

# Your health care coverage questions



## Support choosing a plan

Get to know your  
UnitedHealthcare®  
coverage options



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Finding a health plan that puts you and your family first can be easier than you think. Use this guide to start your search. Have questions between pages? Give us a call at **1-855-764-4261**, TTY **711**—we’ve got answers. Or, take a deeper dive into all of this and more at [uhcexchange.com](https://uhcexchange.com).

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## Before you get started, here are some important words to know:

**Monthly premium:** What you pay each month for your plan, whether or not you use it to get health care.

**Deductible:** What you pay out of pocket for covered health care services before your plan begins to pay for services. (It may be a couple thousand dollars, depending on the plan you choose.)

**Copay (copayment):** A fixed amount you pay for a covered health care service (like \$15), usually at the time you get care.

**Coinsurance:** A percentage of the cost of a covered service, and it’s what you pay once you meet your deductible. A common coinsurance amount is 20%, but it could be anything. (If you see “0% coinsurance,” that means your plan pays 100% of the covered services.)

# A little bit about us

We will continue to deliver on our promise to connect the world to better health, one person at a time. One of the ways we do that is by offering affordable, reliable health plans that fit your lifestyle and budget. With one of our UnitedHealthcare Individual & Family ACA Marketplace plans, you can count on more—much more:

- \$0 virtual urgent care visits and virtual primary care for the same copay amount as in-person primary care (\$0 on most plans)<sup>1</sup>
- \$0 preventive health care, like yearly checkups, a flu shot and mammogram
- Low-cost primary care (\$0 on most plans)
- Access to more than 40,000 network pharmacies
- \$0 digital fitness classes powered by One Pass™<sup>2</sup>
- Access to a wide network of quality doctors, clinics and pharmacies in your neighborhood
- Online tools, like a personal online account to check your benefits and find network providers and pharmacies
- Extra benefits, like a \$100 gift card reward for seeing your primary care provider and completing a few online account activities<sup>3</sup>, and a 20% discount on Walgreens brand health and wellness products<sup>4</sup>



**Here's a look at our service area. Live in one of the counties listed? Great. You can enroll for one of our plans.**

Adams, Arapahoe, Archuleta, Boulder, Broomfield, Delta, Denver, Dolores, Douglas, Eagle, El Paso, Garfield, Grand, Gunnison, Hinsdale, Jefferson, La Plata, Lake, Larimer, Mesa, Moffat, Montezuma, Montrose, Morgan, Ouray, Pitkin, Rio Blanco, Routt, San Juan, San Miguel, Summit and Weld

# Learning the plan types – metal levels

When choosing a plan, it's important to understand the different plan types and how they work. Plans on the Affordable Care Act (ACA) Marketplace are categorized based on how you and your plan split the cost of your health care. They go by Bronze, Silver, and Gold—known as the “metal” categories.

## Take a look:

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### ■ Bronze plan

- Lowest monthly premiums
- High deductible

**Might be a good fit if:** You're pretty healthy and rarely see your doctor. Your monthly premium will be lower, but you'll have to pay more when you get health care.

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### ■ Silver plan

- Moderate monthly premiums
- Moderate deductible

**Might be a good fit if:** You're fairly healthy and typically only see your doctor for your yearly physical. You qualify for extra savings through cost-sharing reductions. If you don't qualify for extra savings, a Silver plan is a good option if you're willing to pay a slightly higher monthly premium than Bronze so you'll have less out-of-pocket expenses.

Reminder: If you qualify for cost-sharing reductions, you have to pick a Silver plan to get those extra savings. (You may save money depending on how much health care you receive.)

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### ■ Gold plan

- High monthly premiums
- Low deductible

**Might be a good fit if:** You might be managing a health condition, taking a prescription and seeing your doctor multiple times a year. You're willing to pay more for your monthly premium to pay less when you get health care.

