

Networks configured for the needs of specific populations and cost strategies.

With UnitedHealthcare, you have options. In the Chicago market, we offer a variety of PPO and HMO plans with both broad networks and high performance networks to suit our customers' needs.

PPO Networks



▶ Choice Plus

Our largest network

- 120 Hospitals*
- 9,987 PCPs*
- 11,900 Specialists*

▶ Core

High-performance PPO

- 109 Hospitals
- 7,783 PCPs
- 9,582 Specialists

HMO Networks



Navigate

Our full HMO

- 110 Hospitals
- 8,650 PCPs
- 9,821 Specialists

▶ Charter

High-performance HMO

- 13 Hospitals
- 1.470 PCPs
- 3,534 Specialists





UnitedHealthcare Choice Plus

With UnitedHealthcare Choice Plus, members choose from any health care professional in the network, including specialists, without a referral or selecting a primary care physician (PCP). Since Choice Plus is a network-based product, members can access care from any of nearly 800,000 network providers. There is coverage outside the Choice Plus network, but members can expect a lower benefit level.

How we help members choose the care that's right for them.

UnitedHealthcare helps deliver access to resources and personal support with our member website **myuhc.com**. Easy-to-use tools can help members:

- Find UnitedHealth Premium® doctors who meets quality and cost-efficiency guidelines.
- Estimate the costs of specific services ahead of time.
- Discuss treatment options with a physician.
- Manage their claims.

Additional services available to all Choice Plus plan members.

Virtual Visits.

- Connect with a doctor for non-emergency care online, anytime.
- Available 24/7 and takes about 20 minutes.

Our Mobile App, Health4Me®.

- · Get instant access to health information.
- Find a physician nearby.
- · Check the status of a claim.

Customer Service.

Our Customer Service professionals answer questions and help callers be as healthy as they can be. Members simply call the toll-free member number on their health plan ID cards.

UnitedHealthcare Core

Core plans give members the freedom to choose from any health care professional in the UnitedHealthcare Core network, including specialists, without a referral or choosing a primary care physician (PCP). Since Core is an open-access product, members can seek care from any provider, but they may pay more out-of-pocket costs when they do not seek care from network providers or facilities.

Value

 Lower price point allows employers and employees to benefit from lower premiums

Flexibility

- Plan design options that are flexible and have the ability to support a range of benefit designs including HSA compatible plans
- Dual option is available with Core, or it can be sold as a stand-alone product

Access

- Core national network allows members to access to health care services nationwide
- No gatekeeper allows members more flexible access to see a specialist
- Out-of-network benefits the Core plan allows members to enjoy the option of seeing out-ofnetwork providers with more limited coverage
- No referrals are required

UnitedHealthcare Navigate®

UnitedHealthcare Navigate is an HMO plan design that requires the selection of a primary care physician to help simplify and coordinate care. By actively promoting quality care and guiding employees to use health care more efficiently, the primary care physician can help save both time and money. The primary care physician will provide routine care, such as annual well visits and preventive care, treatment for minor injuries and short-term illnesses. They also coordinate care and make electronic referrals to other network physicians and specialists.

Encourage care decisions that also offer cost savings opportunities.

- Primary care physicians provide regular and routine care, like annual checkups. They also coordinate care by network physicians and specialists.
- Referrals are required for other network physicians or specialists.
- No out-of-network coverage, except for emergency care.



Health plan ID cards.

All health plan ID cards will carry the product name UnitedHealthcare Navigate. The name and telephone number of the employee's primary care physician will be listed on their health plan ID card. Members should present their health plan ID card to their provider at every visit so that their provider bills UnitedHealthcare correctly. They also have the option of using our mobile app to view their health plan ID card and to share with providers.

UnitedHealthcare Charter®

In seven Illinois counties, UnitedHealthcare, together with Advocate Health Care, is offering health plans designed to enhance the patient-doctor relationship and help promote better health with little to no out-of-pocket costs. Introducing UnitedHealthcare Charter 100.

