



Member resources

**We've got  
you covered**



Plan Year 2025  
PREMEMBER SITE  
[whyuhc.com/mcg](https://whyuhc.com/mcg)  
Call 1-800-638-0014

United  
Healthcare





# Your guide to all the details

Welcome to your curated collection of plan resources.  
Everything here was hand-selected to help make it easier for you  
to learn about what your plan covers, includes, requires and more.

**It's all here — and yours to explore:**

## **Medical**

- Coverage details
- Health and wellness programs
- Digital tools
- Additional info





Medical

# Coverage details





# Montgomery County

UnitedHealthcare Select Plan  
2025 Plan Year

Montgomery County Government

## Medical plan coverage details

<b>UnitedHealthcare Select</b> <a href="http://whyuhc.com/mcg" style="color: white;">whyuhc.com/mcg</a>	
<b>Premium</b>	Your employer will provide your premium amounts
<b>Annual medical deductibles and out-of-pocket limits</b>	<b>Network</b>
<b>Deductible amounts</b>	
Individual	No Deductible
Family	No Deductible
<b>Out-of-pocket limits</b>	
Individual	\$1,100
Family	\$3,600
<b>Medical copays (\$) and coinsurance (%)</b>	<b>Network</b>
<b>Doctors and other professionals</b>	
Primary care visit (illness or injury)	\$5
Specialist	\$10
Mental health visit (outpatient)	\$5
Preventive care visit	\$5
<b>Virtual, urgent and emergency care</b>	
24/7 Virtual Visit (online doctor)	\$5
Urgent care visit	\$15
Emergency room	\$25

The above is only a summary. It is not intended to be a complete listing of all plan details. Please see official plan document for details.

## Common health care terms — good info to know

### Coinsurance

The percentage of costs you pay for a covered health care service after your deductible is reached.

### Copayment

Also called a copay, this is a fixed amount of money you may pay for certain covered health services, like a doctor's appointment.

### Deductible

The amount you pay before your plan starts sharing costs for covered services.

### Out-of-pocket limit

The most you could pay for covered services in a plan year.

### Premium

A routine payment that's typically taken out of your paycheck and helps keep your plan active, so you can stay covered.

[justplainclear.com](https://www.justplainclear.com)

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



UnitedHealthcare plan:  
Visit [www.whyuhc.com/mcg](https://www.whyuhc.com/mcg)  
Call 1-800-638-0014



The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your 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。

These plans have exclusions, limitations and reduction of benefits. For costs and complete details contact your employer.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.



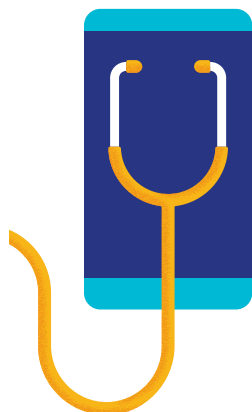
Medical

# Health and wellness programs



# Hello, wellness. Hello, you.

Most of these health and wellness benefits are available at no additional cost to you.



## Anytime access to everything health plan

Your plan comes with digital tools that are designed to help make managing your plan easier. With **myuhc.com**®—your personalized member website—and the UnitedHealthcare® app—your app for on-the-go access—you can:

- Find, price and save on network care
- See what's covered
- View claim details and plan balances

Connect with your plan 24/7 with **myuhc.com** and the UnitedHealthcare app.



### Find your fit with One Pass Select

With One Pass Select™, you can access a nationwide network of gyms, including fitness centers and boutique studios. Choose your membership tier—which start at less than \$1 per day—and then you'll be able to visit any gym location within your tier. One Pass Select gives you the flexibility to change tiers monthly or cancel at any time.



### Build habits to live a healthier lifestyle

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.



### Get care, virtually anywhere

With 24/7 Virtual Visits, you can connect to a care provider by phone or video\* through **myuhc.com**® or the UnitedHealthcare® app. Providers can treat a wide range of nonemergency health conditions—from flu and pinkeye to migraines and more—and may even prescribe medication as needed.\*\*



### Support with a personal touch

Connect with an Advocate by phone or on the UnitedHealthcare® app to get the information you need, when you need it. Specially trained Advocates are here to help you understand your benefits, make more informed health care decisions and access the care that fits your needs.

\*Data rates may apply.

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

**Want to learn more?**  
[myuhc.com](https://myuhc.com)





## Personal support for coping with cancer

Cancer Resource Services helps connect you and your family with dedicated cancer nurses. They'll help you understand your diagnosis, share information that may help you make more informed decisions about your care and find emotional support for you and your family members.



