



# 2026 Benefit Plans Open Enrollment

# Understanding your health care benefits



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# Benefit Period Begins 1/1/2026

Open Enrollment: November 24<sup>th</sup>  
Through December 10th

## Today you'll learn more about:

- Medical Plan Options
  - PPO Health Plan
  - EPO Health Plan
- Teladoc services
- Vision Benefits
- Contact Information



PPO Plan – Benefit Plan 001	UHC Choice Plus Network	Out-of-Network
Annual Deductible	\$250 per Person \$500 Family	\$1,000 per Person \$2,000 Family
Out-of-Pocket Maximum (Medical + Rx Combined)	\$2,500 per Person \$5,000 Family	\$4,000 per Person \$8,000 Family
Member Coinsurance	10%	30%
Preventive Care	\$0 Member Cost Share	Deductible then 30%
Office Visits <ul style="list-style-type: none"> <li>○ PCP</li> <li>○ Specialists</li> <li>○ Telehealth</li> </ul>	\$25 Copay \$40 Copay \$10 Copay	Deductible then 30% Deductible then 30% Deductible then 30%
Teladoc	\$10 Copay	
Inpatient Hospitalization	\$500 Copay	Deductible then 30%
Outpatient Surgery	\$250 Copay	Deductible then 30%
Emergency Room (Facility)	\$100 Copay	
Emergency Room (Physician Charges)	10% Coinsurance, Deductible Waived	

<b>PPO Plan – Prescription Drugs Benefit Plan 001 Subject to \$100 Deductible (waived for Tier 1 medications)</b>	<b>In-Network Pharmacy</b>
<b>Retail Pharmacy 30-day Supply</b> <ul style="list-style-type: none"> <li>○ Tier-1 Generic</li> <li>○ Tier-2 Preferred Brand</li> <li>○ Tier-3 Non-Preferred Brand</li> </ul>	<p>\$15 Copay \$30 Copay \$60 Copay</p>
<b>OptumRx Home Delivery 90-day Supply</b> <ul style="list-style-type: none"> <li>○ Tier-1 Generic</li> <li>○ Tier-2 Preferred Brand</li> <li>○ Tier-3 Non-Preferred Brand</li> </ul>	<p>\$37.50 Copay \$75 Copay \$150 Copay</p>
<b>Specialty Drugs 30-day Supply</b> <ul style="list-style-type: none"> <li>○ Tier-1 Generic</li> <li>○ Tier-2 Preferred Brand</li> <li>○ Tier-3 Non-Preferred Brand</li> </ul>	<p>\$15 Copay \$30 Copay \$60 Copay</p>



EPO Plan – Benefit Plan 003	UHC Choice Plus Network	Out-of-Network
Annual Deductible	\$250 per Person \$500 Family	No Benefit
Out-of-Pocket Maximum (Medical + Rx Combined)	\$6,600 per Person \$13,200 Family	No Benefit
Member Coinsurance	10%	No Benefit
Preventive Care	\$0 Member Cost Share	No Benefit
Office Visits <ul style="list-style-type: none"> <li>○ PCP</li> <li>○ Specialists</li> <li>○ Telehealth</li> </ul>	\$20 Copay \$35 Copay \$10 Copay	No Benefit No Benefit No Benefit
Teladoc	\$10 Copay	
Inpatient Hospitalization	\$250 Copay	No Benefit
Outpatient Surgery	Deductible then 10%	No Benefit
Emergency Room (Facility)	\$50 Copay	
Emergency Room (Physician Charges)	Deductible then 10%	

EPO Plan – Prescription Drugs Benefit Plan 003	In-Network Pharmacy
<b>Retail Pharmacy 30-day Supply</b> <ul style="list-style-type: none"> <li>○ Tier-1 Generic</li> <li>○ Tier-2 Preferred Brand</li> <li>○ Tier-3 Non-Preferred Brand</li> </ul>	<p>\$15 Copay</p> <p>\$30 Copay</p> <p>\$35 Copay</p>
<b>OptumRx Home Delivery 90-day Supply</b> <ul style="list-style-type: none"> <li>○ Tier-1 Generic</li> <li>○ Tier-2 Preferred Brand</li> <li>○ Tier-3 Non-Preferred Brand</li> </ul>	<p>\$37.50 Copay</p> <p>\$52.50 Copay</p> <p>\$52.50 Copay</p>
<b>Specialty Drugs 30-day Supply</b> <ul style="list-style-type: none"> <li>○ Tier-1 Generic</li> <li>○ Tier-2 Preferred Brand</li> <li>○ Tier-3 Non-Preferred Brand</li> </ul>	<p>\$15 Copay</p> <p>\$30 Copay</p> <p>\$35 Copay</p>

