID card handy and follow the step-by-step instructions.



Download the UnitedHealthcare app.

The **UnitedHealthcare® app** puts your health plan at your fingertips. Download it to:

- Find nearby network care options in your network.
- See your claim details and view progress toward your deductible.
- View and share your health plan ID card with your doctor's office.
- Video chat with a doctor 24/7.

*Data rates may apply.

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

Receive a
\$25
wellness incentive

— added to your PCA —
for each annual physical exam,
mammogram, cervical cancer
screening, colonoscopy or
Cologuard®, you or a covered
family member completes.
Limit of \$75 per person.



Let your Personal Care Account (PCA) help cover health costs.

The Consumer Driven Option Plan features a PCA that covers 100% of your health care expenses as long as there are funds available. In January each year, the plan automatically funds your PCA at \$1,200 (self only) or \$2,400 (self plus one or self and family). You can use your PCA for:

- Dental and vision services
- Medical care
- Mental health and substance use treatment
- Prescription drugs and supplies
- Surgery and hospital services

Your PCA covers both network and out-of-network services. However, care can be less expensive when you stay in the network because network providers discount their fees.

Learn more about controlling how your PCA pays claims on [page 7](#).



Roll over unused funds in your PCA.

If you have money in your PCA at the end of the year, your balance will automatically roll over to the next year, as long as you stay enrolled in this plan. The maximum allowed amount is \$5,000 (self only) and \$10,000 (self plus one or self and family).



Help boost your overall well-being.

Find a network PCP.

A PCP is a primary care provider, sometimes called a primary care physician or doctor. They can be a family practitioner, internist, pediatrician or general medicine physician. Although your plan does not require you to choose a PCP, it's a good idea to have one because your PCP generally:

- Knows your health history.
- Can guide you on the best path of care.
- Can advise you when to see a specialist and provide electronic referrals.

Sign in to myuhc.com > **Find Care & Costs** to find a network physician, clinic, hospital or lab based on location, specialty, reputation, estimated cost of services, availability, hours of operation and more. You can even see patient ratings and compare quality and costs before you choose a provider. If you'd like more information on a physician's professional qualifications, call a UnitedHealthcare Advocate at **1-855-808-3003**.

Keep up on preventive care.

Preventive care, such as routine wellness exams and certain recommended screenings and immunizations, is covered at no additional cost when you see network providers. Learn more at uhc.com/preventivecare.

Choose quality care providers.

The **UnitedHealth Premium® program** uses national, evidence-based measures to evaluate physicians in multiple specialties to help you make more informed choices for your medical care. To find UnitedHealth Premium Care Physicians, go to myuhc.com > **Find a Provider** and look for the blue hearts. ❤️❤️

Shop around.

Whether you're having a minor procedure or a major surgery, it's a good idea to check pricing before scheduling an appointment. Visit myuhc.com > **Find Care & Costs** to estimate your costs.



Get access to care anytime – virtually.

Use your smartphone or other connected device* to access virtual care. Download the UnitedHealthcare app or visit myuhc.com/virtualcare.

What kind of virtual care might be right for you?

Virtual primary care**

Connect remotely with a virtual PCP – and their team of health care professionals – without having to leave home or work.* You can see the same virtual PCP for preventive care, follow-up visits and checkups for ongoing conditions like asthma, diabetes and more. A care team will also guide you, when needed, to in-person care such as labs, imaging, specialists and more.

24/7 Virtual Visits

Providers can treat a wide range of health conditions – including many of the same conditions as an emergency room (ER) or urgent care – and may even prescribe medications.***

Virtual specialists

Get access to care from specialists trained to understand your condition and deliver personalized care wherever you are. Meet online with a specialist for these conditions and more:

- Back and joint pain
- Dermatology
- Gastroenterology
- Migraine care
- Sleep conditions
- Speech therapy
- Women's health****

*Data rates may apply.

**Virtual primary care is applied to primary care benefits – it is not applied to 24/7 Virtual Visits benefits.

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

****"Women's health" is a broader term used to describe conditions, services or supportive programs and resources, not to describe those supported. UnitedHealthcare provides supportive resources for all eligible individuals, regardless of gender identity or expression.



Compare options to help keep costs down.