\$0 deductible and 100% coinsurance for:

- · Network PCP visits.
- Network specialist visits.
- Lab, X-ray, MRI and CT at a network location.

5,000+ PCPs and specialists at 400+ care sites.

Benefits covered: ambulatory, chronic disease management, emergency services, hospital care, lab services, mental health and substance use disorder services, pediatric oral and vision services, pregnancy and newborn care, prescription drugs, preventive care, rehabilitative services and devices, and wellness services.

How UnitedHealthcare Charter 100 works.

- Employers must be sitused in and employees must reside in one of the following seven counties: Cook, DuPage, Kane, Kendall, Lake, McHenry or Will.
- Enrolled members must select a network primary care physician (PCP) — either a general or family practitioner, internist or pediatrician — from the Advocate Health Care network, or one will be selected for them.
- PCPs will provide care for the majority of health care needs, whether it be for a preventive visit or an illness or injury, as well as provide a referral when specialist care is needed.
- Out-of-network coverage is not available except in the case of emergency care.
- Members must obtain a referral from their designated PCPs before they see any other network physician or specialist.

UnitedHealthcare Network Hospitals

System Affiliation	Hospital Name	Choice Plus	Core	Navigate	Charter
A	Bolingbrook Hospital (IL)	•	•	•	
	GlenOaks Hospital and Medical Center (IL)	•	•	•	
Adventist Midwest Health	Hinsdale Hospital (IL)	•	•	•	
	La Grange Memorial Hospital (IL)	•	•	•	
	Advocate Sherman Hospital (IL)	•	•	•	•
	Christ Medical Center (IL)	•	•	•	•
	Condell Medical Center (IL)	•	•	•	•
	Good Samaritan Hospital (IL)	•	•	•	•
Advanta Haalth Cara	Good Shepherd Hospital (IL)	•	•	•	•
Advocate Health Care	Illinois Masonic Medical Center (IL)	•	•	•	•
	Lutheran General Hospital (IL)	•	•	•	•
	Silver Cross Hospital (affiliation) (IL)	•	•	•	•
	South Suburban Hospital (IL)	•	•	•	•
	Trinity Hospital (IL)	•	•	•	•
Alden (Rehab/SNF)	Alden (IL)	•	•	•	•
Ann & Robert H. Lurie Children's Hospital of Chicago	Ann & Robert H. Lurie Children's Hospital of Chicago (IL)	•		•	
	Alexian Brothers Medical Center (IL)	•	•	•	
Ascension Health / Amita Health	St. Alexius Medical Center (IL)	•	•	•	
0 1	Memorial Medical Center - Woodstock (IL)	•	•	•	•
Centegra	Northern Illinois Medical Center (IL)	•	•	•	•
Community First Healthcare	Community First Medical Center (IL)	•	•	•	
Community Hospital - Munster (IN)	Community Hospital - Munster (IN)	•	•	•	
	St. Catherine Hospital - East Chicago (IN)	•	•	•	
Community Healthcare System (IN)	St. Mary Medical Center - Hobart (IN)	•	•	•	
	MetroSouth Hospital (IL)	•	•	•	
Community Healthcare System (TN)	Porter Hospital Portage (IN)	•	•	•	
	Porter Hospital Valpo (IN)	•	•	•	
	John Stroger Hospital (IL)	•	•	•	
Cook County Health Network	Provident Hospital (IL)	•	•	•	
	Franciscan Healthcare - Munster (IN)	•	•	•	
	St. Anthony Medical Center - Crown Point (IN)	•	•	•	
	St. Anthony Memorial Health Center - Michigan City (IN)	•	•	•	
Franciscan Alliance	St. James Hospital and Health Centers (IL)	•	•	•	
	St. James Hospital at Olympia Fields (IL)	•	•	•	
	St. Margaret Mercy Healthcare Centers - North (IN)	•	•	•	
	St. Margaret Mercy Healthcare Centers - South (IN)	•	•	•	
IL Health Partners (IHP)	Edward Hospital (IL)	•	•	•	
	Elmhurst Memorial Hospital (IL)	•	•	•	
	Northwest Community Hospital (IL)	•	-		
Illinois Valley Community Hospital	Illinois Valley Community Hospital (IL)	•	•	•	
Iroquois Hospital	Iroquois Hospital (IL)	•	•	•	
Jackson Park Hospital and Medical	Jackson Park Hospital and Medical Center (IL)	•	•	•	
Center Kindred Healthcare	Kindred Chicago Central Hospital (IL)		_		
	Kindred Chicago Central Hospital (IL) Kindred Chicago Lakeshore (IL)	•	•	•	
	Kindred Hospital Northlake (IL)	•	•	•	
	Kindred Hospital Northlake (IL)	•	•	•	
	Kindred Hospital Northwest Indiana (IN)	•	•	•	
	Kindred Hospital Sycamore (IL)	•	•	•	