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# Ways to save

When you go through the shopping and enrollment process, you'll give your health insurance company an estimate of your income for next year, as well as other household information. Then, they'll give you a quote that outlines what level of subsidy you may qualify for based on what you told them. The only way to get these subsidies (if you qualify) is through the Affordable Care Act (ACA) Marketplace. Here's a look at the two different types:



## Premium tax credit

This is something you can use to lower your premium. It can be applied toward any metal level of coverage, so you still have the freedom to compare all your options. Think of this as a way to save on your monthly insurance costs which you need to pay, even if you don't get health care each month.



## Cost-sharing reductions (“extra savings”)

These lower out-of-pocket costs, like deductibles, copays and coinsurance. Unlike tax credits, you can only use extra savings with a Silver plan. And keep in mind, these extra savings only help you save money when you get health care.

Visit [uhcexchange.com](https://uhcexchange.com) and we can help you determine if you qualify for these subsidies and the types of plans available to you.

# How to enroll



## get your questions answered



The process of enrolling in your ACA Marketplace plan is pretty simple. Once you've compared your options and picked a UnitedHealthcare plan, head to **[uhcexchange.com](https://uhcexchange.com)** to start the enrollment process and see if you qualify for subsidies.

If you would like help enrolling or have additional questions, you can give us a call at **1-855-764-4261**, TTY **711**.

## What to expect after you enroll

- 1** After you enroll in your UnitedHealthcare Individual & Family ACA Marketplace plan, watch for a letter to pay your binder payment. This payment is required to activate your plan and counts as your first month's premium payment. Your premium payment is due on the first of each month. You'll get an invoice in the mail every month that shows what you owe and how to pay. There are 4 easy ways to pay: Autopay, online, by phone or by mail.
- 2** Also, keep an eye out for your welcome kit and health plan ID card. They should arrive in your mailbox about 7 to 10 business days after we process your binder payment.
- 3** To help you get started, we'll assign a primary care provider (PCP) to everyone on your plan. If you would like to change your PCP you can visit your online account at **[myuhc.com/exchange](https://myuhc.com/exchange)**, or call the member services number on your health plan ID card.



Rocky Mountain Health Maintenance Organization, Incorporated, a UnitedHealthcare Company is pleased to offer health plans through Connect for Health Colorado. Learn more about Connect for Health Colorado and applying for financial help to lower monthly health insurance costs at [ConnectforHealthCO.com](https://ConnectforHealthCO.com).

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For help in another language, visit [uhc.com/legal/health-insurance-marketplace](https://uhc.com/legal/health-insurance-marketplace).

**Language Assistance/Nondiscrimination Notice Asistencia de Idiomas/  
Aviso de no Discrimination/ 語言協助 / 不歧視通知**  
[uhc.com/legal/nondiscrimination-and-language-assistance-notice](https://uhc.com/legal/nondiscrimination-and-language-assistance-notice).

The benefits described may not be offered in all plans or in all states. Some plans may require copayments, deductibles and/or coinsurance for these benefits. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review your plan documents, call or write your insurance agent or the company, whichever is applicable. Plan specifics and benefits vary by coverage area and by plan category. Please review plan details to learn more.

<sup>1</sup>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, or for all members. Check your benefit plan to determine if these services are available. Data rates may apply. Certain prescriptions may not be available and other restrictions may apply. <sup>2</sup>One Pass™ is a voluntary program for members age 18 and over. 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. Your health information is kept confidential in accordance with the law. The fitness partners cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The service is not an insurance program and may be discontinued at any time. <sup>3</sup>Members age 18 and over can earn a \$100 gift card upon completion of five activities. Limit one gift card per eligible member. Eligible members who are unable to participate in an available program may be permitted to earn the same reward by completing a reasonable alternative. Contact us to learn more. <sup>4</sup>Walgreens discount valid until 12/31/24. Discount valid only for in-store purchases of eligible Walgreens brand health and wellness products by current members eligible for the UnitedHealthcare discount program. Discount cannot be used online. For a full list of Walgreens brand health and wellness products and exclusions, please visit [www.walgreens.com/smartsavings](https://www.walgreens.com/smartsavings).

This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company, whichever is applicable. By responding to this offer, you agree that a representative may contact you.

Medical plan coverage offered by Rocky Mountain Health Maintenance Organization, Incorporated. Administrative services provided by United HealthCare Services, Inc. or their affiliates.