

NexusACO™

We're here to help
you feel good about
your health care.



You can count on us to help make your health experience easier. We'll give you tools and support to help you save time, save money and find care when you need it.

Preventive care is covered 100% in our network.*

- Immunizations
- Preventive exams and health screenings

Help is a call, email or web chat away.

- Have questions about your health care benefits?
- Need help resolving a claim?
- Have questions about a recent screening or test?
- Need to find a doctor or schedule an appointment when Plan Advisor is selected?

You can call or web chat with a registered nurse 24/7.

Save on covered services when you use network providers.

- Doctors' office visits
- Emergency services
- Hospital care
- Lab services
- Pregnancy care services
- Outpatient care services
- Rehabilitative services and devices
- Wellness services
- Mental health and substance use disorder services and more

If you're wondering, this is not the complete list of covered services.

Make sure to choose a primary care physician (PCP) from the network.

**Choosing a Tier 1 PCP may offer
you the greatest value for your
health care benefits.**



Manage your health and plan online

Access your benefits
and get help
anytime, anywhere
with **umr.com**

*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. UMR also covers other routine services that may require a co-pay, co-insurance or deductible.



A UnitedHealthcare Company

Find care that can help
save you time and money.

Learn more
at **umr.com**

Call toll-free using
the member number
on the back of your
UMR ID card.

Get a plan with a primary care physician (PCP) and save with Tier 1 providers.

Choose a PCP who helps manage your care.

You need to select a PCP for each covered family member. Choosing Tier 1 doctors, hospitals and other health care providers may offer you the greatest value for your health care benefits. **To find a Tier 1 PCP, go to umr.com.**

If you need to see a specialist, you do not need a referral.

With an open access plan, you do not need a referral. To save money, work with your Tier 1 PCP to choose a network specialist.

You can choose care that is out-of-network.

However, the care will likely cost you more than using a network or Tier 1 provider. **Preventive care is covered 100% in our network.**

! Important

Some plans have no coverage if you go out of network. If you are in one of these plans, you can receive care and services from anyone in our network. If you don't use the network, you will have to pay for all of the cost. The only exception is urgent or emergency care. Check your summary plan document for more details.

Look for TIER 1 care first

Where you go to for care can make a difference.

Tier 1 providers are doctors, hospitals and other health care facilities that may offer you the greatest value for your health care benefits.

Look for the Tier 1
symbol when doing
a network search
at **umr.com**



TIER
1

\$

Tier 1

(lowest-cost option)

\$\$

Network

\$\$\$

Out-of-network

(no coverage)

Choosing your care provider

Your plan requires you to choose a primary care physician.

Why? Your PCP works with you as a single point of contact to help guide your care, saving you time and money for each covered family member.

These doctors provide preventive care, treat chronic conditions, manage your medications and connect you with a specialist, if needed.

Having one main doctor with in-depth knowledge of your health also helps you avoid duplicating tests or services.

Understand your costs when getting care.

Co-payment (or co-pay)

You'll usually pay a fixed amount of money for each covered doctor visit or prescription. You may pay a lower co-pay when you use Tier 1 providers.

Deductible*

This is the amount you will need to pay for covered services before your plan begins to pay.

Co-insurance*

After you've paid your deductible, you only pay a percentage of the cost for each covered service. You may pay a lower percentage when you use Tier 1 providers.

Out-of-pocket limit

You'll never pay more than your out-of-pocket limit during the plan year for covered services. The out-of-pocket limit includes all of your co-payment, deductible and co-insurance payments.

Choose Tier 1 providers to help save on your care. For all of the **coverage details**, see your official health plan documents.

* These costs don't apply for preventive care services that are received in the network. You may be required to receive approval for some services before they can be covered.



Find insurance terms confusing?
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Quality care close to home

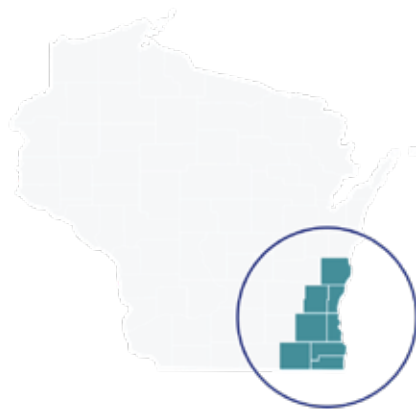
Wherever an employee lives or works in the Milwaukee area, there's likely easy access to quality care from a NexusACO network provider.

NexusACO provider partners include:

- Advocate Aurora Health
- Children's Wisconsin
- Froedtert and Medical College of Wisconsin

Counties highlighted where NexusACO are found:

Sheboygan, Washington, Ozaukee, Waukesha, Milwaukee, Walworth, Racine and Kenosha



Learn more. Contact your UMR representative for more information on NexusACO health plan options.