# Prior authorization process — *Medical Plan*

UMR reviews services for medical necessity before they are provided:

- Inpatient Hospitalization
- Home Health Care
- Partial Hospitalization
- Durable Medical Equipment
- Clinical Trials
- Bariatric Surgery
- Chemotherapy (cancer diagnosis)
- Dialysis
- Specialty injectables, covered under the medical plan
- MRI, MRA, PET, CT scans, CTA and Nuclear Cardiology
- Outpatient surgeries not performed in a physician's office



PRIOR AUTHORIZATION



# Utilization Management

Monitoring cases for appropriate care



## Program includes:

- Prior authorization for medical necessity
- Determination and ongoing management of inpatient length of stay for both medical and behavioral care
- Identification and steerage to Complex Condition CARE programs
- Review of clinical guidelines with medical director oversight

## Utilization Management nurses:

- Monitor all cases from prior authorization through discharge
- Provide clinical oversight and coordination with facility
- Follow evidence-based guidelines to determine appropriate level of care and treatment

# Complex Condition CARE

*(formerly known as Case Management)*

Coordinating complex and catastrophic cases



## Program includes:

- Identification and management of complex cases such as NICU, Transplant, Oncology, Behavioral Health and high-risk maternity
- Member advocacy
- Support for patients and caregivers
- Interface with providers, stop loss, EAP

## Complex Condition CARE nurses:

- Facilitate communication and coordinate care between physicians and other care providers
- Manage cases from diagnosis to conclusion
- Match interventions with identified risks to foster patient self-management
- Educate on primary care/prevention, behavior modification and maintaining successful lifestyle changes
- Excel in patient advocacy and care

# Choose the right health care setting

	Type of care	Wait time
	<b>Teladoc</b> Consults by phone or online video for routine ailments.	<b>10 minutes</b> for doctor to respond
	<b>Retail clinic/convenient care clinic</b> Clinics located in retail stores, supermarkets and pharmacies.	<b>15 minutes</b> or less
	<b>Urgent care/ walk-in clinic</b> Evening and weekend treatment for illnesses or injuries.	<b>20 to 30 minutes</b>
	<b>Clinical care (your doctor's office)</b> See your primary care provider for preventive and ongoing care.	<b>1 week</b> or longer for an appointment
	<b>Emergency room (ER)</b> Visit the ER only for serious illnesses or injuries. Your health plan may not cover non-emergency ER visits.	<b>3 to 12 hours</b> for non-critical cases

# Go to Teladoc for these health issues



## General health

- Colds or flu
- Allergies
- Strains and sprains
- Digestive issues
- Sinus problems
- Pediatric care



### To get a consult:

Visit [Teladoc.com](https://www.teladoc.com)  
or call 1-800-Teladoc (835-2362)

### Your cost:

\$10 copay per consultation

## Vision Benefits

	NETWORK	NON-NETWORK
Comprehensive Vision Exam	\$15 Copay	Up to \$40
Materials - Eyeglass Lenses/Eyeglass Frames or Contact Lenses	\$30 Copay <sup>1</sup>	See below
Frequencies - Based on last date of service	Exam Once every 12 months Lenses Once every 24 months Frames Once every 24 months	

