



# This way to healthier.

Experience more simplicity, choice  
and savings with flexible health  
plans designed to meet your needs.

# Live up to your healthier state.

Get the care you need—when and where you need it.

## A better health care experience.

No matter where you are, health care is always just a visit, phone call or email away. And, building off last year's success, you and your family can elect a Paladina Health provider for your primary care needs.

## A better way to help lower costs.

A health savings account (HSA) can help you lower your health care costs. The State of Colorado will contribute \$60 a month when you enroll in the High Deductible Health Plan (HDHP) and open a Health Savings Account (HSA) with Optum Bank®.

## Find what you're looking for.



### Your health plan options:

Discover a variety of health plans designed to meet your unique needs.



### Our tools and resources:

See our simple-to-use tools and resources built to make your health care easier and more convenient.



### Discover pain relief:

The Spine and Joint Solution brings you information and support on relieving back, knee or hip pain — at no extra cost to you.



### More access:

DispatchHealth offers on-demand health care services in the comfort of your home, work or place of need.

We are excited to have the opportunity to once again work with the State of

Colorado, and together offer you two great health plan options. Our goal is

to give you the best experience possible, with tools and support to help you

save time and find care when you need it. We appreciate your collaboration.

**Beth Soberg**  
President & CEO, UnitedHealthcare, CO/WY

# Your path to a broader experience.



## Experience an extensive network.

You have a range of providers to choose from.

From the four corners of the state and everywhere in between, UnitedHealthcare is on a mission to help Coloradans live healthier lives. With tools that help make health management easier, resources that help you find and price the care just right for you, plus an extensive network of providers that bring you more choice, UnitedHealthcare has you and your family covered — like that big, beautiful sky covers the Rockies.



## Experience greater choice.

You have the option of primary care with Paladina Health.

- Boulder
- Cañon City
- Colorado Springs
- Denver Metro Area
- Broomfield
- Capitol Hill Denver
- Centennial
- Denver Tech Center
- Lakewood
- LoDo Denver
- Pueblo West



## Experience potential savings.

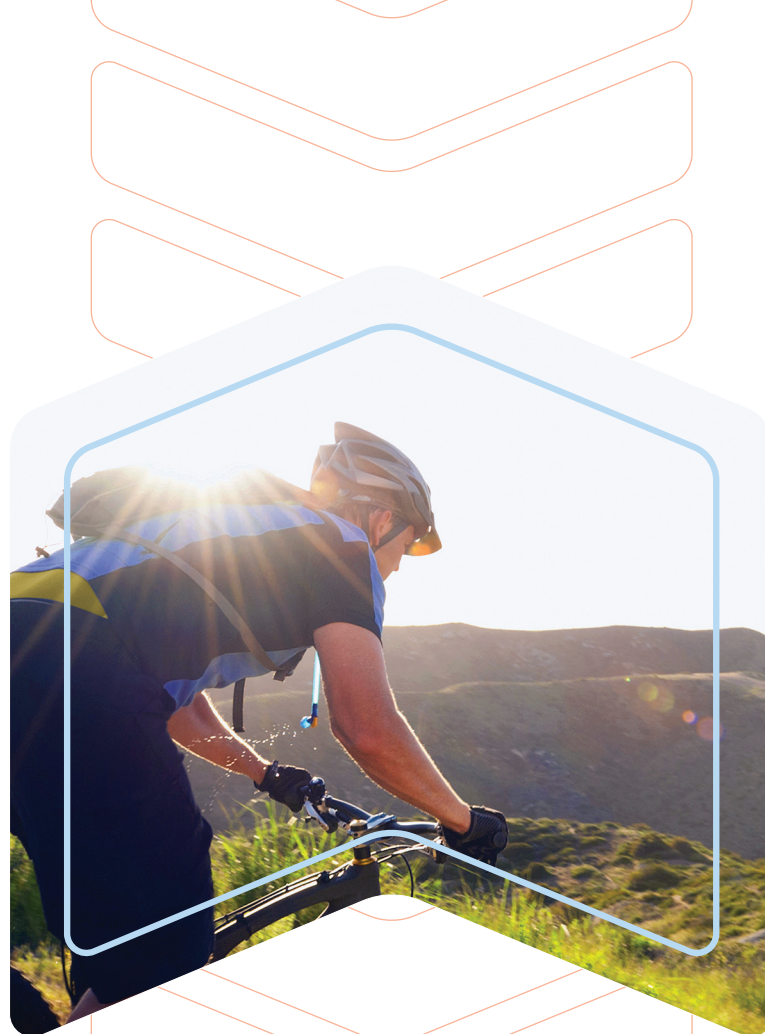
You have the advantage with Virtual Visits.