## Support for emotional well-being

Whether you're in a time of greater need or want to work on personal growth, you can get connected to self-help digital tools, in-person or virtual behavioral health providers and more. These resources and programs are designed to help with a variety of concerns, from depression and anxiety to mental health and substance disorder services.

## Get more info

Visit [myuhc.com](https://myuhc.com)<sup>®</sup>, your personalized member website, after your plan is active to learn more and sign up for these programs and services



Administrative services provided by United HealthCare Services, Inc. or their affiliates.

**Advocate4Me<sup>®</sup> 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 UnitedHealthcare<sup>®</sup> app is available for download for iPhone<sup>®</sup> or Android<sup>®</sup>. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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.

Disclaimer for UnitedHealthcare, Oxford, UHC Level Funded, All Savers Alternate Funding and USP platform members only:

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.

Disclaimer for NHP, UHCWest, NICE platform:

Members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing average cost data, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

The UnitedHealthcare<sup>®</sup> app is available for download for iPhone<sup>®</sup> or Android<sup>®</sup>. Android is a registered trademark of Google LLC. iPhone is a registered trademark of Apple, Inc.

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.

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.

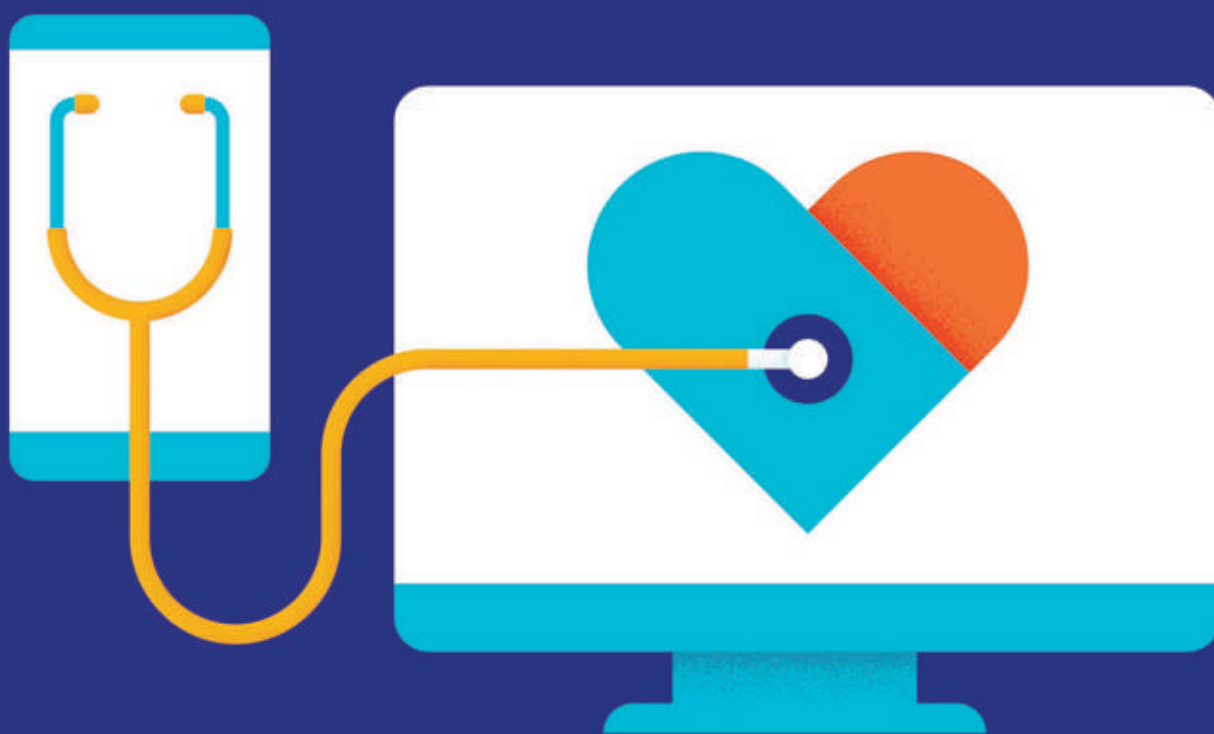
One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico) it features a subscription based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription based nationwide gym network, digital fitness 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. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.