Getting care at the place that may best fit your condition or situation may save you up to \$1,500 compared to an emergency room (ER) visit.*

Care options to consider	START HERE				
	 Primary care provider (PCP) The provider who may know you best	 24/7 Virtual Visits A care provider over the phone*** or by video	 Convenience care Nurse practitioners and physician assistants at retail pharmacy clinics	 Urgent care Physicians and care teams at walk-in clinics	 Emergency room Physicians and care teams at hospital emergency departments
Average cost*	In-person: \$160* Virtual: \$99 or less	\$54 or less**	\$80*	\$165*	\$1,700*
Allergies	✓	✓			
Bladder infection/UTI	✓			✓	
Broken bone				✓	✓
Bronchitis	✓	✓		✓	
Chest pain					✓
Cough	✓	✓	✓		
COVID-19 symptoms	✓			✓	
Earache	✓	✓	✓		
Fever	✓	✓			
Flu/common cold	✓	✓	✓		
Migraine/headache	✓	✓			
Muscle ache/sprain	✓			✓	
Pink eye	✓	✓			
Shortness of breath					✓
Sinus infection	✓	✓			
Skin rash	✓	✓	✓		
Sore throat	✓	✓			
Stomach pain (nausea, vomiting, diarrhea)	✓			✓	
Yeast infection	✓	✓			

✓ Indicates the care option to consider for the common conditions listed.

To learn more, visit uhc.com/quickcare.

*2023: Median allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. (Estimated \$1,500 difference between the median emergency room visit, \$1,700 and the median urgent care visit \$165.) The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

**The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

***Data rates may apply.



The Consumer Driven Option Plan: a breakdown.

1 Your health expenses are paid by your PCA first.

The APWU Health Plan contributes money to your account:

Self only	Self plus one/Self and family:
\$1,200	\$2,400

Your full PCA balance is available in January each year. Your PCA pays your eligible medical and pharmacy expenses as long as there are funds available.

2 After you use up your PCA funds, you need to meet your deductible.

Your deductible is the amount you pay before your medical plan pays.

Deductible:

Self only	Self plus one/Self and family:
Network: \$2,200 - \$1,200 (PCA) = \$1,000	Network: \$4,400 - \$2,400 (PCA) = \$2,000
Out-of-network: \$2,700 - \$1,200 (PCA) = \$1,500	Out-of-network: \$5,400 - \$2,400 (PCA) = \$3,000

3 After your deductible is met, you then pay only coinsurance.

Once you've met your deductible, you and the medical plan share expenses. This is called coinsurance. The percentage you pay for covered services is:

Medical services:

- Network – 15%
- Centers of Excellence (COEs) – 10%
- Out-of-network – 50%

Network preventive care is covered 100%.

Prescription drugs (retail or mail order):

- Network – lowest-cost medications (Tiers 1 and 2) – 25%
- Highest-cost medications (Tier 3) – 40%
- Out-of-network – Not covered

The maximum prescription amount for Tiers 1 and 2 is \$200 per prescription for a 30-day supply, and \$300 per prescription for Tier 3. After you reach your out-of-pocket maximum, all eligible expenses are covered up to 100% for the rest of the year.

Out-of-pocket maximum:

Self only	Self plus one/Self and family:
Network: \$6,500	Network: \$13,000
Out-of-network: \$12,000	Out-of-network: \$24,000



Control how your PCA pays claims.

If you don't want your PCA to automatically pay your medical claims, you must take the following steps **each year**:

- Sign in to myuhc.com
- Click on **"Claims and Accounts"**
- Click on **"Health Reimbursement Account"**
- Click on **"Manage Automatic Payments"**
- Click on **"Discontinue"**

Note: If you changed your automatic payment settings in 2025, you **must** do it again in 2026. Please note that your pharmacy claims will always be paid automatically by your PCA. If you have any questions, please call **1-855-808-3003**.



Say hello to your pharmacy benefits.

Optum Rx® is your pharmacy benefit manager, making it easier to save on medications and keep track of them, whether you're online or on the go.

Manage your meds.

When you go to myuhc.com > **Pharmacies & Prescriptions** you can:

- Find and compare medication costs.
- Locate a network pharmacy.
- See if your medications have any requirements before filling them.



Maximize your prescriptions one of three ways.