With a Virtual Visit, you can connect to a doctor right from your mobile device or computer 24/7. Doctors can diagnose and treat a wide range of non-emergency medical conditions, and can even write a prescription.\* Conditions commonly treated with a Virtual Visit include:

- Bladder infection/urinary tract infection
- Bronchitis
- Fever/cold/flu
- Diarrhea
- Migraine/headaches

On average, a Virtual Visit takes about 10-15 minutes — and the cost is typically lower than being treated at a doctor's office, urgent care center or emergency room.

\*Prescription services may not be available in all states.



# Choose what's right for you.

No matter which plan you choose, you'll have access to quality care in Colorado that includes:

- Preventive care that's 100 percent covered.
- Visits with specialists without having to get a referral first.
- Access to mental health, vision and pharmacy benefits.



## Copay Choice Plus Plan

This plan has predictable, lower costs:

- Copays for doctor visits that are not considered preventive care.
- Copays for prescription medications.
- Deductibles for higher levels of care, such as surgery, before benefits apply.



## High Deductible Health Plan (HDHP) with HSA

This plan is paired with a health savings account (HSA) to help manage your costs, and gives you flexibility:

- No copays for doctor visits, but you have to meet your deductible before benefits apply.
- Extra financial help from your employer and additional tax benefits.

### How the HSA works.

The HSA is a personal bank account that helps you save and pay for health care expenses:

- Build your HSA savings. The money you deposit is federal income tax free.
- Invest up to \$3,400 (individual) or \$6,750 (family) in 2017.
- Your HSA dollars can earn interest and are not taxed.
- Use your HSA to pay for qualified medical and pharmacy expenses.
- Your HSA balance can carry over year to year, even if you leave your job.

## A \$60 addition — every month.

This year, the State of Colorado will contribute \$60 per month to your HSA when you select the HDHP.

# A little help to make your decision easier.



## Meet Jessica. Single Coverage

She's a healthy 26-year-old with no chronic conditions. Without any dependents to cover, she's looking for a plan with low monthly payments that still provides coverage in case she has any unexpected health incidents. During the year she has the following care:

Type of Cost	Copay Choice Plus	High Deductible Health Plan**
Yearly Premium*	\$1,686.72	\$227.04
<b>Qualified Medical Expenses</b>		
Sick Visit to Primary Care Provider (PCP)	\$30 copay	\$68
Preventive Care Visit	\$0	\$0
Tier 1 Medication	\$15	\$8
<b>Total Cost</b>	<b>\$1,731.72</b>	<b>\$303.04</b>



## Meet Ryan. Employee Plus Family Coverage

As a father of two with a spouse who is expecting their third child, Ryan has family coverage and needs a plan that makes the most financial sense. His yearly care is as follows:

Type of Cost	Copay Choice Plus	High Deductible Health Plan**
Yearly Premium*	\$6,902.88	\$2,524.08
<b>Qualified Medical Expenses</b>		
4 Sick Visits to PCP	\$120 copay	\$272
Preventive Care Visit	\$0	\$0
Urgent Care Visit	\$75	\$110
Emergency Room Visit	\$500 copay	\$1,800
Tier 1 Medication	\$10	\$8
4 Day Inpatient Hospital Admit	\$5,000	\$3,810
<b>Total Cost</b>	<b>\$12,607.88</b>	<b>\$8,524.08</b>

