

A person wearing a brown cowboy hat, a plaid shirt, and jeans is captured in mid-air, jumping over a desert canyon. The person's arms are outstretched, and they are wearing sunglasses and a watch. The background is a clear blue sky and the rugged, reddish-brown rock formations of a desert canyon.

# Here for every step of the journey

**2024 benefit options**  
State of Arizona employees





## State of Arizona employees

# It's time to explore

At UnitedHealthcare, we are delighted to embark on this health journey with you, ensuring your well-being every step of the way. Just like any journey, your path to good health may have its challenges and unexpected detours, but our compassionate health care advocates are here to guide you through it all. Whether it's routine check-ups, preventive care or unexpected medical emergencies, our plans are tailored to keep you covered throughout the different stages of your life.

In 2024, we are proud to partner with the State of Arizona to continue offering you 2 coverage options—the Triple Choice Plan and High Deductible Health Plan (HDHP) with Health Savings Account (HSA). Both plans are carefully designed to cater to your individual needs, providing you with the peace of mind you deserve.

As you progress on your health journey, we understand your needs might change. That's why our plans offer personalized support and benefits, including new enhancements added for 2024.

Your plans now include Naviguard™, an innovative service that can help resolve out-of-network medical bills by negotiating directly with providers on your behalf.

We've also added One Pass Select, a subscription-based fitness program that supports a healthier lifestyle with the ability to use locations nationwide (not limited to 1 gym) plus thousands of online fitness classes. Also, all One Pass Select tiers Classic and above include grocery and home essentials delivery service at no extra cost.

If you are unsure about which plan is right for you and your family, our Virtual Education Center, plan selection tool and comparison charts can aid with this important decision.

Thank you for considering UnitedHealthcare. Take that first step toward a rewarding health journey today! If you have questions, call us at **1-800-896-1067**. Our team is here for every step of the journey.

**Heather Kane**  
Health Plan CEO

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## Health care terms

**Coinsurance** – Your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service.

**Copay** – A fixed amount you pay for a covered health care service, usually when you receive the service.

**Deductible** – The amount you owe for health care services before your health plan begins to pay.

**Out-of-pocket maximum** – The most money you have to pay for covered expenses in a plan year.

For more health care term definitions, visit the Just Plain Clear® English and Spanish Glossary at [glossary.justplainclear.com](https://glossary.justplainclear.com).

## A few steps to see along the way



Network coverage with nationwide Tier 1 and UnitedHealth Premium® program providers



Provider access with 24/7 Virtual Visits and Virtual Primary Care



Emotional support with a variety of behavioral health tools



Support for families of children with special needs



Dedicated Customer Service team to answer health and benefit questions



Innovative technology with **myuhc.com**, the UnitedHealthcare® app and Rally



Personalized condition support for over 100 chronic conditions and catastrophic health events



Weight management support with the online Real Appeal and Wondr Health programs

## Find your perfect fit

Visit our Virtual Education Center at [uhcvirtual.com/stateofaz](https://uhcvirtual.com/stateofaz), where you can learn about the UnitedHealthcare benefits and services offered for 2024 from the comfort of your own home or on the go. Using your computer or mobile device, you can virtually walk through booths to learn about your health plans options, compare plans with our health plan selection tool, search for network providers, and learn about the physical and mental health programs available with both plans.

# Benefits wherever you wander

No matter which UnitedHealthcare plan you choose, you'll have access to our network of doctors and hospitals, including:



Access to our nationwide network of over **1.9 million** physicians and health care professionals and over **7,000** hospitals, including Mayo Clinics\*



A local Arizona network that includes over **39,600** health care providers and **90+ hospitals\***



Access to visits with specialists without needing a referral



Access to behavioral health benefits including in-person and virtual visits plus digital self-help tools



The ability to see a doctor from the comfort of home with 24/7 Virtual Visits



Access to virtual primary and specialist care through **myuhc.com** and the **UnitedHealthcare app**