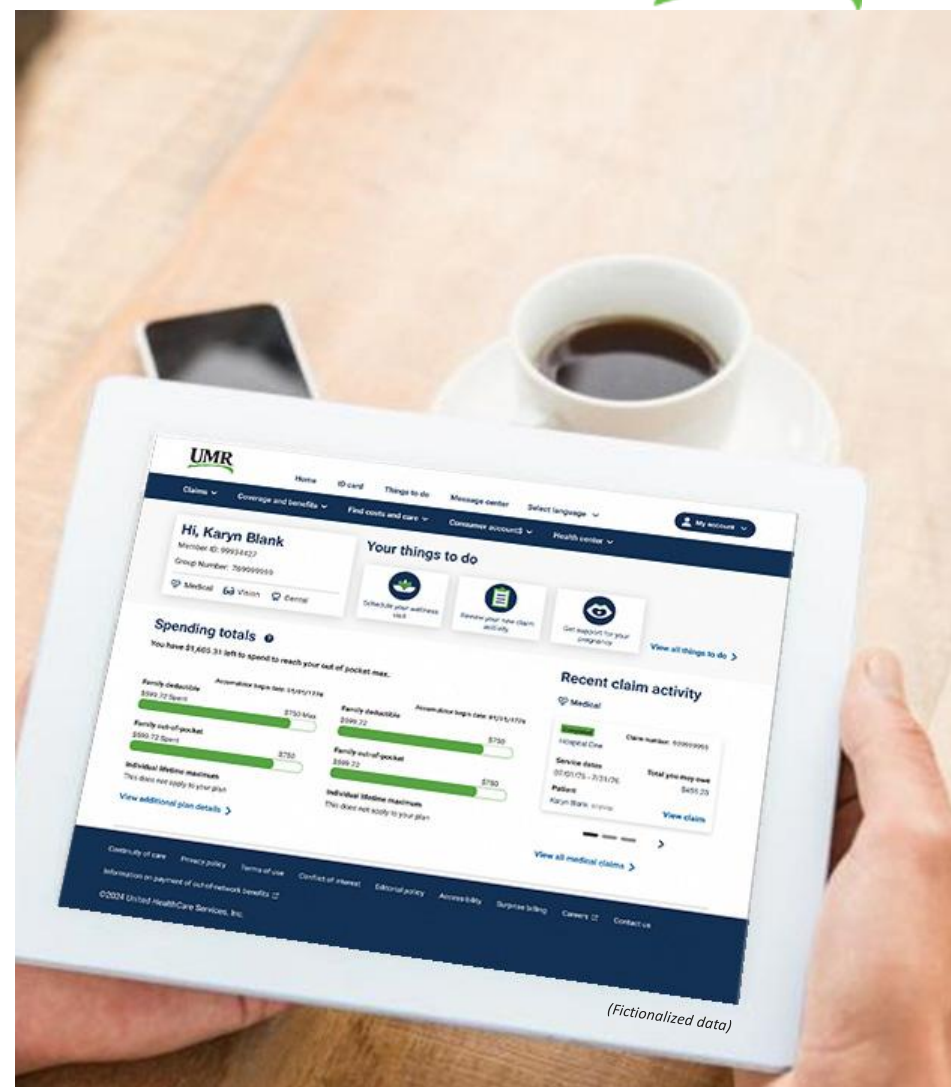
COVERED SERVICES	NETWORK	NON-NETWORK
<b>Pair of Lenses (for Eyewear)</b>		
<ul style="list-style-type: none"> <li>• Standard single vision lenses</li> <li>• Standard lined bifocal lenses</li> <li>• Standard lined trifocal lenses</li> <li>• Standard lenticular lenses</li> </ul> <p>Lens options such as progressive lenses, tints, UV, and anti-reflective coating may be available at a discount at participating providers.</p>	<p>Covered in full after applicable copay<sup>1</sup></p> <p>Includes standard scratch-resistant coating</p>	<p>Up to \$40</p> <p>Up to \$60</p> <p>Up to \$80</p> <p>Up to \$80</p>
<b>Frames</b>		
You will receive a retail frame allowance toward the purchase of any frame at a network provider. For frames that exceed your allowance, you may receive an additional 30% discount on the overage (available only at participating providers and may exclude certain frame manufacturers).	\$100 Retail Frame Allowance (after applicable copay <sup>1</sup> )	Up to \$45
<b>Contact Lenses<sup>2</sup></b>		
<ul style="list-style-type: none"> <li>• Covered contact lens selection</li> </ul> <p>It is important to note the covered contact lens selection may vary by provider but does include the most popular brands on the market today.<sup>3</sup> A complete list can be found by visiting our website <a href="http://www.myuhcvision.com">www.myuhcvision.com</a>.</p>	Up to 4 boxes of contact lenses plus the fitting/evaluation fees and up to two follow-up visits are covered-in-full (after applicable copay <sup>1</sup> )	Up to \$105
<ul style="list-style-type: none"> <li>• Non-selection contacts</li> </ul> <p>You receive an allowance which is applied toward the fitting/evaluation fees and purchase of contact lenses outside the covered contact lens selection.</p>	Up to \$105 (material copay is waived)	Up to \$105
<ul style="list-style-type: none"> <li>• Necessary contact lenses<sup>4</sup></li> </ul>	Covered in full after applicable copay <sup>1</sup>	Up to \$210