# A side-by-side comparison of plans.

	Copay Choice Plus Plan Network/Out-of-network	HDHP with HSA Network/Out-of-network
<b>Deductible</b>		
Employee	\$1,500 / \$3,000 <sup>1</sup>	\$1,500 / \$4,500
Family <sup>3</sup>	\$3,000 / \$6,000 <sup>1</sup>	\$3,000 <sup>2</sup> / \$9,000 <sup>2</sup>
<b>Out-of-pocket maximum</b>		
Employee	\$5,000 / \$10,000	\$3,000 / \$9,000
Family <sup>3</sup>	\$10,000 / \$20,000	\$6,000 / \$18,000
<b>Lifetime maximum benefit</b>		
	<b>Unlimited</b>	<b>Unlimited</b>
Annual adult physical	100% / 50%	100% / 50%
Well-child visits	100% / 50%	100% / 50%
Mammogram	100% / 50%	100% / 50%
PSA tests	100% / 50%	100% / 50%
Doctor visit	100% after \$30 copay / 50% <sup>4</sup>	80% <sup>4</sup> / 50% <sup>4</sup>
Specialist visit	100% after \$50 copay / 50% <sup>4</sup>	80% <sup>4</sup> / 50% <sup>4</sup>
Urgent care visit	\$75 copay / 50% <sup>4</sup>	80% <sup>4</sup> / 50% <sup>4</sup>
Emergency room	\$500 copay	80% <sup>4</sup>
Ambulance	80% <sup>4</sup>	80% <sup>4</sup>
Outpatient surgery	80% <sup>4</sup> / 50% <sup>4</sup>	80% <sup>4</sup> / 50% <sup>4</sup>
Lab and X-ray	Preventive: 100% / 50% Diagnostic: 80% <sup>4</sup> / 50% <sup>4</sup>	Preventive: 100% / 50% Diagnostic: 80% <sup>4</sup> / 50% <sup>4</sup>
Hospital stay	80% after \$1,000 copay per inpatient stay <sup>6</sup> / 50% <sup>4</sup>	80% <sup>4</sup> / 50% <sup>4</sup>
Mental health services	Outpatient at 100% after a \$30 copay per visit / 50% <sup>4</sup>	80% <sup>4</sup> / 50% <sup>4</sup>
Vision exam (once per plan year)	100% after \$50 copay / Not covered	80% <sup>4</sup> / Not covered
Vision benefit frames or standard lenses (once every 24 months)	Frames \$130 allowance or contact lens \$150 allowance * Allowances apply to network providers only. Please refer to your plan details for out-of-network allowances.	Frames \$130 allowance or contact lens \$150 allowance * Allowances apply to network providers only. Please refer to your plan details for out-of-network allowances.
Pharmacy	Retail (up to a 31-day supply) Tier 1 \$10 Tier 2 \$30 Tier 3 \$50 Mail Order <sup>5</sup> (up to a 90-day supply) Tier 1 \$20 Tier 2 \$60 Tier 3 \$100	Copays apply after you've reached your deductible. Retail (up to a 31-day supply) Tier 1 \$10 Tier 2 \$30 Tier 3 \$50 Mail Order <sup>5</sup> (up to a 90-day supply) Tier 1 \$20 Tier 2 \$60 Tier 3 \$100

**Note: Visit [welcometouhc.com/colorado](http://welcometouhc.com/colorado) for a prescription drug list as well as additional pharmacy information.**

<sup>1</sup> Co-pay Choice Plus Plan: Any deductible amounts satisfied during the last 3 months of the plan year ending June 30, will be carried over to the new plan year. <sup>2</sup> HDHP with HSA: The family deductible maximum (which applies to Employee + Spouse, Employee + Children and Family) must be satisfied before benefits are paid for any individual family member. <sup>3</sup> Employee plus spouse/ same-gender domestic partner/child or children/family. <sup>4</sup> After you've reached your deductible. <sup>5</sup> Only certain prescription drugs are available through mail order; please visit our pre-member website at [www.welcometouhc.com/colorado](http://www.welcometouhc.com/colorado) for more information. <sup>6</sup> Network deductible does not apply. For more information about deductibles, call Customer Care at 1-877-283-5424. This information is a brief, general description of your coverage, is not a contract and does not replace your Summary of Benefits. For a complete list of your coverage, including exclusions and limitations relating to your coverage, please read your Summary of Benefits. If descriptions, percentages and dollar amounts conflict with official benefit coverage documents, the official benefit coverage documents prevail. Co-payments do not apply to deductible. Copayments and coinsurance apply to out-of-pocket maximum.

