



# Chicago Teachers' Pension Fund Get to know your benefits.





**Help is just a call away**



**Health questions?  
We've got answers.**

**Connect with our dedicated customer care team by phone or online:**

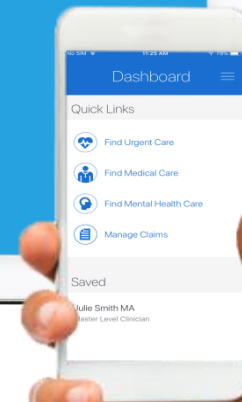
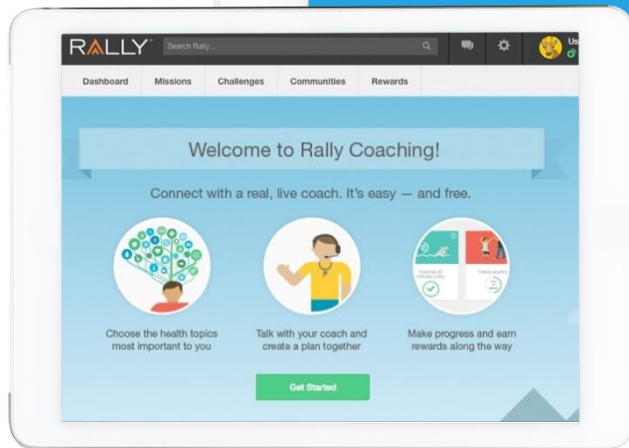
- Advocates can help you find information and resources.

# Manage your plan and health online (and on the go).

myuhc.com®

Check out  
**myuhc.com®**

**Rally®**



**UnitedHealthcare®**  
**app**

# Want to save money? Use network providers.

Network providers help you save money because they provide services at a contracted rate.

## UnitedHealthcare's networks include:



**1,123,000+**  
physicians and  
health care professionals\*



**5,773+**  
hospitals\*



**67,000+**  
pharmacies\*\*

## Covered services include<sup>1</sup>:



Doctor office visits



Prescription drugs



Hospital care

**And more**

\*UnitedHealthcare internal analysis Q1 2020

\*\*As of 3/31/17. Facts 2017 Q1 UnitedHealth Group.

<sup>1</sup>This is not the complete list of covered services. For more details, see your official health plan documents.

**Knowing your benefits helps you  
make more informed choices.**



## Common medical terms.

### Copayment

A fixed amount of money you pay a provider for a covered visit or prescription.

### Deductible

The amount you'll need to pay before your plan starts to pay for covered services.

### Coinsurance

The percentage you pay as your share of a covered health care service.

### Out-of-pocket limit

The most you could pay during a coverage period (usually 1 year) for your cost share of covered services. After you meet this limit, the plan will usually pay 100 percent of the allowed amount.



**ESTIMATE** health care costs.  
Visit [welcometouhc.com](https://www.welcometouhc.com).

# UnitedHealthcare Choice Plus PPO Plan

- ✓ There's out-of-network coverage.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.



**If you go out of network, your costs may be higher.**

Please read your plan documents and check your Summary of Benefits for additional information.

## Network care costs.

Copayment	
PCP	\$0
Specialist	\$100
Deductible	
Self	\$2,000
Family	\$4,000
Coinsurance	
	20%
Out-of-pocket limit	
Self	\$6,500
Family	\$13,000

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

## Your covered medications.

# OptumRx is your UnitedHealthcare plan's pharmacy care services manager.

OptumRx is committed to helping provide you with easier and lower-cost ways to get the medication you need.





## Promoting safe and appropriate prescription use.



### Prior authorization.

- Requires your doctor to tell UnitedHealthcare why you're taking a medication to determine if covered under your plan.
- To start the process, talk to your doctor or call the number on your ID card.