# Signing up for umr.com

- 1 Visit **umr.com** on your desktop computer or download the **UMR mobile app**
- 2 Select **Create your account** to sign up

## Helpful hints

- Have your UMR member ID card handy
- Spouses and adult children must create their own online account
- You must provide a valid email address
- Select a username and password you can remember



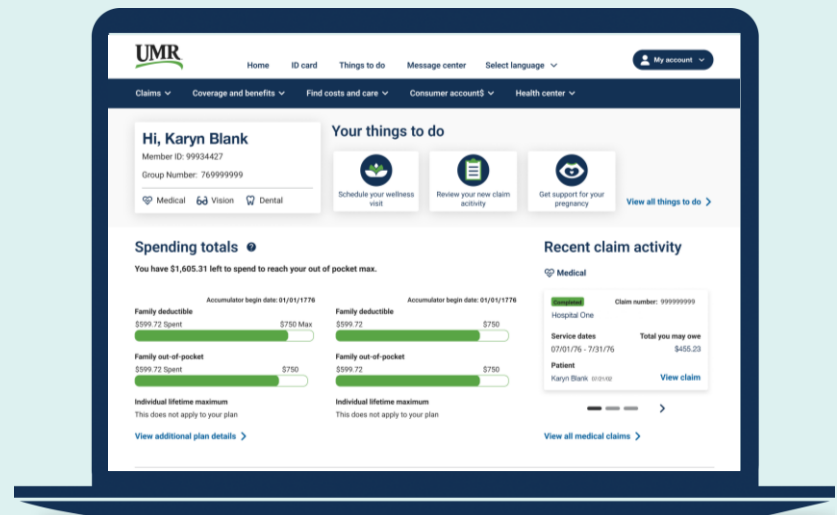


## The Your things to do feature lets you know exactly what you need to do

### Your things to do will prompt you to:

- Manage your account
- Review claims and benefits
- Complete health and wellness activities

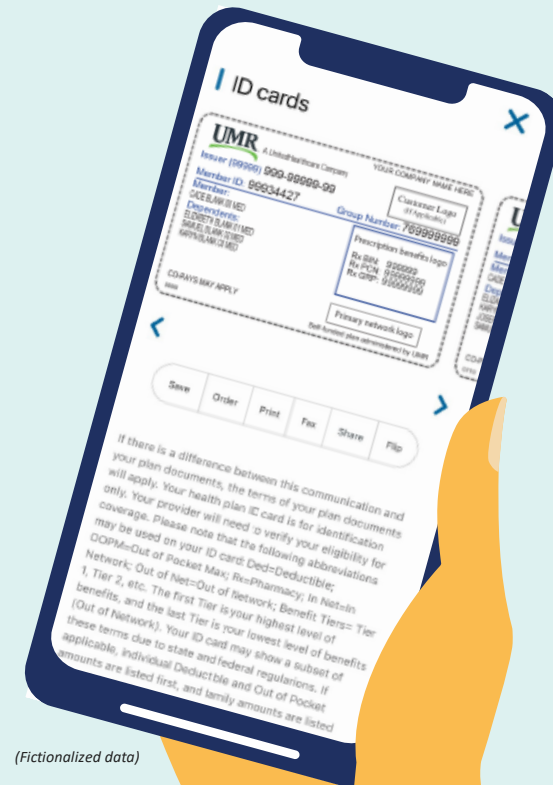
This dynamic tool is personalized for your **umr.com** homepage and prioritizes the tasks *you* need to complete.



(Fictionalized data)

## A digital ID card on umr.com and UMR mobile app

- View your member ID information on your computer or mobile device
- Have your doctor scan the on-screen bar code for your benefits information
- Print a temporary replacement card
- Fax a copy of your card to your doctor's office