\*This premium information reflects the State funding level as currently reflected in the Long Bill, which is in the final stages of the legislative process. Should these employer contribution amounts change, the State and employee contributions will be adjusted accordingly among the four coverage levels. If adjusted contributions become necessary, a revised chart will be made available on our web site [www.colorado.gov/dhr/benefits](http://www.colorado.gov/dhr/benefits) and sent to your department's benefits, payroll, and HR staff. Watch for communication from EBU or from your department for any updates. However, do not delay your open enrollment until the last minute.

\*\*The State of Colorado will contribute \$60 per month into your HSA if you have elected the HDHP. In this example above, Jessica could use her HSA to pay for her sick visit and tier 1 medication.

# There's so much more to experience where you live.



## Helping you get the high-quality care you're looking for—more conveniently.

### See a doctor from anywhere.

Save time and money by using your computer or mobile device to see a doctor through a Virtual Visit.

### Reach a nurse 24/7.

Ask a registered nurse your health questions anytime, anywhere — at no extra cost — by calling **1-866-402-0006**.

### Get prescriptions delivered to your door.

Depending on your health plan, you can order a 90-day supply of your regular medication straight to your home — and save yourself a trip to the pharmacy.



## Helping you manage your health plan—more easily.

### All you need at your fingertips.

Visit [myuhc.com](http://myuhc.com) or download the UnitedHealthcare Health4Me mobile app to find doctors, estimate your cost of care before you go, manage claims, access health plan ID cards and more.

### An easy-to-open Health Savings Account (HSA).

Open your HSA with Optum Bank to get an extra \$60 per month from the State of Colorado deposited into your HSA. Visit [optumhealthbank.com](http://optumhealthbank.com).

### Fast claims processing.

Manage your claims quickly and accurately with our innovative claims tracking process.



## Helping you stay healthy—more proactively.

### Well-being, done well.

No-cost preventive care designed to keep you on a healthier path.

### Tools and resources, conveniently online.

- Get ideas and suggestions to improve your health when you fill out our online survey.
- Get support and wellness coaching from customized programs designed to help you achieve your weight-loss goals.
- Get friendly wellness advice and the opportunity to save on your health premium at [Colorado.gov/wellness](http://Colorado.gov/wellness).

Find out more at [welcometouhc.com/Colorado](http://welcometouhc.com/Colorado) or call **1-877-283-5424**.

# Do more of what you love.

## If pain is holding you back, enroll in The Spine and Joint Solution.

The Spine and Joint Solution brings you information and support on relieving back, knee or hip pain — and here's the great news: it's already part of your benefits, so there's no extra cost. We help people find quality care so they can get back to their favorite activities. Our Spine and Joint Solution team helps you understand your treatment options, decide where to go for care and enjoy a shorter recovery.



## Who benefits?

People with back, knee or hip pain who are looking for information about:

- Spine fusion surgery
- Spine disc surgery
- Total hip replacement
- Total knee replacement



## How does the program work?

You and a nurse will discuss your current activity levels and how much pain you have. Then, you'll go over all of your treatment options (surgical and nonsurgical) to help you make an informed decision. Depending on your needs, you may also talk about:

- Managing your pain and care.
- Any other health conditions that may pose a risk (such as diabetes, heart disease or lung disease).
- Other testing or consultations you might need.
- Available family or caregiver support during your recovery.



## Where can I go for treatment?

You'll have access to the Centers of Excellence (COE) network, which includes some of the top musculoskeletal facilities in the country. All facilities are evaluated annually to make sure they meet our high quality standards. Using a COE facility helps make sure you get the best care possible. Your team can help you find the center closest to you.



## You can save when you enroll in the Spine and Joint Solution.

No matter which health plan you choose you can enroll in the Spine and Joint Solution. Once your deductible is met, enrolled members will have their coinsurance covered at 100 percent when using the Centers of Excellence, as determined by the Spine and Joint Solution.

### Less pain is within reach.

The Spine and Joint Solution  
1-888-936-7246, TTY 711  
Monday through Friday  
7 a.m. to 6 p.m. CT



# From pre-conception to post-birth, get the personal support every mother needs.

## Call the Maternity Support Program today.



If you're thinking about having a baby, or you have one already on the way, your Maternity Support Program is ready to help in every way we can. Enroll in the program and you'll have access to your own personal maternity nurse who can:

- Answer your questions on everything from pre-conception 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 healthy and prevent premature birth.
- Help you feel at your physical and emotional best after your baby is born.