1 Choose Optum® Home Delivery Pharmacy.

Order up to a 3-month supply of medications you take regularly to be delivered to your home.* Sign up on myuhc.com, use the **UnitedHealthcare app** or call **1-855-808-3003**. Make sure you have at least a 1-month supply to cover you through the transition.

2 Pick up at the pharmacy.

Show your ID card at any network pharmacy — which can be found by checking the **Pharmacy Locator** on myuhc.com, the **UnitedHealthcare app** or by calling **1-855-808-3003**.



If you fill a prescription when you have benefit dollars available in your PCA, the funds will be applied and you may pay nothing.

3 Consider lower-tier and generic medications.

Choosing generic medications or those in the lower tiers of your Prescription Drug List (PDL) may help keep costs down.

Sign in to myuhc.com > **Pharmacies & Prescriptions** to:

- View your PDL.
- See the most commonly prescribed medications covered by your plan.
- Find pricing and lower-cost options.

*Not all prescriptions are eligible for home delivery or a 3-month supply.



Make your way toward enhanced wellness.

Check out the following resources for extra support to reach your health goals.

Rediscover your passion for health.

You and eligible family members can use One Pass Select to reach your fitness goals. Whether you work out at home or at the gym, choose a membership that fits your lifestyle in one easy, affordable plan.

- Choose from a large nationwide network of gyms and fitness studios.
- Work out at home with live or on-demand fitness classes.
- Get groceries and household essentials delivered to your home.
- Select the \$10/month digital-only plan or one of the five other membership tiers.

Get started at [OnePassSelect.com](https://www.onepassselect.com).

Start living tobacco-free.

Since 1985, **Quit For Life**[®] has helped more than 4 million tobacco users quit for good. It's a personal support program available at no additional cost to you. Choose from a variety of online tools and get access to a Quit Coach[®] and an app to customize a Quit Plan to help you break free from tobacco. Enroll today at [myuhc.com](https://www.myuhc.com).

Your path to better health.

Sign up for **Optum Engage** on [myuhc.com](https://www.myuhc.com). It's a program to help you move more and eat better to reach your health goals. It even rewards you for your progress. How it works:

- **Take your health survey** to see how you're doing in vital areas such as nutrition, fitness, sleep and stress. This helps you pinpoint focus areas for goal setting.
- **Pick your focus.** Get personalized recommendations based on your survey results. Then, choose ones that fit your lifestyle and track your progress on your dashboard.
- **Earn rewards.** Pretty much everything you do within Optum Engage will earn you points. Log in to Optum Engage and check the rewards section to see all available options. You may donate your points to help trigger a donation by Optum Engage to one of several worthy causes. When a charity reaches a certain point threshold, Optum Engage will make a cash donation to that charity.



Find support for your growing family.

Maven.

APWU Health Plan members and their covered dependents enrolled in the Consumer Driven Option Plan have 24/7 access to Maven[®], an all-in-one digital health platform to support you on your pregnancy and postpartum journey, up to your child's first birthday. You can use Maven to:

- Book virtual appointments for unlimited coaching and education with providers across 30+ specialties, including OB-GYNs, mental health specialists, physical therapists, career coaches and pediatricians.
- Talk to your own Care Advocate who can help you find support, navigate your benefits and understand your health bills.
- Access community forums and a library of expert content, including provider-led classes like Postpartum Recovery 101.

Visit mavenclinic.com/join/apwuhp for more information.



Get care for specific needs.

Behavioral health support.

Whether you have a specific need or want to work on your personal growth, connect to self-help digital tools, in-person or virtual behavioral health providers and more for help to:

- Address depression, stress, anxiety or substance use issues.
- Improve relationships at home or work.
- Work through emotional issues or grief.
- Manage medications, compulsive habits or eating disorders.

Whenever you need someone to talk to, support is available.

Visit myuhc.com or call **1-855-808-3003** to get started.

Disease management.

These services are designed to help you manage chronic health conditions more effectively.

Specialized program nurses are available to help you and your family manage conditions such as:

- Asthma
- Back pain
- Chronic kidney disease
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease
- Diabetes
- Heart failure

Visit myuhc.com or call **1-855-808-3003** to get started.

Access to some of the nation's leading health care facilities.