UnitedHealthcare Network Hospitals (continued)

System Affiliation	Hospital Name	Choice Plus	Core	Navigate	Charter
a Rabida Children's Hospital	La Rabida Children's Hospital (IL)	•	•	•	
ittle Co. of Mary Hospital and Health Centers	Little Co. of Mary Hospital and Health Centers (IL)	•	•	•	
oretto Hospital	Loretto Hospital (IL)	•	•	•	
Maryville Academy	Maryville Children's Healthcare Center (IL)	•	•	•	
Mercy Health System (WI)	Rockford Memorial Hospital (IL) Mercy Harvard Hospital (IL)	•	•	•	
Mercy Health System (WI) /	Van Matre HealthSouth Rehabilitation Hospital (IL)	•	•	•	
HealthSouth Corporation Methodist Hospital of Chicago	Methodist Hospital of Chicago (IL)	•	•	•	
•	Methodist Hospital (IN)	•	•	•	
Methodist Hospitals (IN)	Methodist Hospital (IN)	•	•	•	
Morris Hospital & Healthcare Center	Morris Hospital & Healthcare Centers (IL)	•	•	•	
	Evanston Hospital (IL)	•	•*	•*	
	Glenbrook Hospital (IL)	•	•*	•*	
NorthShore University Health System	Highland Park Hospital (IL)	•	•*	•*	
	Skokie Hospital (IL)	•	•*	•*	
	Central DuPage Hospital (IL)	•	•	•	
	Delnor Community Hospital (IL)	•	•	•	
	Kishwaukee Community Hospital (IL)	•	•	•	
Northwestern Medicine	MarianJoy Rehabilitation Hospital (IL)	•	•	•	
	Northwestern Lake Forest Hospital (IL)	•	•	•	
	Northwestern Memorial Hospital (IL)	•	•	•	
	Valley West Community Hospital (IL)	•	•	•	
Norwegian-American Hospital	Norwegian-American Hospital (IL)	•	•	•	
· ·	OSF St. Anthony Medical Center (IL)	•			
OSF Health System	St. Luke Medical Center (IL)	•	•	•	
	OSF Mendota (IL)	•	•	•	
	OSF Saint Anthony Medical Center (IL)	•			
	OSF Saint Elizabeth Medical Center (IL)	•			
OSF Healthcare System	OSF Saint Elizabeth Medical Center (formerly, Ottawa Regional Hospital and	•	•	•	
	Healthcare Center) (IL)				
OSF Mendota Community Hospital	Mendota Community Hospital (IL)	•	•	•	
Palos Community Hospital	Palos Community Hospital (IL)	•	•	•	
Pinnacle Hospital	Pinnacle Hospital (IN)	•	•	•	
Presence Health - Provena	Mercy Center for Health Services - Aurora (IL)	•	•	•	•
	St. Joseph Hospital - Elgin (IL)	•	•	•	
	St. Joseph Medical Center - Joliet (IL)	•	•	•	
	St. Mary's Hospital - Kankakee (IL)	•	•	•	
Presence Health - Resurrection	Holy Family Hospital (IL)	•	•	•	
	Resurrection Medical Center (IL)	•	•	•	
	Saints Mary & Elizabeth Medical Center (IL)	•	•	•	
	St. Francis Hospital of Evanston (IL)	•	•	•	
	St. Joseph Hospital and Health Care Center - Chicago (IL)	•	•	•	
Quorum Health System	Vista Medical Center - East (IL)	•	•	•	
	Vista Medical Center - West (IL)	•	•	•	
	Regency Hospital of NW Indiana (IN)	•	•	•	
Regency Hospital Company	Regency Hospital of Porter County (IN)	•	•	•	
Rehabilitation Institute of Chicago	Rehabilitation Institute of Chicago (RIC) (IL)	•			
, and the second	RML Chicago (IL)	•	•	•	
DMI Charielty Hannital					
RML Specialty Hospital	RML Hindsdale (IL)	•	•	•	