Medical

# Digital tools





## Get more out of your health plan benefits with these 2 handy digital tools



### The UnitedHealthcare® app and myuhc.com®

Whether on the go or online, you'll have access to resources designed to help you:

- View benefit info, claim details and account balances
- Search network providers and facilities for the type of care you may need
- Quickly compare cost estimates before you get care
- Learn about covered preventive care
- Access your health plan ID card and add your plan details to your smartphone's digital wallet

### Register once to access both tools

Start by downloading the UnitedHealthcare app or going to [myuhc.com](https://myuhc.com) and then:

- Tap **Register Now** on the app, or select **Register** on the website
- Fill in the required fields and create your username and password
- Enter your contact information and select SMS text or phone call for two-factor authentication—then, agree to the terms and conditions
- Opt in to paperless delivery from your communication preferences

Now you're registered for—and connected to—the app and the website.

#### Get connected



Scan this code to download the app and register, or visit [myuhc.com](https://myuhc.com)

United  
Healthcare

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.

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. Available only for insured plans and self-funded plans with Optum Rx integrated pharmacy benefits.

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.

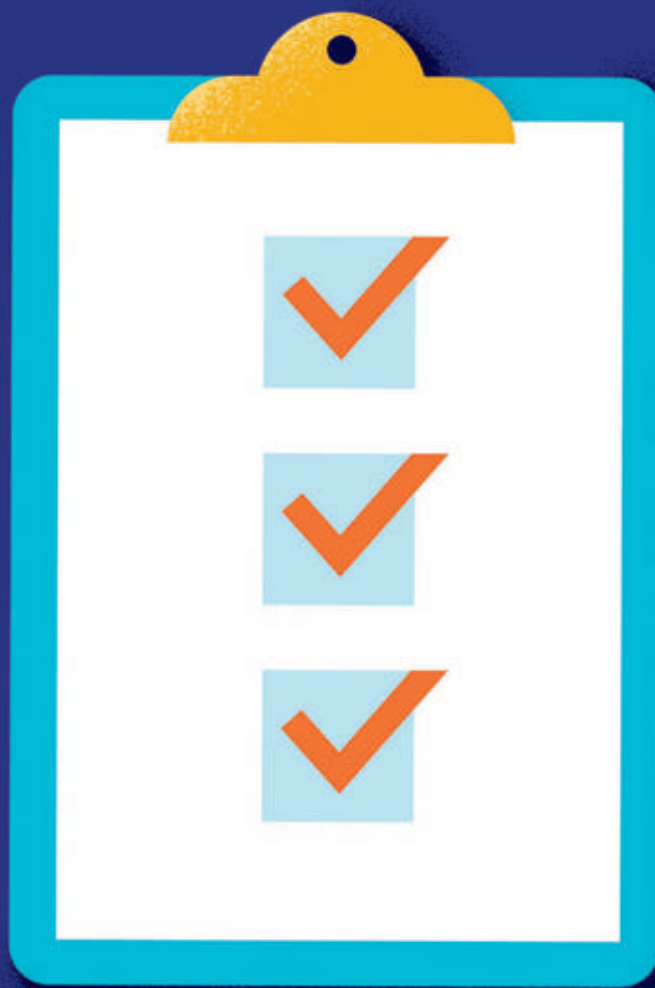
Health Plan coverage provided by or through a UnitedHealthcare company. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.



Medical

# Additional info





# We're reaching out for a caring conversation

It's your health. Let's connect on it.

A compassionate UnitedHealthcare nurse or advocate may be reaching out to offer extra support. They may be trying to contact you to help schedule appointments, enroll you in complimentary programs, help fill prescriptions and answer your questions.

## We may be connecting with those who are:



### Recovering from a hospital stay

We'll confirm that you've received and understand your after-care instructions, medications, etc.



### Managing a condition

We'll reach out to provide caring assistance to those with cancer, asthma, diabetes, heart failure, kidney issues and more.



### Expecting a baby

If pregnant, an experienced maternity nurse may call to provide support.

## Missed our call?

Call the number on your health plan ID card.

These services are for general informational purposes only and are not intended to be medical advice or a substitute for professional health care. You should consult an appropriate health care professional for your specific needs and to determine whether making a lifestyle change or decision based on this information is appropriate for you. Some treatments mentioned may not be covered by your health plan. Please refer to your benefit plan documents for information about coverage.