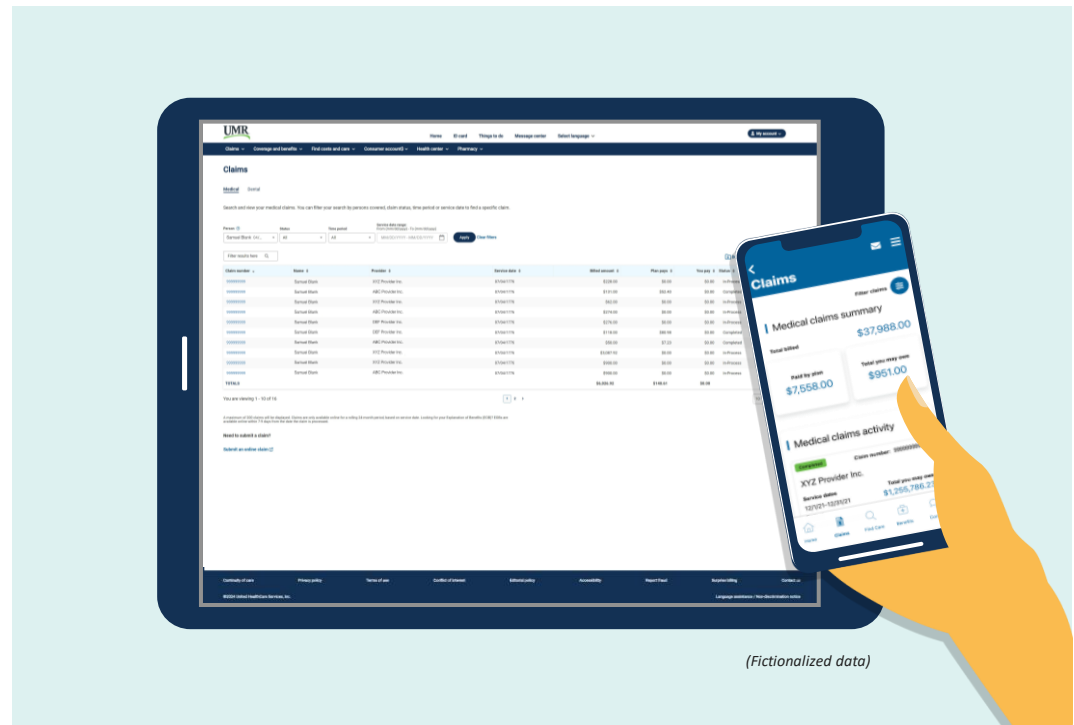


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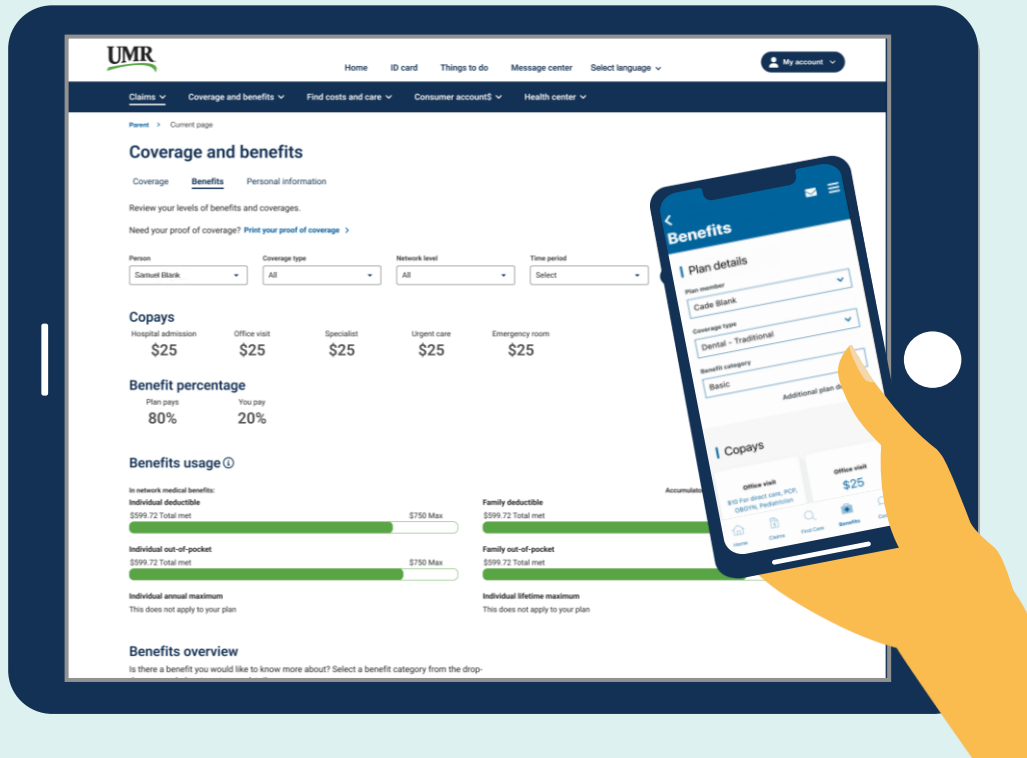
# How to check claims status on umr.com and the UMR app

