



**Benefits
designed
with care**



Dedicated to Excellence
Cherry Creek Schools

**United
Healthcare**

Welcome to what care can do



With UnitedHealthcare, you've got a helping hand. We offer plans that are designed to help you keep costs in check and enjoy a healthier life. Choose a plan that, at the heart of it, works every day to take good care of you.



Access your plan costs and coverage
24/7, to help avoid cost surprises



Use personalized tools to help you understand
and stay on top of your plan details








Enjoy member resources and dedicated
support to help you reach your goals



**It all works together —
for a health plan that's
built to be better for you**

Review your health plan option(s)

Health plan details		Colorado Doctors Plan	Colorado Doctors Plan HSA
	Network coverage only You may save money when you receive care for covered benefits from network providers.	✓	✓
	Primary care physician (PCP) required You and each enrolled person on your plan will need to choose a PCP.	✓	✓
	Preventive care covered at 100% There's no additional cost to you for seeing a network provider for preventive care.	✓	✓
	Pharmacy benefits You'll be able to order up to a 3-month supply of medications you take regularly and have them delivered right to your home.	✓	✓
	Health savings account (HSA) included Your HSA has pretax savings advantages. You can use an HSA to help pay for qualified medical, dental and vision expenses.		✓

Choosing a plan —good questions to ask

Is your provider in the network?

Getting care from doctors, clinics and hospitals that are in the network may help you save money. To find out if your preferred providers are included:

- Go to [uhc.com/providersearch](#) > **Medical Directory** > **Employer and Individual Plans**
- Choose the health plan you're considering and add your location to view local providers in the network

What are your health needs?

You may need less coverage if you see the doctor occasionally for your annual checkup, minor illness or injury. You may need more coverage if you're planning for a major procedure, see the doctor often or take specialty medications.

Are your medications covered?

If you take any medications, you can check a plan's Prescription Drug List (PDL) to see your costs and possible deductibles. To check the list:

- Go to [uhc.com](#) > **Member resources** > **Pharmacy benefits**
- Select the appropriate PDL to see which medications are covered



What are the plan's details?

Review each plan's overall costs, deductibles and copays (if applicable)—plus their wellness programs, tools and apps.



justplainclear.com

For thousands of health care terms defined simply and clearly, this is your site.

Review your plan coverage details

Health plan coverage	Colorado Doctors Plan			Colorado Doctors Plan HSA		
Deductibles and out-of-pocket limits	Network			Network		
Deductible amounts						
Individual	\$2500			\$6000		
Family	\$5000			\$12000		
Out-of-pocket limits						
Individual	\$4500			\$6000		
Family	\$9000			\$12000		
Medical copays and coinsurance	Network			Network		
Doctors and specialists						
Preventive care visit	No Cost			No Cost		
Primary care visit (illness or injury)	No Cost			No Cost after Deductible		
Virtual Visit (online doctor)	No Cost			No Cost after Deductible		
Urgent care visit	No Cost			No Cost after Deductible		
Specialist visit	\$75 Copay			No Cost after Deductible		
Lab and X-ray	20% after Deductible			No Cost after Deductible		
Major diagnostic and imaging	\$500 Copay			No Cost after Deductible		
Emergency care						
Emergency room	\$500 Copay + 20% after Deductible			No Cost after Deductible		
Emergency transportation	20% after Deductible			No Cost after Deductible		
Other care						
Mental health visit (outpatient)	No Cost			No Cost after Deductible		
Mental health visit (inpatient)	20% after Deductible			No Cost after Deductible		
Surgery – outpatient	20% after Deductible			No Cost after Deductible		
Hospital – inpatient stay	20% after Deductible			No Cost after Deductible		
Physician fees for surgical and medical services	20% after Deductible			No Cost after Deductible		
Pharmacy copays	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply	Retail up to 31-day supply	Out-of- network	Home delivery up to 90-day supply
Prescription type						
Tier level 1	\$10 Copay	Not Covered	\$20 Copay	No Cost after Ded	Not Covered	No Cost after Ded
Tier level 2	\$20 Copay	Not Covered	\$40 Copay	No Cost after Ded	Not Covered	No Cost after Ded
Tier level 3	\$35 Copay	Not Covered	\$70 Copay	No Cost after Ded	Not Covered	No Cost after Ded
Tier level 4	20% up to \$250	Not Covered	NA	No Cost after Ded	Not Covered	No Cost after Ded



For all things pharmacy, say hi to OptumRx

UnitedHealthcare plans use OptumRx® for pharmacy care services. We've designed it to be easier for you to save on medications and easier to keep track of them, too—whether you're online or on the go.

3 ways you may save on costs



Use home delivery

Order a 3-month supply through OptumRx and you may pay less for medication, get standard shipping at no cost and save trips to the pharmacy.



Use network pharmacies

You can find out which pharmacies are in the network on myuhc.com® or the UnitedHealthcare® app—using them may cost you less out of pocket.



Use Tier 1 drugs

Choosing medications from the lower tiers on the Prescription Drug List (PDL)—the list of medications that are commonly covered by your health plan option—may help you save money.