## Tips for using your health plan

General tips	Triple Choice Plan	High Deductible Plan with Health Savings Account (HSA)
<ul style="list-style-type: none"><li>• Choose a network primary care physician (PCP)</li><li>• Schedule your preventive care with your physician; this is covered at no additional cost as long as you use network providers</li><li>• Avoid seeing out-of-network providers when possible as they will cost you more</li><li>• Register for <b>myuhc.com</b> to track expenses, find participating providers and compare costs</li><li>• Take advantage of your virtual care options</li></ul>	<ul style="list-style-type: none"><li>• Choose a Tier 1 PCP</li><li>• If you are referred to a specialist, check with UnitedHealthcare to ensure the specialist is Tier 1 to have the lowest out-of-pocket cost</li><li>• Open a health care flexible spending account (FSA) to help pay for your medical, dental and vision expenses</li><li>• Your FSA is funded with pre-tax dollars so you automatically save on taxes; make sure to use all the money you've contributed to your FSA so you don't lose it</li></ul>	<ul style="list-style-type: none"><li>• Choose a network provider</li><li>• Make sure you open your HSA with Optum Bank®; if you don't open your account, you could be losing out on contributions made by your State agency</li><li>• Consider making your own contribution to the HSA; this is done on a pre-tax basis so you are saving money on taxes and it helps you pay for your health care</li></ul> <p><b>Tip:</b> Some individuals take the difference in premium between the Triple Choice Plan and the High Deductible Health Plan and deposit the money in their HSA.</p>

# Discover your options

You have 2 plans to choose from: the **Triple Choice Plan** and the **High Deductible Health Plan (HDHP)**.

## Triple Choice Plan

- You'll first have a deductible to meet before your plan will start to pay; then you'll be responsible for copays for most services\*
- Preventive care is covered 100% when you see a network doctor
- You have network coverage with our nationwide Tier 1 and Tier 2 network
- You have out-of-network coverage, but those providers will likely charge you more and you will be responsible for making sure your claim is filed

## High Deductible Health Plan

- You'll first have a deductible to meet before your plan will start to pay; then you'll be responsible for coinsurance for most services\*
- Preventive care is covered 100% when you see a network doctor
- With the UnitedHealthcare High Deductible Health Plan, you'll have network coverage with our nationwide network
- You have out-of-network coverage, but those providers will likely charge you more and you will be responsible for making sure your claim is filed
- You are eligible to open an HSA to help you save and pay for qualified medical expenses

TIER  
1

Tier 1 providers are listed on [myuhc.com](https://myuhc.com) and in the UnitedHealthcare app with the blue dot next to their names.\*\*

Our Tier 1 providers meet quality standards and deliver the greatest value in health care. With the UnitedHealthcare Triple Choice Plan, all network hospitals, urgent cares, labs, radiology facilities, medical equipment providers, behavioral health providers and surgical facilities are considered Tier 1.

Visit [uhcvirtual.com/stateofaz](https://uhcvirtual.com/stateofaz) to learn more.



Premium Care Physicians are listed on [myuhc.com](https://myuhc.com) and in the UnitedHealthcare app with 2 blue hearts next to their names.

Our Premium Care Physicians meet the UnitedHealth Premium quality care criteria, which includes safe, timely, effective and efficient care

Visit [uhcvirtual.com/stateofaz](https://uhcvirtual.com/stateofaz) to learn more.

\*Consult your plan materials for detailed benefit information.

\*\*Tier 1 providers may be subject to change. Visit [myuhc.com](https://myuhc.com) for the most current information or call the number on your health plan ID card.