## View claims by service date, family member, status and more

- Clearly organized and easy to sort
- Find out what you owe
- Get all the details in one place
- Safe and secure
- No lost paperwork



# Review deductible and out-of-pocket amounts



## Get your answers fast

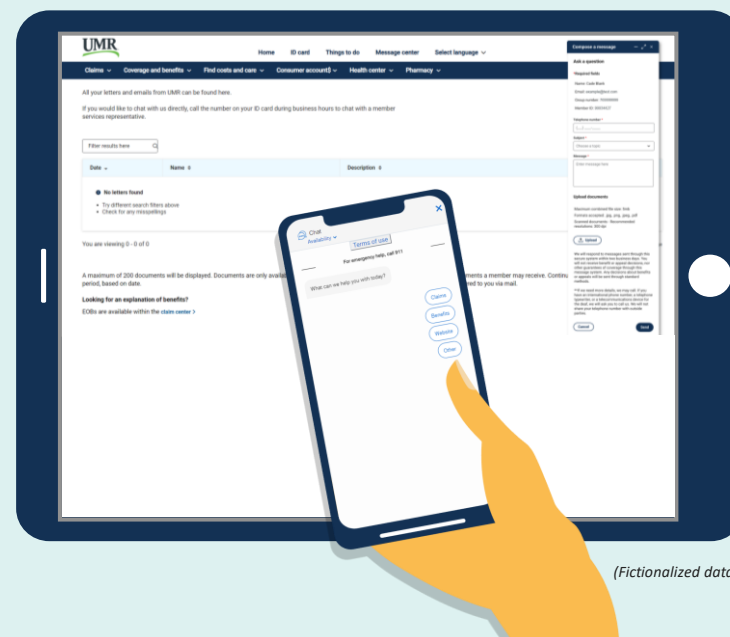
- Is there a co-payment for your office visit? If so, how much?
- What's your deductible, and are you close to reaching it?
- How much have you paid toward your out-of-pocket maximum?

# Chat online with UMR customer service

- Simply sign in to **umr.com** and select the **Chat** icon to get started. On the **UMR app**, select **Contact** to access the **Live Chat** icon
- Team members are available 24 hours a day, seven days a week (excluding major holidays)



We've made it easier for you to get the answers you need — fast



(Fictionalized data)

# Changing your coverage after a 'life event'



**Loss of other  
insurance**



**Marriage or  
divorce**



**Dependent  
child reaching  
limiting age**



**Adoption or  
birth of a child**

Contact Human Resources within 31 days to make changes



# Are you or your spouse also covered under another plan?

*UMR needs to know in order to coordinate coverage*

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## For example:

You have health coverage through two different employer plans – one as a member and one as a spouse.



UMR makes sure the **primary plan** pays first on a claim.



The **secondary plan** coordinates with the primary plan and may pay an additional amount.

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## Two ways to provide your other insurance information:

1

Provide other insurance when you activate your ID card.

2

Provide other insurance when you sign up for **umr.com** or download the **UMR mobile app**.

We will prompt you on the **Your things to do** area of the screen if you need to provide us your information.



## You may be asked if you've been in an accident

**If a recent medical claim was the result of an injury.** A third party may be responsible for part of the costs.

**If your claim is NOT accident related.** UMR will process the claim according to your benefits plan.



To provide information, sign in to your account at [umar.com](https://www.umar.com). Then select the Claims drop down and go to Accident details transactions. You can also call 888-291-3774.

## How to enroll

**During open enrollment, you can:**

- Sign up for medical coverage
- Switch from one plan to another
- Add or drop coverage for a spouse

***If you do not do anything, you will stay in the plan you are currently enrolled in today for 2026***

# Contact Information



UMR Member Services  
(800) 826-9781  
[www.umar.com](http://www.umar.com)

Teladoc  
(800) 835-2362  
[www.Teladoc.com](http://www.Teladoc.com)

OptumRx  
(877) 559-2955

UHC Vision  
(800) 638-3120  
[www.myuhcvision.com](http://www.myuhcvision.com)