B2C EI211146475.0 1/22 © 2022 United HealthCare Services, Inc. All Rights Reserved. 21-1137353-D

**United  
Healthcare**

# Don't wish pain away ... do this instead

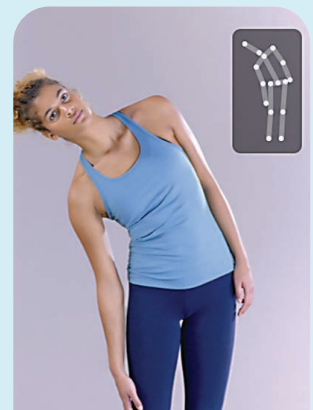
## Download the Kaia app for on-demand, personalized support to help relieve pain and live healthier

Whether it's a stiff neck, aching shoulders or more severe back issues, it can be hard to enjoy life when pain shows up. That's where Kaia steps in. It's a new app here to show how pain relief is possible — **at no extra cost** as part of your health plan.

### Connecting with Kaia connects you with so much

- ✓ **On-demand pain relief care** in the convenience of an app
- ✓ **1-on-1 health coaching** with certified professionals
- ✓ **Workouts tailored to you** with some as short as 15 minutes
- ✓ **No extra cost**—this is included as part of your health plan
- ✓ **Bite-sized lessons** to help you recognize where pain is coming from
- ✓ **Strengthening exercises** plus relaxation techniques for pain management

### For real-time feedback while you exercise

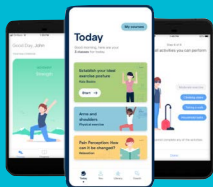


Kaia tracks your movements using AI technology to ensure you're doing each exercise correctly, providing real-time audio and video feedback for help along the way. So you get a program tailored to your fitness, pain and mobility levels to help manage pain.



### Download Kaia today

You'll get a personalized pain relief program created on the spot after you sign up. Get started with a personalized pain relief program and learn helpful exercises with no scheduling, waiting rooms or travel required.



 Visit [startkaia.com/uhc](https://startkaia.com/uhc)



\*Provided at no extra cost as part of your health plan.

© 2021 United HealthCare Services, Inc. All Rights Reserved. WF3656609 206015A-102021 OHC

# One Pass Select™

## Rediscover your passion for health

With One Pass Select, we're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan. You and your eligible family members (18+) can get started with One Pass Select on January 01, 2024.



### Find your fit with One Pass Select



#### At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



#### At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you, no matter what your fitness level and interests are.



#### In the kitchen

Get groceries and household essentials delivered to your home. We make it easy to plan for everything you need to enjoy delicious, nutritious meals.

**\$29/Mo**

#### Classic

11,000+ gym locations

**\$64/Mo**

#### Standard

12,000+ gym and premium locations

**\$99/Mo**

#### Premium

14,000+ gym and premium locations

**\$144/Mo**

#### Elite

16,000+ gym and premium locations



Learn more about One Pass Select\* at [OnePassSelect.com](https://OnePassSelect.com).

**Enroll in One Pass Select starting on January 01, 2024**

\*Eligible One Pass Select members will not be able to enroll in One Pass Select until January 01, 2024.

An enrollment fee may apply

Or get started with a digital-only plan for \$10/Mo

All tiers Classic or above come with grocery and home essentials delivery at no extra cost.



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.



# Stressed? Anxious? With virtual therapy, getting help may now be easier than ever.



Reaching out may be hard—especially if you might not want anyone to know you’re hurting. From the privacy of home and the convenience of your mobile device\* or computer, you can receive caring support from a licensed therapist.

## Virtual therapy offers confidential counseling and includes:

### Private video sessions

Get 1-on-1 support—in your home and at a time that’s convenient for you.

### Help with coping—for children, teens and adults

Your licensed therapist may provide a diagnosis, treatment and medication if needed.

### Similar standard of care as in-person visits

You can see the same therapist with each appointment and establish an ongoing relationship.

### Virtual therapy is designed to help treat conditions like:

- ADD/ADHD
- Anxiety
- Mental health disorders
- Addiction
- Depression



## A quicker way for the whole family to get care

A virtual visit for mental health care may be a great way for children and teens to get an appointment.

## To find a provider and schedule a visit

Sign in or register on [myuhc.com](https://myuhc.com)<sup>®</sup>. Then, go to **Find Care & Costs > Virtual Care > Behavioral Health Care > Get Started** and call the provider to set up an appointment. Or call the telephone number on your health plan ID card.

\*Data rates may apply.

Costs and coverage may vary. Check your plan for details.

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

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.



# Mind. Body. You.

## Make the connection with Calm Health.

The Calm Health app provides programs and tools to help support your mental health and well-being – all at your own pace. As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost.