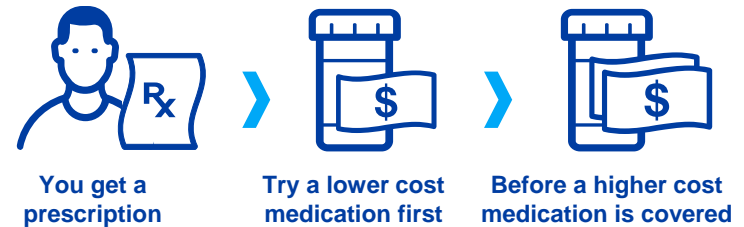
### Supply limits.

- The largest quantity of medication covered per copayment or in a defined time period.
- Based on FDA guidelines for medication dosage, clinical guidelines or usage patterns.



### Step therapy.

- **Step 1 Medications:** Proven to be clinically similar and effective.
- **Step 2 Medications:** Treats the same condition but may cost more.



## How we cover prescriptions.

The UnitedHealthcare **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan.

Medications are placed into tiers that represent the cost you pay out of pocket.

	TIER 1	TIER 2	TIER 3	TIER 4
<b>UnitedHealthcare Choice Plus PPO Plan*</b>	\$0	\$50	\$100**	\$250**
<b>Annual Pharmacy Deductible</b>				
<b>Individual</b>				\$250
<b>Family</b>				\$500

*\*Mail Order drugs are available for some medications and provide up to a 90-day supply for 2.5 copays.*

*\*\*After the Annual Pharmacy Deductible has been met.*

## Advantage of using home delivery.



**Free shipping.**



**Get up to a 3-month supply for medications you take regularly.**



**May cost less than retail.**



**24/7 pharmacist access.**



**Refill reminders.**

## Manage your pharmacy benefits on the go.

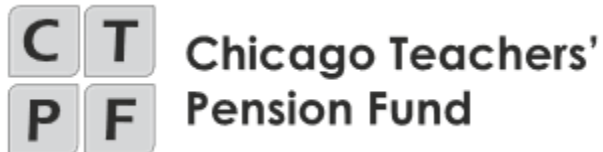
With [myuhc.com](https://myuhc.com)® and the UnitedHealthcare® app<sup>1</sup>, you can:

- ✓ Enroll in home delivery.
- ✓ Find network pharmacies.
- ✓ Refill prescriptions and set up reminders.
- ✓ Estimate and compare medication costs.
- ✓ Search your plan's PDL.



<sup>1</sup> The UnitedHealthcare app can also help determine how a medication is covered and whether or not there are other options to help save you money.

# Benefits to help you stay healthier



## Have behavioral health challenges?

Behavioral Health Solutions gives you confidential help with:

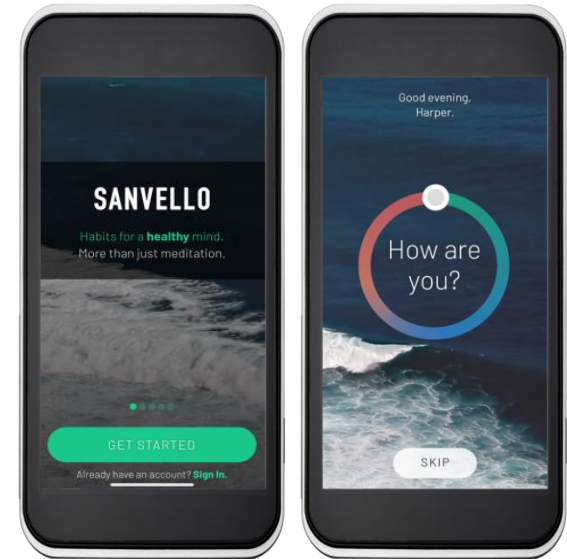
- Substance use and recovery.
- Depression, anxiety and stress.
- Coping with grief and loss.
- Relationship difficulties.
- Compulsive habits and disorders.
- Medication management



# On-demand help for stress, anxiety and depression.

Sanvello™ is a top-rated self-help app that uses clinically validated techniques such as cognitive behavioral therapy (CBT) to engage members in their mental health anytime, anywhere. Individuals can relieve symptoms and build life skills to help reduce stress, anxiety and depression through:

- Daily mood tracking.
- Personalized progress.
- Guided journeys.
- Community support.