# A side-by-side comparison of plans

	Triple Choice Plan			High Deductible Health Plan	
	Tier 1 network	Tier 2 network	Tier 3 out of network	Network	Out of network
<b>Plan year deductible</b>	Jan. 1–Dec. 31			Jan. 1–Dec. 31	
Deductible cross-applies to Tier 1 and Tier 2*					
<b>Individual</b>	\$200*	\$1,000*	\$5,000*	\$1,600^	\$5,000^
<b>Family</b>	\$400*	\$2,000*	\$10,000*	\$3,200^	\$10,000^
<b>Out-of-pocket maximum</b>					
<b>Individual</b>	\$7,350**		\$8,700**	\$3,500^^	\$8,700^^
<b>Family</b>	\$14,700**		\$17,400**	\$7,000^^	\$17,400^^
<b>HSA employer contribution^^^</b>					
<b>Individual</b>	Not applicable			\$720^^^	
<b>Family</b>	Not applicable			\$1,440^^^	
<b>Preventive care services</b> including preventive office visits, lab, radiology and other tests	No charge	No charge	You pay 50% after deductible	No charge	You pay 50% after deductible
<b>Primary care office visit</b> PCP: General practice, family practice, OB/GYN, internal medicine and pediatrician	You pay \$20 copay after deductible	You pay \$20 copay after deductible	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible
<b>Specialist office visit</b>	You pay \$40 copay after deductible	You pay \$40 copay after deductible	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible
<b>Maternity services</b> Includes initial office visit, prenatal and postnatal care	You pay \$20 copay after deductible	You pay \$20 copay after deductible	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible
<b>Urgent care</b>	You pay \$75 copay after deductible	Same as Tier 1	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible
<b>Emergency room (ER copay waived if admitted)</b>	You pay \$200 copay after deductible	Same as Tier 1	Same as Tier 1	You pay 10% after deductible	You pay 10% after deductible
<b>Inpatient hospital</b>	You pay \$250 copay after deductible	Same as Tier 1	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible
<b>Behavioral health, mental health and substance use services</b>					
<b>Inpatient</b>	You pay \$250 copay after deductible	Same as Tier 1	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible
<b>Outpatient</b>	You pay \$20 copay after deductible	Same as Tier 1	You pay 50% after deductible	You pay 10% after deductible	You pay 50% after deductible

\*Tier 1 deductible also applies to Tier 2, and Tier 2 deductible also applies to Tier 1. Out-of-network deductible is separate and does not apply to Tier 1 or Tier 2 services. Deductible is per individual, not to exceed the stated amount per family. Copay or coinsurance applies after deductible has been met. Deductible does not apply to preventive care or pharmacy.

\*\*Deductible and copayments for covered medical and pharmacy services apply to the out-of-pocket maximum. Once the out-of-pocket maximum has been reached for the year, the Plan will pay 100% for all covered services the remainder of the year.

^If more than 1 person is covered under the Plan, the family deductible must be met before the Plan will start to pay. The deductible applies to all covered medical and pharmacy services.

^^If more than 1 person is covered under the Plan, the family out of pocket must be met. Deductible, coinsurance and copays for covered medical and pharmacy services apply to the out-of-pocket maximum. Once the out of pocket has been met, the Plan will pay 100% for all covered services the remainder of the year.

^^^Applies to HDHP election only. Contribution made after account has successfully been opened with Optum Bank. Annual contribution calculation based on 26 pay period cycles of \$27.69 individual/\$55.38 family.

# Not sure which plan to choose?

Visit the Virtual Education Center at [uhcvirtual.com/stateofaz](https://uhcvirtual.com/stateofaz) and use our health plan selection tool to compare your options and choose the best plan to fit your lifestyle and health care needs. The tool can help you choose a plan by estimating costs, comparing plans or displaying plan details. Enter some information, such as whether you want married or single coverage, number of children you want to cover and anticipated plan usage for the next year, and the tool will provide results to help you decide.

You can also see additional features, such as what behavioral health services are available, and search providers to see if your doctor is in the network.

## Choosing a network doctor

From PCPs to specialists, UnitedHealthcare makes it simple to find a network provider who is the right fit for you. Start your search at [uhcvirtual.com/stateofaz/providers](https://uhcvirtual.com/stateofaz/providers).



