



Open Enrollment

We've got you covered

2026 Plan Benefits

Call 1-800-638-0014 www.whyuhc.com/mcg

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 option(s) cover, include, require and more.

It's all here — and yours to explore:

Medical

- Coverage details
- Health and wellness programs
- Digital tools





Medical

Coverage details



The first part of the document discusses the importance of maintaining accurate records in a business setting. It highlights how proper record-keeping can help in decision-making, legal compliance, and financial management. The text emphasizes that records should be organized, up-to-date, and easily accessible.

Next, the document addresses the challenges of data management in the digital age. It notes that while digital storage offers convenience, it also introduces risks such as data loss, security breaches, and information overload. Solutions like cloud storage, encryption, and regular backups are suggested to mitigate these risks.

The third section focuses on the role of technology in streamlining business processes. It describes how automation and software solutions can reduce manual errors, save time, and improve overall efficiency. Examples of tools used for project management, customer relationship management, and accounting are provided.

Finally, the document concludes by stressing the importance of employee training and awareness. It suggests that regular training sessions can help employees understand the value of data and the correct procedures for handling information. This, in turn, leads to a more professional and data-driven organization.



UnitedHealthcare Select

2026 UHC Select Plan

2026 Plan Year

Montgomery County Government

Medical plan coverage details

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

The above is only a summary. It is not intended to be a complete listing of all plan details. Please see the Summary of Benefits and Coverage on the website www.whyuhc.com/mcg.



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.

Get more info

UnitedHealthcare plan:
Visit <https://www.whyuhc.com/mcg>
Call **1-866-873-3903**, TTY 711

United
Healthcare®



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。

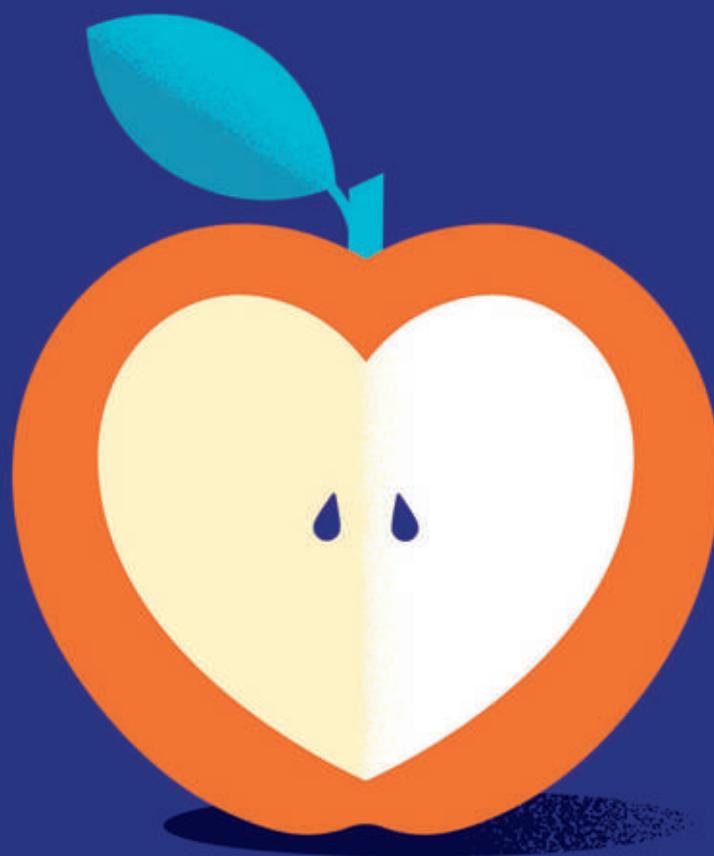
These plans have exclusions, limitations and reduction of benefits. For costs and complete details contact your employer.

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



Medical

Health and wellness programs



The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be recorded to ensure the integrity of the financial data. This includes not only sales and purchases but also expenses, income, and any other financial activities. The text suggests that a consistent and thorough record-keeping system is essential for identifying trends, managing cash flow, and preparing for tax obligations.

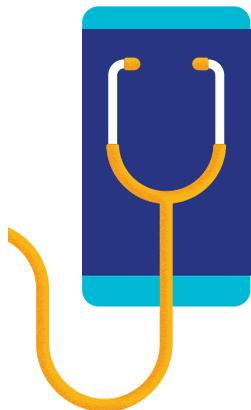
Next, the document addresses the challenges of reconciling accounts. It notes that discrepancies often arise due to timing differences, errors in data entry, or overlooked transactions. To resolve these issues, the author recommends a systematic approach: comparing the company's records with bank statements and other external sources, identifying the source of the error, and making necessary adjustments. Regular reconciliation is presented as a key practice to prevent small errors from becoming significant problems.

The third section focuses on budgeting and financial forecasting. It explains how a well-defined budget can serve as a roadmap for the organization's financial future. By setting realistic goals and allocating resources accordingly, management can better anticipate potential risks and opportunities. The text also discusses the importance of monitoring actual performance against the budget and making timely adjustments when deviations occur.

Finally, the document touches upon the role of technology in modern accounting. It highlights how software solutions can streamline processes, reduce manual errors, and provide real-time insights into financial performance. However, it also cautions against over-reliance on technology, emphasizing the need for proper training and oversight to ensure that the systems are used effectively and securely.