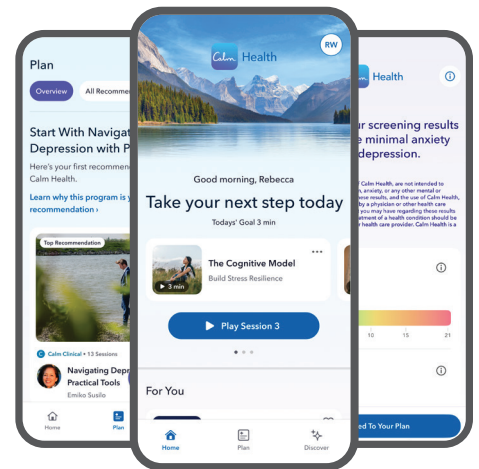
### Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

### Tap into tools and support

The Calm Health app brings you a library of support – including mindfulness content and programs created by psychologists – for a variety of health experiences and life stages. This information is designed to help you:

- **Learn techniques to improve well-being** – Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals** – Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body** – Access mental health information and support to help you strengthen the mind-body connection



## Scan this code to get started

You'll first need to sign in to your account on [myuhc.com](https://myuhc.com)® or the UnitedHealthcare® app. If you don't have an account, select Register to create one.



United  
Healthcare®



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.

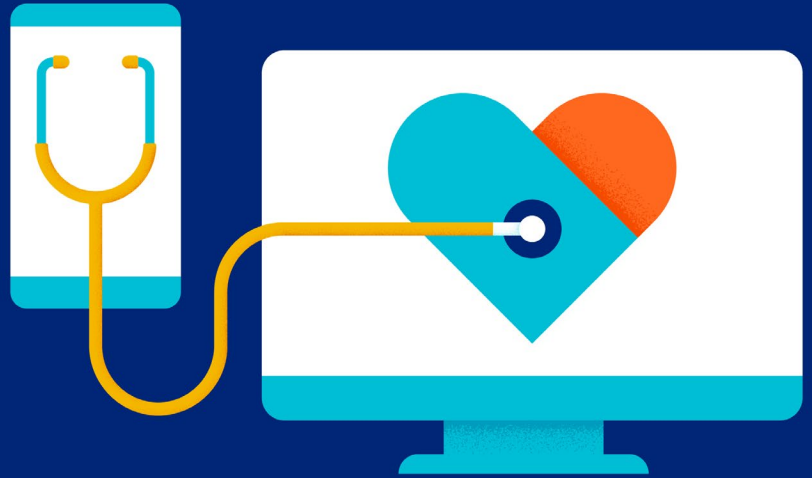
Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product, and is not intended to make any mental health recommendations or give clinical advice. Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.

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

B2C EI243370758.0 8/24 © 2024 United HealthCare Services, Inc. All Rights Reserved. 24-3347900-K



**Learn more  
about your plan ,  
in one quick scan**

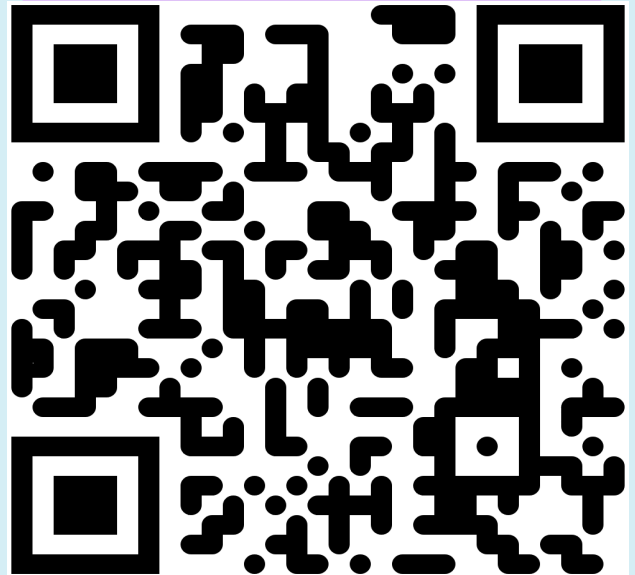


A simplified way to review features and information about your health plan



Follow the QR code link to log onto the member site, [whyuhc.com/mcg](https://www.whyuhc.com/mcg)

**Scan the QR code with your phone's camera, then follow the code's link**



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

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

© 2023 United HealthCare Services, Inc. All Rights Reserved.

**United  
Healthcare**



United  
Healthcare