### More to explore

Through the website, you can search by doctor, facility name, type of service and more. Once you have narrowed your search, you will be able to see if the provider is accepting new patients, read patient reviews, get directions and log in to view costs.



### Get to know the UnitedHealthcare Triple Choice Plan

Spot the blue dot to identify Tier 1 providers and find doctors who are right for you and your family. Your UnitedHealthcare Triple Choice Plan is designed so you pay less when you see Tier 1 doctors and specialists. With Tier 1 providers you get:

- Doctors who are recognized for providing the greatest value from your health benefits
- Network coverage with our nationwide network; you're covered wherever you travel
- Preventive care that's 100% covered with a network provider



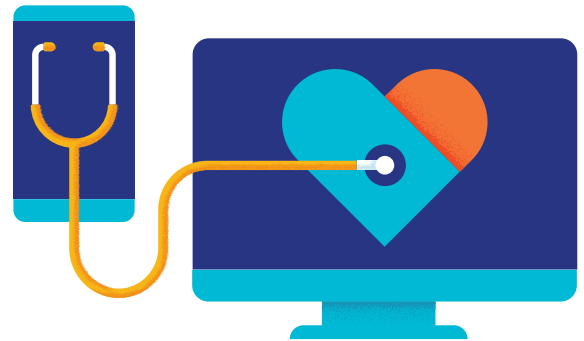
### Get to know the UnitedHealth Premium program

When choosing a doctor for the High Deductible Health Plan, look for providers who meet the UnitedHealth Premium quality care criteria, which includes safe, timely, effective and efficient care. Premium Care Physicians are listed with 2 blue hearts next to their names so you can choose with confidence, knowing these doctors:

- Have proven better outcomes
- Have fewer redo procedures
- Have lower complication rates
- Make the most of your health care dollars

# All your health plan information in 1 place

With [myuhc.com](https://myuhc.com), you'll have fewer questions and more confidence about your benefits, claims and health information. It's personalized for you and simple to use.



## Choose where to go for services

- Search for a provider, clinic, hospital or lab based on location, specialty, quality, cost, services and more
- View patient ratings
- Estimate treatment costs
- Review your choices and choose where to go for service



## Manage your claims

- See the current status of your claims as well as claims history
- Access features to help you track and manage your claims, such as the ability to add personalized notes
- Depending on your plan and if you do owe your health care provider, you may be able to send payment from the site



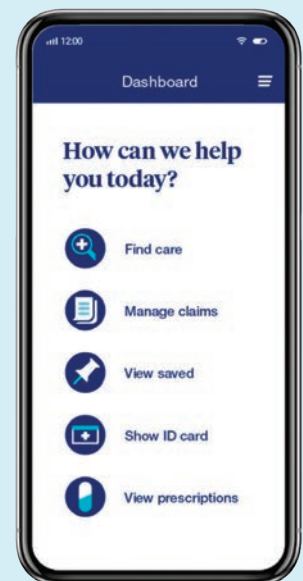
## Learn about your wellness benefits

- Get tips on living healthier and using health plan benefits to your advantage
- Get reminders when it's time for check-ups or treatments
- Get suggestions on when to get immunizations, well visits, routine tests or lab work
- Chat with a nurse

## Access your plan from anywhere

Whether you're out on the trail or at home, the **UnitedHealthcare app** offers convenient access to all of your plan information. Download the app to:

- Find nearby care options in the network
- Estimate costs
- Video chat with a doctor 24/7\*
- View and share your health plan ID card
- See your claim details and view progress toward your deductible



\*Data rates may apply.





# Have an unexpected medical bill?

Naviguard is available at no additional cost to you through your UnitedHealthcare health plan benefits. Naviguard can help resolve unexpected out-of-network medical bills over \$300 by negotiating directly with providers.\*

## What you need to know about the No Surprises Act

The No Surprises Act will protect you from balance billing for certain emergency situations, air ambulance and when an out-of-network provider provides services at a network facility. Naviguard may be able to help you resolve unexpected medical bills for services not covered by the No Surprises Act.