More benefits to love

Most of these additional benefits are available at no extra cost to you.



Digital tools to keep you connected

Your personalized digital tools – the UnitedHealthcare® app and myuhc.com® – give you quick 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
- Access your health plan ID card and add your plan details to your smartphone's digital wallet
- Learn about covered preventive care
- Quickly compare cost estimates before you get care, which may help you save money



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 range of nonemergency health conditions – and may even prescribe medication as needed.**

Here are just some conditions that can be treated with 24/7 Virtual Visits:

- Bronchitis
- Coughs, colds and flu
- Headache
- Pinkeye
- Rashes
- Sinus problems
- Stomach pain
- Urinary tract infection

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



Mental health support at your pace

Helping you find your path to a happier, healthier you with Calm Health, the Calm Health app provides plans to help support your mental health and physical well-being.



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.

Want to learn more?
myuhc.com





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.



Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal®, an online weight management support program. It's designed to help you live a healthier life with online coaching, access to online fitness content, tools to track your progress and more.

Get more info

Visit myuhc.com®, your personalized member website, after your plan is active to learn more and sign up for these programs and services



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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® app is available for download for iPhone® or Android®. 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.

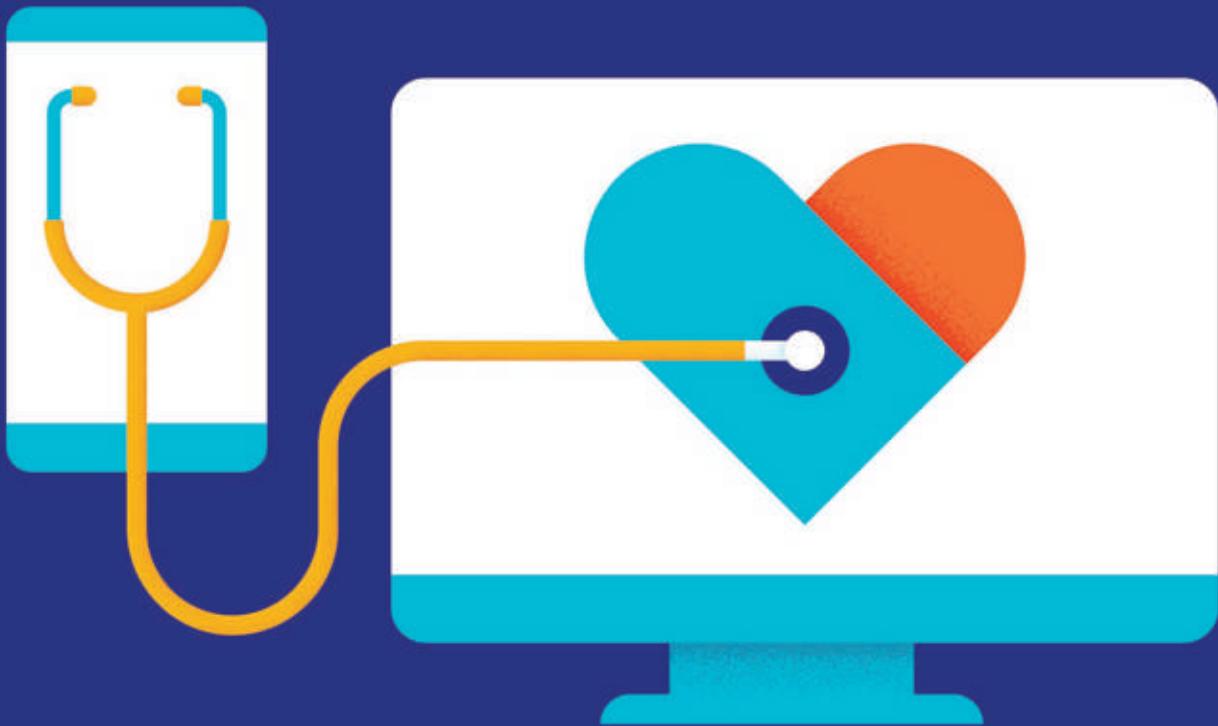
One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business – discuss with your UnitedHealthcare representative for details. 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 One Pass Solutions, Inc. Subscription costs are payable to One Pass Solutions, Inc.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If you feel your condition is severe and needs attention, please contact your treating provider or mental health therapist for help. This program is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Please consult with your tax specialist to determine taxability of these offerings.



Medical

Digital tools



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The third section focuses on the role of technology in streamlining business processes. It describes how automation and software tools can reduce manual errors, save time, and improve overall efficiency. Examples include using accounting software for invoicing and project management tools for task delegation.

Finally, the document concludes by stressing the importance of employee training and awareness. Even the most advanced technology is only as good as the people using it. Regular training sessions and clear guidelines can ensure that all staff members are equipped to handle data and technology effectively.



Go digital, get more out of your health plan benefits



Digital tools to keep you connected

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

Register once to access both tools

Start by opening the **UnitedHealthcare app** or going to **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 that you're registered, you'll be able to manage your plan all year long.

Get connected



Scan this code to download the **UnitedHealthcare app** or visit **myuhc.com**

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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.

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