If you have a special condition, such as cancer, or need an organ transplant, our Centers of Excellence (COE) network is available to help you find doctors and medical centers, and better understand your specific care needs. COEs help supplement the care you may be receiving from your local hospital and doctor, and offer benefits that may include:

- Higher rates of accurate diagnoses and appropriate therapy
- Fewer complications
- Planned and coordinated care provided by a team of experts
- Higher survival rates, shorter stays and decreased costs
- Expanded treatment options

COEs are here to offer access to the care you need, when you need it. Please note that you pay a lower coinsurance (10% instead of 15%) for eligible cancer care and organ transplants services when you use a Centers of Excellence facility.

Check out available hearing aid benefits.

UnitedHealthcare Hearing provides access to over 2,000 name-brand models and styles of hearing aids at significant savings. Choose virtual care with hearing aid home delivery or in-person care at more than 7,000 hearing providers nationwide.



New for 2026: Receive up to \$200 toward custom orthotics when prescribed by a podiatrist

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at
www.hhs.gov/ocr/complaints/index.html.

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意: 如果您說中文 (**Chinese**), 我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تويوغلل اقدع اسم مل تامدخ نإف، (**Arabic**) ةيبرعل شحتت تنك اذا: هي بنت
ىل ع جردملا يئاجملا فتامل مقرب لاصتال اىجرى. لكل ةحاتم ةيئاجملا
كئب فصاخال فيرعتل اققاطب

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisyè sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, निःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍI BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shqodí ninaaltsoos nítł'izi bee nééhozinígíí bine'déé' t'áá jíik'ehgo béésh bee hane'i biká'ígíí bee hodiilnih.



Visit [uhc.com/legal/required-state-notices](https://www.uhc.com/legal/required-state-notices) to view important state required notices.

Member phone number services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the member phone number services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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. 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.

Certain preventive 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, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

We share available contact information (e.g., name, address, phone number) with your assigned PCP office, and they may contact you with additional information on how they can help coordinate your care.

All UnitedHealthcare 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. Refer to your health plan coverage documents for information regarding your specific benefits. Specific information about network and out-of-network facility-based physicians can be found at myuhc.com or by calling the toll-free member phone number that appears on your health plan ID card.

Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern.

Evaluation of New Technologies: UnitedHealthcare's Medical Technology Assessment Committee reviews clinical evidence that impacts the determination of whether new technology and health services will be covered. The Medical Technology Assessment Committee is composed of Medical Directors with diverse specialties and subspecialties from throughout UnitedHealthcare and its affiliated companies, guest subject matter experts when required, and staff from various relevant areas within UnitedHealthcare. The Committee meets monthly to review published clinical evidence, information from government regulatory agencies and nationally accepted clinical position statements for new and existing medical technologies and treatments, to assist UnitedHealthcare in making informed coverage decisions.

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 LLC.

Optum Home Delivery is a mail order pharmacy and a service of Optum Rx, which is a pharmacy benefit manager and affiliate of UnitedHealthcare. You are not required to use Optum Home Delivery and have the right to use any alternate pharmacy you choose. Visit myuhc.com or use the UnitedHealthcare® app to find a network pharmacy near you.

Optum Engage provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

One Pass Select is a voluntary program featuring 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 delivery 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.

The information provided under the Maternity Support Program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Program nurses cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor. Participants should consult an appropriate health care professional to determine what may be right for them. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30% of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

Maven and Maven Wallet are products of Maven Clinic Co. Maven is an independent company contracted to provide family-building support including care advocacy, virtual coaching, and education. Maven does not provide medical care and is not intended to replace your in-person health care providers. Use of the services is subject to terms of service and privacy policy. Maven® is a registered trademark of Maven Clinic Co. All rights reserved.

The Quit For Life® program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

UnitedHealthcare Hearing is provided through UnitedHealthcare, 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.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

The information in this guide is a general description of your coverage. It is not a contract and does not replace the official benefit coverage documents which may include a Summary of Benefits and Coverage and Certificate of Coverage/Summary Plan Description. If descriptions, percentages, and dollar amounts in this guide differ from what is in the official benefit coverage documents, the official benefits coverage documents prevail.

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.

Brought to you by UnitedHealthcare for APWU HP
Administrative services provided by United HealthCare Services, Inc. or their affiliates.

B2C 3/26 © 2026 United HealthCare Services, Inc. All Rights Reserved. (ES26-5468600c)