Live up to your Healthier State

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 healthcare experience possible, with tools and support to help you save time and find the right care when you need it.

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.

UnitedHealthcare has you and your family covered — like that big, beautiful sky covers the Rockies.
Choose Which Plan is right for You

Regardless of which plan you select, with UHC you will always have access to world-class care in Colorado and across the nation.

• Preventive care that is covered at 100 %

• No referral required for specialists

• Access to mental health, vision, and pharmacy benefits

• Virtual Visits

• Spine and Joint Solution

• Maternity Support

• Paladina Health
# UnitedHealthcare Plan Options

**Summary of Benefits Copay Choice Plus Plan**

<table>
<thead>
<tr>
<th>In-Network Benefits:</th>
<th>HDHP W/HSA In-Network Benefits:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>Individual Only</td>
<td>$1,500</td>
</tr>
<tr>
<td>Family- Employee + Dependent(s)</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Calendar Year Out-of-Pocket Max</strong></td>
<td></td>
</tr>
<tr>
<td>Individual Only</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family- Employee + Dependent(s)</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td><strong>Physician Services</strong></td>
<td></td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td></td>
</tr>
<tr>
<td>Specialist Visit</td>
<td></td>
</tr>
<tr>
<td>Urgent Care</td>
<td></td>
</tr>
<tr>
<td><strong>Hospital Care</strong></td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td>Inpatient</td>
<td></td>
</tr>
<tr>
<td>Outpatient</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$500 copay, no deductible</td>
</tr>
<tr>
<td><strong>Diagnostic Procedures</strong></td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td>Lab &amp; X-ray</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td>MRI, CT, PET Scan</td>
<td>20% coinsurance after deductible</td>
</tr>
</tbody>
</table>
How paying for network care works with an HSA

**Your out-of-pocket limit:** When you reach the limit, you are done paying.

The plan pays 100% of covered services.

**STEP 1**
Your deductible
Pay with your HSA or pay another way

**STEP 2**
Your coinsurance
Your plan pays 80% + You pay 20%

**STEP 3**
Your out-of-pocket limit
You are done paying
UnitedHealthcare Vision Plan

- Routine Eye Exams – Under Medical
- Lens, Frames, or Contacts every 24 months
- Discounts on Laser Vision Correction
- Discounts on Popular Lenses Options
Know your care options before you go.
When you need care, call your Paladina Doctor or PCP first.

<table>
<thead>
<tr>
<th>Quick Care Options</th>
<th>Needs or Symptoms</th>
<th>Average Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>24/7 Nurse Line</strong></td>
<td>• Choosing where to get medical care</td>
<td>$0</td>
</tr>
<tr>
<td>Call the number on your health plan ID card for expert advice.</td>
<td>• Finding a doctor or hospital</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Health and wellness help</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Answers to questions about medicines</td>
<td></td>
</tr>
<tr>
<td><strong>Virtual Visits</strong></td>
<td>• Cold</td>
<td>$50</td>
</tr>
<tr>
<td>Anywhere, anytime online doctor visits.</td>
<td>• Flu</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Fever</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Pinkeye</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Sinus problems</td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care Center</strong></td>
<td>• Low back pain</td>
<td>$190</td>
</tr>
<tr>
<td>Quicker after-hours care.</td>
<td>• Respiratory (cough, pneumonia, asthma)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Stomach (pain, vomiting, diarrhea)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Infections (skin, eye, ear/nose/throat, genital/urinary)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Minor injuries (burns, stitches, sprains, small fractures)</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room (ER)</strong></td>
<td>• Chest pain</td>
<td>$1,700</td>
</tr>
<tr>
<td>For serious immediate needs.</td>
<td>• Shortness of breath</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Severe asthma attack</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Major burns</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Severe injuries</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Kidney stones</td>
<td></td>
</tr>
</tbody>
</table>
Virtual Visits

Get access to care online. Anywhere. Anytime.

When you don’t feel well, or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now, you don’t have to.

Conditions commonly treated through a virtual visit

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Bladder infection/UTI
- Bronchitis
- Cold/flu
- Diarrhea
- Fever
- Migraine/headaches
- Pink eye
- Rash
- Sinus problems
- Sore throat
- Stomach ache
Real Appeal Program

Spark your transformation.

Real Appeal is a free* digital weight loss program.

4 out of 5 at-risk Real Appeal members lost an average of 10 lbs. after attending 4 online classes.¹

Find out if you’re eligible and enroll at realappealcolorado.com

¹Results may vary.

Real Appeal is available at no additional cost to employees with our UnitedHealthcare insurance, their covered spouses/domestic partners and dependents 18 or over with a BMI of 20 or higher, subject to eligibility.
Maternity Support

If you're thinking about having a baby & or you have one already on the way & get answers and support from a specialized maternity nurse.

1-877-283-5424

Provide members with additional support, education and case management before, during and after pregnancy

- Preconception health counseling
- 1st and 2nd trimester pregnancy risk screenings
- Educational resources
- Partner engagement
- Management of high-risk pregnancies by experienced OB nurses
- Pre-delivery consultation
- Outcome assessment on a mother’s well-being and delivery; OB nurse support available postpartum
- Postpartum depression screening
- Post-delivery and early life parenting support

If you're thinking about having a baby & or you have one already on the way & get answers and support from a specialized maternity nurse.