## Call us before you pay anything

When you receive an unexpected out-of-network bill, call **1-800-896-1067**. UnitedHealthcare member services will initiate your case with Naviguard, and they'll help you navigate the resolution process.



**Naviguard**  
Your partner in healthcare  
billing resolution.

**Here are 2 options for how to get started:**

1. Go to [naviguard.com/uhc-member](https://naviguard.com/uhc-member)
2. Call UnitedHealthcare member Services at **1-800-896-1067**

Use this card to call us before you pay anything

## We'll be with you every step of the way

### 1 Call

If you or a family member has an out-of-network (OON) service not covered by the No Surprises Act, you will receive an Explanation of Benefits (EOB) and then a balance bill. Call UnitedHealthcare to get started with Naviguard.

### 2 Connect

You will be connected with a dedicated Naviguard advisor. You'll meet with their advisor to share your story, upload the OON bill and sign some forms so we can begin negotiating on your behalf.

### 3 Negotiate

Your dedicated Naviguard advisor begins negotiations with the OON provider while keeping you up to date on progress.

### 4 Outcome

Your Naviguard Advisor sends you a record of the process and the final outcome of negotiations. A new EOB may also be sent.

\*For situations where the billed amount is above a certain amount.

# Discover ways to find more care



## Helping you stay healthy

### Need help managing a chronic condition?

A Disease Management nurse can help. Our Disease Management programs offer personalized support.

If you need long-term support after a hospitalization or a catastrophic health event, a case management nurse can help you explore care options and provide resources for more than 100 chronic conditions.

Our Condition Management Programs are now more convenient with digital applications and messaging for a more integrated relationship with your nurse.

### See a call from us?

We want to help you improve your health and understand your benefits. We may call you if:

- You or a family member has a serious or chronic medical condition
- You or a family member was recently hospitalized
- You are pregnant

If you see that UnitedHealthcare is calling, please answer. We're here to help.



## More ways to save

If you choose the High Deductible Health Plan, you are eligible to open an Optum Bank HSA. You can use your pre-tax HSA contributions to help cover qualified health care expenses—like visits to the doctor, filling prescriptions at the pharmacy, dental work, vision exams and more. You can also save money in your account to help cover future medical expenses since there is no “use it or lose it” rule. The balance rolls over from year to year, so it's there when you may need it.



## Call us with your questions

The UnitedHealthcare advocate team is here to help with any questions and concerns you may have, such as:

- How to improve your health, manage a chronic condition and understand complex medical issues
- Understanding how your health plan works
- Getting answers about your health accounts, a recent claim or how much you can expect to pay
- Finding a network provider, getting a new ID card or saving on health care costs—and much more

### Have a child with complex medical needs?

A single point of contact provides more streamlined and compassionate support for your entire family and can help remove barriers that stand in the way of the medical, behavioral and pharmacy help your child needs. Your advocate can help:

- Provide support for insurance and payment, social needs, family well-being and care delivery
- Identify potential issues and provide alternatives
- Provide planning for the future
- Coordinate community and regional resources
- Provide faster access to services without frustration and confusion

To learn more, visit [myuhc.com](https://myuhc.com).

# Your guide to behavioral health resources



If you or a family member is struggling with a situation that is having a negative impact on your mental health, don't go it alone. UnitedHealthcare offers access to more resources that can help.

