

Open Enrollment Option



Switch! Enroll in a different medical plan

ALLIANCE HMO WITH HRA MEDICAL PLAN

What is the UHC Alliance Plan?

This is a health plan that offers access to physicians selected based on their ability to guide their patients to the care and resources that help promote better health outcomes and lower costs.

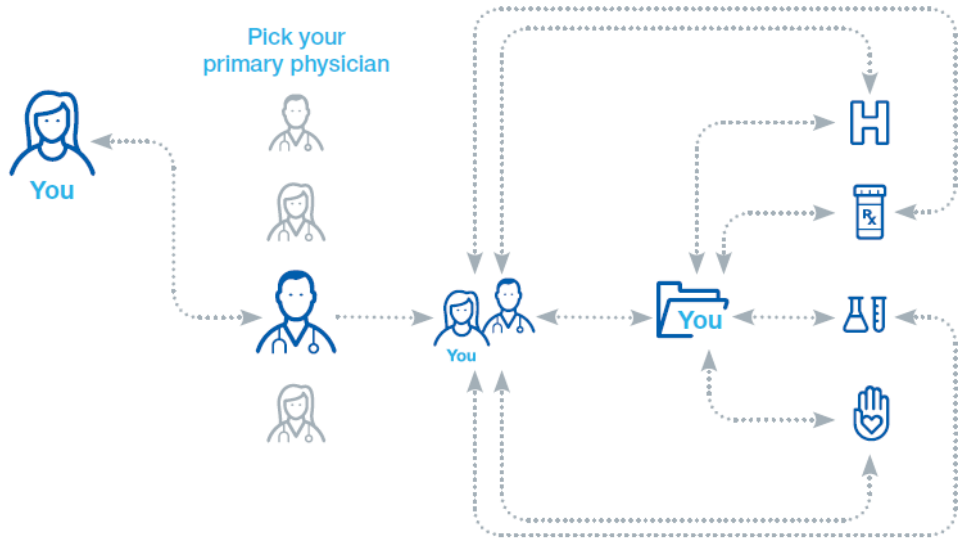
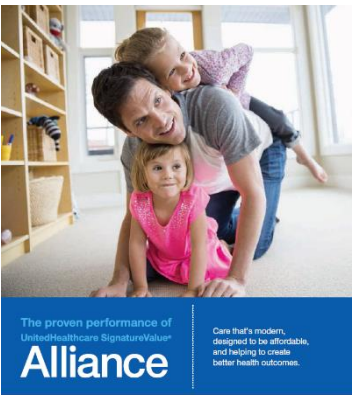
Alliance physicians are committed to using and sharing de-identified health data to advance best practices and help deliver the best care, every step of the way.

What is the HRA?

This plan has coupled with it a Health Reimbursement Account (HRA). When you enroll, you are issued a debit card that is loaded with **\$1,200** for you to use for your eligible expenses.

This card is funded 100% by VEBA.

Click on this brochure below!



Who is in the Alliance Network?

Use our handy reference guide to help you view the list of participating physicians and medical groups in this plan. Click →



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COMPARE PLAN DESIGN

Here is a side-by-side comparison of the PPO plan versus the Alliance plan. Note that we are only comparing to the In-network benefits.

One of the largest differences is that the PPO allows for out-of-network benefits.

However, if you only utilize in-network providers, see how comparable your benefits are.

One of the most attractive components of the Alliance plan is the **\$1,200 HRA Fund** that you are given for expenses.