## Results:



Participants interact with Sanvello nearly **5x more often** than traditional therapy alone.<sup>1</sup>



Sanvello is **designed to help decrease symptoms of depression and anxiety** even after participants stop using the app.<sup>1</sup>

<sup>1</sup> Anne Moberg, Christine & Niles, Andrea & Beermann, Dale. (2019). Guided Self-Help Works: A Randomized Waitlist Controlled Trial of Pacifica, a Mobile App Integrating CBT and Mindfulness for Stress, Anxiety, and Depression. J Med Internet Res 2019;21(6):e12556, <https://www.jmir.org/2019/6/e12556/>.

The Sanvello Mobile Application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The information contained in the Sanvello Mobile Application is for educational purposes only; it is not intended to diagnose problems or provide treatment, and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Available to all UnitedHealthcare members at no additional cost as part of their benefit plan. Participation in the program is voluntary and subject to the terms of use contained in the Application.

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## Your path to better health.

### Rally®

- Get personalized recommendations.
- Earn Rally coins for taking healthy actions.
- Connect with a community.
- Track your progress to help stay motivated.

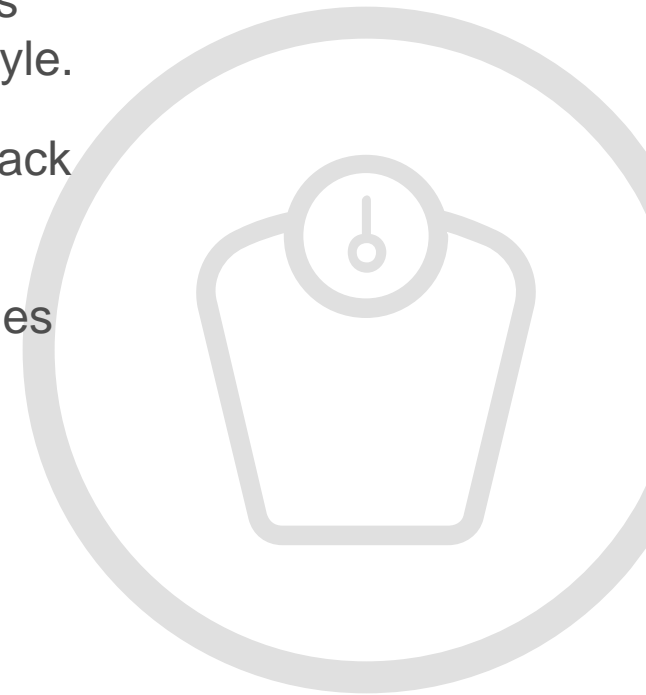




## Get help losing weight and keeping it off. Real Appeal®

- An online coach who leads ongoing group sessions and provides guidance tailored to your unique lifestyle.
- 24/7 online support and a mobile app to help set, track progress toward and reach your goals.
- A Success Kit with scales, exercise tools, food guides and more delivered to your door.

Learn more at  
[uhc.realappeal.com](https://uhc.realappeal.com)®



## Sick? See a doctor wherever, whenever.

### Virtual Visits

- Get 24/7 care by video or phone.
- May be used for common medical conditions
  - Allergies
  - Eye infections
  - Rashes
  - Bronchitis
  - And more.

**NOTE: There is no cost for this service when you access through [myuhc.com](https://myuhc.com) or the UnitedHealthcare mobile app.**

Virtual Visits phone and video chat with a doctor 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, or for all members. Check your benefit plan to determine if these services are available.

\*Data rates may apply.

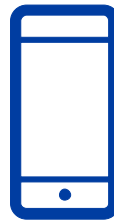


## Questions?



[welcometouhc.com](https://welcometouhc.com)

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Toll-Free **1-866-633-2446**  
Habla Español? Podemos ayudar.