^{*} Effective 3/1/2019.

UnitedHealthcare Network Hospitals (continued)

System Affiliation	Hospital Name	Choice Plus	Core	Navigate	Charter
Rush System for Health	Riverside Medical Center (IL)	•	•	•	
	Rush Oak Park Hospital (IL)	•	•	•	
	Rush University Medical Center (IL)	•	•	•	
	Rush-Copley Medical Center (IL)	•	•	•	•
Shriner's	Shriner's (IL)	•	•	•	
	Holy Cross Hospital (IL)	•	•	•	
Sinai Health System	Mount Sinai Hospital & Medical Center (IL)	•	•	•	
	Schwab Rehab Hospital (IL)	•	•	•	
South Shore Hospital	South Shore Hospital (IL)	•	•	•	
St. Anthony Hospital-Chicago	St. Anthony Hospital - Chicago (IL)	•	•	•	
St. Bernard Hospital	St. Bernard Hospital (IL)	•	•	•	
Swedish American Health System	Swedish American Medical Center Belvidere (IL)	•	•	•	
Swedish Covenant Hospital	Swedish Covenant Hospital (IL)	•	•	•	
	Louis A. Weiss (IL)	•	•	•	
Tenet Health System	MacNeal Memorial Hospital (IL)	•	•	•	
	West Suburban Hospital Medical Center (IL)	•	•	•	
	Westlake Community Hospital (IL)	•	•	•	
Thorek Hospital And Medical Center	Thorek Hospital and Medical Center (IL)	•	•	•	
Trinity Health	Gottlieb (IL)	•	•	•	
	Loyola University Medical Center (IL)	•	•	•	
	Mercy Hospital and Medical Center-Chicago (IL)	•	•	•	
University of Chicago Health Systems	Ingalls Memorial Hospital (IL)	•	•	•	
	University of Chicago Medical Center (IL)	•			
University of Illinois at Chicago Medical Center	University of Illinois at Chicago Medical Center (IL)	•	•	•	
Veteran's Memorial Hospital	Veteran's Memorial Hospital (IL)	•	•	•	
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Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or deductible.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare sales representative.

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.

Copayments are the charge or set dollar amount that members are required to pay for certain services per their benefit plans. In addition to office visit copayments, members may also be responsible for copayments when they visit a facility or hospital. Facility and hospital copayments are in addition to the calendar-year/policy-year deductible and coinsurance. Facility and hospital copayments do not apply to the deductible and continue to apply after the deductible is satisfied. These copayments may be referred to in plan documents as "per occurrence copayments" or "per occurrence deductibles."

Insurance coverage provided by or through UnitedHealthcare Insurance Company of Illinois or its affiliates. Administrative services provided by UnitedHealthcare of Illinois, Inc.

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