<p><b>Live and Work Well</b></p>	<p>Live and Work Well offers support for stressful situations such as:</p> <ul style="list-style-type: none"> <li>• Anxiety and stress</li> <li>• Alcohol and drug use</li> <li>• Grief and loss</li> <li>• Marital problems</li> <li>• Eating disorders</li> <li>• Compulsive spending or gambling</li> <li>• Medication management</li> </ul>	<p>Visit <a href="https://liveandworkwell.com">liveandworkwell.com</a></p>
<p><b>Talkspace</b></p>	<p>Communicate with a licensed therapist via text or live video using your phone or desktop computer. No office visit is required, and you can start therapy within hours of choosing a therapist. It's confidential and convenient. Your behavioral health benefit applies as an office visit for each week of unlimited texting via Talkspace.</p>	<p>Register at <a href="https://talkspace.com/connect">talkspace.com/connect</a></p> <ul style="list-style-type: none"> <li>• Select <b>UHC</b> under <b>Use my Insurance Benefits</b></li> <li>• Click <b>Get Started</b></li> <li>• Have your health plan ID card ready to verify your information</li> </ul>
<p><b>Behavioral health support</b></p>	<p>From everyday challenges to more serious issues, receive confidential help from a psychiatrist or therapist for:</p> <ul style="list-style-type: none"> <li>• Depression, stress and anxiety</li> <li>• Substance use and recovery</li> <li>• Eating disorders</li> <li>• Parenting and family problems</li> </ul> <p>You can schedule a visit in person or virtually.</p>	<p>To schedule a behavioral health in-person or virtual visit:</p> <ul style="list-style-type: none"> <li>• Sign in to <a href="https://myuhc.com">myuhc.com</a></li> <li>• Select <b>Find Care and Costs &gt; Virtual Care</b></li> <li>• Choose <b>Get Started</b> for Virtual Behavioral Care</li> </ul> <p>To schedule an in-person visit on <a href="https://myuhc.com">myuhc.com</a>, select <b>Find Care and Costs &gt; Behavioral Health Directory</b>.</p>
<p><b>Self Care by AbleTo app</b></p>	<p>Get access to self-care techniques, coping tools, meditations and more—anytime, anywhere using the Self Care by AbleTo app. You'll get personalized content designed to help boost your mood and shift your perspectives with the goal of helping you feel better—available at no additional cost.</p>	<p>Get started at <a href="https://ableto.com/begin">ableto.com/begin</a></p>
<p><b>Virtual behavioral therapy and coaching</b></p>	<p>You may also have access to 1:1 professional care from a compassionate AbleTo therapist, coach or both over an 8-week program for members with qualifying medical conditions. Costs for therapy and coaching will vary based on your plan benefits and deductible.*</p>	<p>Visit <a href="https://ableto.com/explore">ableto.com/explore</a></p>
<p><b>ABA therapy</b></p>	<p>Applied behavior analysis (ABA) therapy—included as part of your benefits—uses behavioral principles to teach children skills and behaviors they may not otherwise learn on their own.</p>	<p>Call <b>1-800-896-1067, TTY 711</b></p>
<p><b>Substance use treatment</b></p>	<p>If you or someone you love is struggling with substance use, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential—you can even remain anonymous.</p> <p>You can also receive confidential alcohol and drug addiction help via text with the Crisis Text Line. Crisis counselors are available 24/7.</p>	<p>To speak with a recovery advocate, call <b>1-855-780-5955</b>. Or visit <a href="https://liveandworkwell.com/recovery">liveandworkwell.com/recovery</a> to find care options and resources.</p> <p>To get started with the Crisis Text Line, text "Home" to 741741.</p>

\*Deductibles and coinsurance may apply. Check your specific plan details or call the number on your health plan ID card to confirm plan coverage.



## Get maternity and parental support

If you're thinking about having a baby, or you have one already on the way, we are ready to help in every way we can. Enroll in the program and get support from a maternity nurse who can:

- Answer your questions on everything from preconception health to newborn care
- Offer support throughout the pregnancy and after delivery
- Provide specialized guidance if your pregnancy is considered high risk to help you stay healthier and prevent premature birth
- Help you feel at your physical and emotional best after your baby is born

With the **Neonatal Resource Services program**, receive consultations with neonatal nurses as well as access to some of the top neonatal intensive care unit (NICU) treatments in the nation.