1-877-283-5424
Maternity Support

- Receive daily and weekly updates.
- Track key milestones.
- Search for information about pregnancy symptoms and concerns.
- Use a kick counter to track baby's movements.
Spine and Joint Solution

The Spine and Joint Solution provides access to surgeons and expert facilities that qualify to become part of the Centers of Excellence network and accept bundled case rates for in-scope procedures.

Spine and Joint Solution:

30% fewer costly complications and readmissions\(^1\)

$10,000 or more average cost savings per operation\(^1\)

25% lower costs, on average, when compared with median costs in the same metropolitan areas\(^1\)

Covered procedures:

- Spinal fusions
- Total hip replacements\(^2\)
- Total knee replacements\(^2\)
- Disc repairs, decompressions

2. Includes partial replacements, bilateral replacements and revisions
Providing high-quality care and personalized support to help you feel like you again. An Orthopedic Nurse awaits your call. 1-888-936-7246

Learn about high quality facilities and financial benefits. Call us today for a nurse consultation at no additional cost as it's included in your health benefits plan.

**What to Expect from Your Dedicated Nurse**

Our Spine and Joint Solution team helps you understand your treatment options, decide where to go for care, and enjoy a shorter recovery.*
Contact Information

Get the answers you need

– Go to www.welcometouhc.com/Colorado
– Call us toll free at 1-877-283-5424

Take the next step

– www.colorado.gov/dhr/benefits
PALADINA HEALTH
AN EXCITING NEW OFFERING IN FORT COLLINS!

STATE OF COLORADO INFO SESSION

May 2019
The Basics

- Paladina Health is **YOUR FAMILY DOCTOR**
- Provided to **you and your family** at **NO ADDITIONAL COST** by the State of Colorado
- An **OPTION WITH** UnitedHealthcare
How Paladina Health Can Help YOU

**Save money**
- Most services are provided at little to no cost to you and your family.

**Save time**
- Get care at a convenient local doctor’s office or by phone or secure messaging with limited or no waiting time.

**Enjoy peace of mind**
- 24/7 access to your doctor for urgent needs
Expanded Access to YOUR Doctor

Paladina Health Doctors have **70% Fewer Patients**

"We're actually able to take care of our patients by ourselves. We can block out the time to do a lot of procedures that normally doctors don't have the time to do. " —Dr. Glaser, Paladina Health Doctor
Expanded Access: What Does That Mean?

- A personal relationship with your doctor
- 30+ minute visits

- Same or next day appointments for urgent needs
- Limited or no waiting

- Available for you at the office, phone, online portal
- 24/7 access to your doctor for urgent needs
Comprehensive Scope of Services

PRIMARY CARE

BASIC URGENT CARE

CARE COORDINATION

IN-OFFICE LABS

FAMILY CARE

GENERIC MEDS

"I didn't expect the amount of ease that they would do outside the office for me -- like having to find a specialist or book an appointment. They'll do that for you."

—Lauren, Paladina Health Patient
80-90% of Your Needs, and for Everything Else...UHC!

BLOOD/PATHOLOGY SERVICES
SENT TO OUTSIDE LABS

IMAGING SERVICES

SPECIALTY SERVICES

MEDS NOT PROVIDED AT A
PALADINA HEALTH OFFICE

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What YOU need to know for
We have expanded access for State of Colorado employees!

- Arvada
- Aurora
- Boulder
- Broomfield
- Capitol Hill Denver
- Colorado Springs
- Denver LoDo
- Denver Tech Center
- Lakewood
- Pueblo West
- Pueblo Central
- Grand Junction
- Fort Collins
- Sterling
Paladina Health satellite locations are vetted to provide patients with the same high quality care and service standards as our standalone doctors’ offices.
No Cost to Join  AND We Save You Money

On average, patients like you saved up to: 75% in out-of-pocket primary care expenses last year by establishing care with a Paladina Health doctor.*

UnitedHealthcare® Plans with Paladina Health

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Preventive services</th>
<th>Non-preventive/Acute services</th>
<th>Discounted Generic Drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-pay Choice Plus Plan</td>
<td>No Charge</td>
<td>No Charge (2)</td>
<td>~$5 - $25</td>
</tr>
<tr>
<td>High Deductible Health Plan (HDHP) with HSA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Before deductible is met</td>
<td>No Charge</td>
<td>- Very Low pricing (Medicare + 5%) (3)</td>
<td>~$5 - $25</td>
</tr>
<tr>
<td>After deductible is met</td>
<td>No Charge</td>
<td>- Payable with tax deductible HSA funds</td>
<td>~$5 - $25</td>
</tr>
</tbody>
</table>

1) *Actual savings may vary. Calculations based on State of Colorado members & dependents in the UnitedHealthcare plan over 14 month period.
2) Some tests sent to outside labs will be charged to your insurance. Care delivered by phone or email is free.
3) Per IRS regulations, Paladina Health charges active HSA contributors for non-preventive care until their deductible is met.

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Let’s Get Started

ESTABLISH CARE WITH YOUR DOCTOR TODAY!

- [www.paladinahealth.com/enroll](http://www.paladinahealth.com/enroll)
- Contact: memberservices@paladinahealth.com 866-808-6005
- You have 8 months to establish care