BUILD A HEALTHY foundation of wellness

A step-by-step guide for using the UnitedHealthcare medical plan.







WELCOME TO UnitedHealthcare

Good health is important to everyone, but everyone has different health needs. As part of your UnitedHealthcare medical plan, you and your family have access to a variety of resources, tools and programs to you help build the right support for your situation.

Team up with Advocate4Me®

UnitedHealthcare Advocates are here to help you:

- Get answers
- Find network doctors
- Decide where to go for care

United Healthcare Xylem

- Resolve billing or claim concerns
- Understand your medical and pharmacy benefits

Connect with the Advocates by calling **1-844-283-0323**,

8 a.m. to 8 p.m. ET, Monday through Friday.

Step 1 Review your medical plan blueprints

Get 24/7 access to your coverage info

Register on <u>myuhc.com</u>[®] to view claims, see your deductible progress, find network providers and more. For on-the-go access, download the <u>UnitedHealthcare[®] app.</u>



Step 2 Use the right tools to access the right care

Use network providers to help save

You can search for network doctors and clinics by location, specialty, gender, patient ratings and more at **myuhc.com**.

Schedule preventive care

Stay on track with your health by getting an annual exam and any recommended health screenings. Preventive care is covered 100% when you see a network provider.

Sign up for 24/7 Virtual Visits

Connect with care anytime, from anywhere, using your phone or computer* to get treated for common health conditions such as colds, the flu, sore throats and more. Visit **myuhc.com/virtualvisits.**

Step 3 🚱 🕼 🔗

Bring in reinforcements when needed



Want support for everyday life?

Optum Emotional Wellbeing Solutions (EWS) is a modern, flexible employee assistance program that provides 24/7 confidential counseling as well as access to WorkLife Services. Call anytime to get help with:

- Car and home repairs
- Career counseling
- Child care or elder care services
- Legal or financial concerns
- Parenting and family issues
- Personal or work relationships
- Pet services
- Stress, anxiety and depression

For counseling, each person can have up to five in-person or virtual sessions at no additional cost. To connect with EWS and WorkLife Services, visit **liveandworkwell.com** (access code: xylem) or call **1-866-374-6061**.

Step 3 🚱 🕼 🔗

Bring in reinforcements when needed



Talkspace

Connect virtually with a licensed network therapist, including unlimited text messaging* as well as realtime audio/video appointments. Available 24/7 – no appointment needed. Register at **talkspace.com/connect** (Username: Xylem, Password: EAP), then download the Talkspace app. Or call **1-888-238-6232.**

Have questions about managing your health?

From understanding claims to learning about a diagnosis, you have access to a team who can answer questions such as:

- What treatment options are available to me?
- How can I save on my medications?
- How can I find a new doctor in my area?

To get started, call **1-844-283-0323.**

Step 4 🚱 🕼 🚱 🥴 🏠

Reward yourself for healthy progress



Want to get rewarded for completing healthy activities?

Earn \$300 toward your Health Savings Account (HSA) or Health Reimbursement Account (HRA) with the 2024 Wellbeing Incentive Program through Rally[®].* Choose activities to complete from all five well-being pillars (physical, emotional, financial, social and growth).

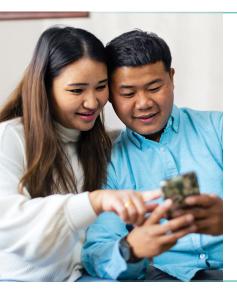
Start by completing the Health Survey on Rally to earn \$50 of your total reward and learn important information about your nutrition, fitness, sleep and stress. You'll then get personalized recommendations based on your results.

*You must be enrolled in a Xylem medical plan in 2024 to receive the incentive.

(continued)

Step 4 🚱 🕼 🚱 🥴 🎦

Reward yourself for healthy progress



Want to double your incentive?

Your spouse/domestic partner can also earn a \$300 Wellbeing Incentive through Rally. Check out the available activities on **myuhc.com**.

Reminder: The deadline for completing activities is **Dec. 15, 2024.**



Construct some healthy new habits



Want to add more fitness to your life?