Call to learn more: **1-800-896-1067, TTY 711**



## Access Transplant Resource Services

If you need help with a transplant, our Centers of Excellence are designed to help you take care of all transplant-related services including travel and lodging assistance and hospital and physician charges. To learn more or get started, call **1-800-896-1067, TTY 711**.



## Navigate your orthopedic care

Through a single point of contact, you get more help navigating the complex health care system, including access to specialized nurses and quality providers to help meet your needs, from early pain through treatment and beyond. To learn more or to get started, call **1-800-896-1067, TTY 711**.



## Get fit with One Pass Select

Find a fitness routine that fits your lifestyle and lets you explore a variety of activities. One Pass Select offers:

- No long-term contracts or annual fees\*
- Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym)
- Access to digital fitness apps and classes
- The ability to add up to 4 additional discounted memberships on your account (ages 18+)
- The option to change tiers monthly
- A grocery delivery subscription with Classic tier or above

Get started by visiting [myuhc.com](https://myuhc.com) > **Health & Wellness** > **Health Recommendations**.

## Build healthy habits with Real Appeal

Real Appeal is an online program, available at no additional cost, that can help you lose weight and improve your health.

### Start with small steps

Set achievable nutrition, exercise and weight management goals, and track your progress from your daily dashboard.

### Find support and community

Get support with personalized messages, online group sessions lead by coaches and a caring community of members.

### Get a Success Kit

Make the most of tools and resources like weight and food scales, a portion plate and more delivered right to your door.

### Try Wondr Health

Wondr is also an online program, available at no additional cost, that can help you lose weight and improve your health. Wondr has:

- Self-paced online classes
- A Welcome Kit including a manual, tape measure and bracelet
- A member portal
- A mobile app

\*There is a 1-time fee at time of registration.

# Start earning with Rally

Rally is available at no additional cost to you as part of UnitedHealthcare plan benefits. Available online via your computer, smartphone or tablet, the Rally app is an interactive way to start getting healthier. You'll get personalized recommendations to help you move more, eat better and improve your health—and have fun doing it.

Take the quick Health Survey and get your Health Score. Rally will then recommend Missions for you—activities designed to help improve your diet, fitness and mood.



## Get your Health Score

Answer a few easy questions to help you assess your overall health.



## Build better habits

Get personalized activity recommendations to reach your health goals.



## Win prizes

Earn Rally Coins and use them for a chance to score great rewards.



## Connect with a community

Compete with others in an online Challenge using a tracking device to count your steps on virtual courses.



## Track your progress

Sync your activity-tracking device to complete challenges and easily track your progress.



## Sync your device

The Rally app works with wearables like Fitbit®, Jawbone® and BodyMedia®.

## Rally Marketplace

Rally Marketplace<sup>SM</sup> lets you swap your Rally Coins for discount offers on a wide selection of name-brand items. Just browse the Marketplace, exchange your coins for the discount offers you like, then purchase desired items at the new, discounted price.



Get discounts on popular name-brand items



See personalized recommendations for items you might like, or browse the entire catalogue



Exchange your coins for savings on purchases from consumer brands in fitness, entertainment and well-being categories



# What's on your mind?

If you have any questions—from finding a network provider to learning more about what's covered in a health plan—please visit us online or give us a call.



[uhcvirtual.com/stateofaz](https://uhcvirtual.com/stateofaz)



1-800-896-1067, TTY 711



## Start your journey

Ready to enroll? Visit [benefitoptions.az.gov](https://benefitoptions.az.gov).

United  
Healthcare

ARIZONA  
DEPARTMENT OF ADMINISTRATION  
BENEFITS

This document includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described on this website are subject to change at any time.

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.

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.

Disease Management programs and services may vary by location 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.

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.

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.

Virtual Specialists are services available with a provider or coach via video, chat, email or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists 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. Certain prescriptions may not be available, and other restrictions may apply.

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.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost 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. Results, if any, may vary. 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.

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.

Advocate 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 Advocate (Advocate4Me) 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. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

NurseLine is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

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