**Call today to learn more.**  
1-877-283-5424, TTY 711

# House calls are still here—and still effective as ever.

## Get on-demand health care services with DispatchHealth.



DispatchHealth offers on-demand services in the comfort of your home, work or place of need. Mobile medical teams arrive equipped with the latest technology and tools to treat minor to severe injuries and illnesses.

### How DispatchHealth works.

- 1. Request care**—simply call, go online or use the mobile app to begin the virtual triage process.
- 2. Explain your symptoms**—the providers will screen your symptoms over the phone to understand what's wrong and get the right care en route to you.
- 3. Receive care in your home**—on average, the mobile teams arrive on-scene within an hour. They're ER trained and equipped to treat anything an Urgent Care can, plus more.
- 4. Rest easy**—a mobile team member will call in your prescriptions, update your family doctor and handle the billing with UnitedHealthcare so you can focus on feeling better.

### DispatchHealth can treat anything an Urgent Care facility can, including:

- Common ailments—fever, cough, cold, flu
- Eye—infection, pinkeye, styes
- Skin—rash, lesions, lacerations
- Respiratory—asthma, bronchitis, allergies
- Ear and Nose—sore throat, ear and sinus infections
- Digestive—nausea, vomiting, diarrhea

**Contacting DispatchHealth is easy, and there's no membership required.**  
DispatchHealth is available 8am–10pm, 7 days a week, 365 days a year.

**Call:**  
303-500-1518

**Go online:**  
dispatchhealth.com

**Download:**  
the mobile app

# The fine print.

We do not treat members differently because of sex, age, race, color, disability or national origin. If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

**Online:** UHC\_Civil\_Rights@uhc.com

**Mail:** Civil Rights Coordinator, UnitedHealthcare Civil Rights Grievance, P.O. Box 30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

**Online:** <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Phone:** Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201

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 toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification 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。

**XIN LƯU Ý:** Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

**알림:** 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

**PAALALA:** Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

**ВНИМАНИЕ:** бесплатные услуги перевода доступны для людей, чей родной язык является русским (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

**تنبيه:** إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة التعريف الخاصة بك.

**ATANSYON:** Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

**ATTENTION :** Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

**UWAGA:** Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

**ATENÇÃO:** Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

**ATTENZIONE:** in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

**ACHTUNG:** Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

**注意事項：**日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

**توجه:** اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

**ध्यान दें:** यदि आप हिंदी (Hindi) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

**CEEB TOOM:** Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

**ចំណាប់អារម្មណ៍:** បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

**PAKDAAR:** Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyan. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

**DIÍ BAA'ÁKONÍNÍZIN:** Diné (Navajo) bizaad bee yánílti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shqodí ninaaltsoos nit'i'izi bee nééhozinígíí bine'déé' t'áá jíik'ehgo béésh bee hane'i biká'ígíí bee hodíilnih.

**OGOW:** Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.



# We're here to help.

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

Call our toll free-number at **1-877-283-5424**.

For pre-enrollment and open enrollment info, visit [welcometouhc.com/Colorado](http://welcometouhc.com/Colorado).

To enroll in a health plan, go to [Colorado.gov/dhr/benefits](http://Colorado.gov/dhr/benefits).



Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 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.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) through Optum Bank, Member FDIC. The "HSA" refers generally to the UnitedHealthcare HSA product, which includes a HDHP, although at times "HSA" may refer only and specifically to the UnitedHealthcare Health Savings Account, provided in conjunction with Optum Bank and not to the associated HDHP. Accounts are offered by OptumHealth Bank and are subject to eligibility. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state regulations are subject to change. Please check your health benefit plan materials to determine whether your employer will make supplemental contributions to your HSA. The myNurseLineSM, Care Coordination Nurse, and Cancer Nurse Advocate services are for informational purposes only, and should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time. They are included as part of your health plan. New prescriptions should arrive within ten business days from the date the completed order is received by the Mail Service Pharmacy. Completed refill orders should arrive in about seven business days.

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through UnitedHealthcare of Colorado, Inc. MT-1126094.0 3/17 ©2017 United HealthCare Services, Inc. 17-3747