More ways to manage your meds

As a UnitedHealthcare member, you'll be able to go to myuhc.com and use the UnitedHealthcare app to:

- Find and compare medication costs
- Locate a network pharmacy
- See if your medications have any requirements before filling them
- Search the PDL
- Manage your home delivery orders



Health and wellness benefits powered by care

Once your health plan becomes active, you can sign up for wellness programs and take advantage of health support services—all at no additional cost to you.



UnitedHealthcare Resources

Support with a personal touch

Connect with an advocate—via the phone or the click-to-chat function at myuhc.com or on the UnitedHealthcare app—for information and support to help you understand your benefits and make more informed health care decisions that may help save you money and lead to better health outcomes. Direct extensions and voicemails are available for all advocates, making it easier for you to connect with someone who knows you and your health care needs.



Live and Work Well

Tap into behavioral health support

The Live and Work Well website gives you access to support, care and resources to help you feel like the best version of you. These behavioral health support services are available at liveandworkwell.com 24/7—whether you're in a time of greater need or want to work on personal growth. As part of your health plan benefits, Live and Work Well is available at no additional cost to you and your family.



Employee Assistance Program

It helps to have someone to talk to

When life gets stressful, the Employee Assistance Program (EAP) is just a phone call away. Our coordinators are available 24/7 for no-cost, confidential conversations and referrals to expert care and services.



Rally

Rewards for well-being

Have fun and get healthier with Rally®. Get personalized support to help you achieve your health goals, join missions and complete activities to earn Rally Coins that you can use for a chance to win rewards.

More health and wellness benefits to explore



Real Appeal

Lose weight, feel great

Connect with a community of support with Real Appeal®, an online weight loss program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 access to videos, tools to track your progress and more.



Sanvello app

Tools to manage stress and anxiety

Access clinically tested techniques, coping tools and community support to help dial down possible symptoms of stress, anxiety and depression—anytime. You'll get premium access to the Sanvello™ app at no additional cost, which includes ways to relax, be present and stay focused, right at your fingertips.



24/7 Virtual Visits

Get care, virtually anywhere

With 24/7 Virtual Visits, you can connect to a doctor by phone or video* through myuhc.com® or the UnitedHealthcare® app. Doctors can treat a wide range of non-emergency health conditions, from flu and pinkeye to migraines and more, and may even prescribe medication** as needed.



Peloton Digital Membership

Stronger with the Peloton App

With a 1-year Peloton Digital Membership, which includes access to the Peloton® App, you'll be able to choose from thousands of live and on-demand fitness classes—no fitness equipment required.

*Data rates may apply.

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

Now you're ready to roll

Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plans that fit you best.

Get ready for coverage to begin

While waiting for your plan date to start, you can search the network for providers near you at uhc.com/providersearch.

Say hello to your benefits

Watch the mail for your welcome kit and health plan ID card then go to myuhc.com® and download the UnitedHealthcare® app to stay connected.



Get the most out of your plan throughout the year

- Schedule an annual checkup, flu shot or other preventive screening service
- Take advantage of resources and programs to help you stay healthier and save money
- View average costs before you get care, see what's covered, find network doctors and pharmacies and more using myuhc.com or the UnitedHealthcare app

We're here to help

Get even more info about your options



Here's the fine print

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: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/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.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification 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.

ةيوغللا ددعاسمل تامدخ ناف، (Arabic) ةيبرعل ثدحتت تنك اذل: دهينبت
ىلع جردمل ايناجمل فتاهل مقرب لاصتال اىجرى. لكل ءحاتم ةيناجمل
كعب تصاخل فيرعتل اققاطب

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye 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**), udostępniliśmy 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. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

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

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shq'odí ninaaltsoos nítł'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'i biká'ígíí bee hodíilnih.

Insurance coverage provided by UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by or through UnitedHealthcare of Colorado, Inc.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

Rally® Health 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.

Real Appeal is provided to eligible members at no additional cost as part of your health plan benefits. Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

24/7 Virtual Visits phone and video chat with a doctor 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. 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.

This service 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 program 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. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments), your coverage documents govern.

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.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Consult with your clinician for specific health care needs, treatment or medication. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum 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.

The Sanvello 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 information contained in the Sanvello Mobile Application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Premium access is available for members at no additional cost as part of their benefit plan. Sanvello premium is not available for all groups in New York 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 Application.

12-month Peloton Digital Membership is available to applicable UnitedHealthcare plans for fully insured customers who register for an account with Peloton. Subject to state legal and regulatory review. Digital membership is \$12.99/ month or \$155/year. UnitedHealthcare members that own a Peloton Bike or Tread can receive equivalent value (\$155) to be credited to an All Access Membership. Credit is limited to a single All-Access Memberships per family. Must be 18+ years of age and covered under applicable UnitedHealthcare health plan. Redemption period runs from 9/1/2021 through 6/30/2022. Peloton offers services directly to consumers pursuant to an agreement between Peloton and the consumer. 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. You should consult with an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. The value of the application may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from having access to this application at no additional cost. All trademarks are the property of their respective owners. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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.

Take care, take note