With One Pass Select[™] you can go to any of the thousands of gyms and fitness centers in their nationwide network. Plus, access on-demand online fitness classes and grocery delivery, all for one monthly fee – with no long-term contracts. Choose from the \$10/month digital-only plan or one of four other membership tiers to fit your needs.

Learn more at OnePassSelect.com.

Looking to quit tobacco?

Quit For Life[®] is a personalized support program available to you at no additional cost. Start by connecting with a Quit Coach to create a customized quit plan. Then, use the app and online tools to help reduce cravings, avoid triggers and quit the nicotine routine for good.

Enroll at myuhc.com.

Note: When you or your enrolled spouse/domestic partner are tobacco-free for six consecutive months, you can initiate a midyear change to receive the lower non-tobacco user rates going forward.

(continued)



Construct some healthy new habits



Need to reduce back or joint pain?

Hinge Health offers digital exercise therapy programs designed to help treat pain, with additional programs for:

- Bladder and bowel disorders
- Pelvic pain
- Recovery after surgery
- Strength and mobility
- Urinary incontinence

Learn more at **hingehealth.com/goxylem** or by calling **1-855-902-2777.**

Step 6 🚱 🕼

Explore additional levels of support



Thinking about adding to your family or already expecting?

Maternity Support is available at no additional cost as part of your health plan and provides expectant mothers with information and support before, during and after pregnancy. Get 24/7 access to online courses that cover:

- Breastfeeding
- Nutrition and exercise during pregnancy
- Postpartum care
- Trimester benchmarks

Enroll anytime up to your 34th week of pregnancy at **myuhc.com/maternity** or by calling **1-844-283-0323**.

Considering fertility treatment?

From preconception to fertility treatment, adoption and surrogacy, Fertility Solutions Plus provides extra support for your path to parenthood. Through the program, you can access personalized virtual support from a Maven Care Advocate, phone support from an experienced fertility nurse and online resources based on your needs.

Call **1-844-283-0323** or visit **myuhc.phs.com/fertilitysolutions.** (continued)



Explore additional levels of support



Dealing with a cancer diagnosis?

The Cancer Support Program is here to connect you and your family to education, resources and emotional support throughout your experience. Get access to highly rated physicians and providers as well as information from a personal advocate to help you make informed health care decisions.

Call **1-844-283-0323** or visit **myuhc.phs.com/cancerprograms.**

*Data rates 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.

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 the Find Care & Costs section.

The UnitedHealthcare® app is available for download for iPhone® or Android®. Android is a registered trademark of Google LLC.

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.

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. Please discuss with your doctor how the information provided is right for you. 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.

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.

One Pass Select[™] is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico) and level funded participants, it features a subscription-based nationwide gym network. For self-funded participants nationally, it features a subscription-based nationwide gym network. For self-funded participants nationally, it features 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 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.

Advocate4Me® 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 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.

The information provided through **Back Pain Solutions and/or the Hinge Health** app are for informational purposes only. Hinge Health staff cannot diagnose problems or suggest treatment. The program and app are not a substitute for your doctor's care. Members 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. Back Pain Solutions and the Hinge Health app are not an insurance program and may be discontinued at any time. 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 information provided under **Maternity Support** 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. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 911. 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 percent 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.

The **Fertility Solutions Plus** program 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 this program is for your information only. It is provided as part of your health benefit plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. You should consult an appropriate health care professional to determine what may be right for you. Your health information is kept confidential in accordance with the law.

Maven and Maven Wallet are products of Maven Clinic Co. Maven is an independent company contracted to provide familybuilding support including care advocacy, virtual coaching, and education. Maven does not provide medical care and is not intended to replace your in-person heath 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.

Optum Emotional Wellbeing Solutions is known as Employee Assistance Program (EAP) in California. 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 are subject to change. Coverage exclusions and limitations may apply.

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.

Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is 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. Please check with your UnitedHealthcare representative.

Personal Health Support 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 this service is for your information only. It is provided as part of your health plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This is not an insurance program and may be discontinued at any time.