Coverage	UHC PPO In-network Tier 1 Premium Designation	UHC PPO In-network Select Plus Providers	UHC Alliance HMO with HRA In-network only
Deductible (Individual/Family)	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$2,000
Out-of-Pocket Max (Individual/Family)	\$5,000 / \$10,000	\$5,000 / \$10,000	\$3,000 / \$6,000
HRA Fund	n/a	\$0	\$1,200
Office Visit	\$30	Deductible + 20%	\$35
Specialist Visit	\$50	Deductible + 20%	\$50
Inpatient Hospital	Deductible + 20%	Deductible + 20%	Deductible + 20%
Complex Radiology (PET & MRI)	Deductible + 20%	Deductible + 20%	Deductible + 20%
Urgent Care	\$50	\$50	\$35
Emergency Room	\$100	\$100	\$300 after deductible

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SCENARIO ONE

Healthy Single Employee

- Preventive Care (no charge)
- Specialist Visit - \$250 Charge

	UHC PPO Tier 1 Designation	UHC PPO Select Plus Provider	UHC Alliance
Specialist Visit	\$50	\$250 (subject to deductible first)	\$50
HRA Fund	n/a	n/a	(\$50)
Cost Paid	\$50	\$250	\$0

Note that in the UHC Alliance plan, this individual has only used \$50 of their \$1,200 HRA fund.

They still have \$1,150 for the rest of the year to help pay towards expenses.

Plan Design for Reference

Coverage	UHC PPO In-network Tier 1 Premium Designation	UHC PPO In-network Select Plus Providers	UHC Alliance HMO with HRA In-network only
Deductible Individual	\$2,000	\$2,000	\$2,000
Out-of-Pocket Max Individual	\$5,000	\$5,000	\$3,000
HRA Fund	n/a	n/a	\$1,200
Specialist Visit	\$50	Deductible + 20%	\$50

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SCENARIO TWO

Family Coverage

- Hospital Stay for Spouse
- \$20,000 Charge

	UHC PPO Tier 1 Designation	UHC PPO Select Plus Provider	UHC Alliance
Deductible	\$2,000	\$2,000	\$2,000
Coinsurance	\$3,000 (20% of charge up to Ind. OOPM)	\$3,000 (20% of charge up to Ind. OOPM)	\$1,000 (20% of charge up to Ind. OOPM)
HRA Fund	n/a	n/a	(\$1,200)
Cost Paid	\$5,000	\$5,000	\$1,800

Note in this scenario that the out-of-pocket maximums (OOPM) are significantly different between the two plans.

	UHC PPO	UHC Alliance
Individual	\$5,000	\$3,000
Family	\$10,000	\$6,000

In this scenario, enrollment in the UHC Alliance plan has met the \$3,000 individual OOPM (deductible + coinsurance) and the remainder of the year is at no cost (exception with Rx) for the spouse. In the PPO plan, the spouse also met the OOPM but spent more than had they been on the Alliance plan.

Plan Design for Reference

Coverage	UHC PPO In-network Tier 1 Premium Designation	UHC PPO In-network Select Plus Providers	UHC Alliance HMO with HRA In-network only
Deductible Individual/Family	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$2,000
Out-of-Pocket Max Individual/Family	\$5,000 / \$10,000	\$5,000 / \$10,000	\$3,000 / \$6,000
HRA Fund	n/a	n/a	\$1,200
Inpatient Hospital	Deductible + 20%	Deductible + 20%	Deductible + 20%

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HAVE MORE QUESTIONS?

Stop by one of the Open Enrollment Office Hours. There are several to choose from!

We will also have a representative from UHC at some of the office hours who can go over the plan in more depth with you.

Here is our [schedule](#) of Office Hours.

Ready to make the switch? Take these steps to finalize your enrollment.

1. Review the physician/medical group that you would like for yourself and any dependents you are enrolling on this plan. The link on how to find a physician was on the first slide. You and each of your dependents can have a different primary care physician. They just all have to be in the Alliance network.
2. Note the ID number for each primary care physician. You will need to enter that number in Workday.
3. Log into  workday.
4. The first page of enrollment is where you would choose "Medical – United Healthcare HMO Alliance With HRA 1200". You would add your dependents on this same page.
5. If you have no other changes, continue through all the pages until you get to the final page where you review and approve your elections.

That's it! You will receive your new medical cards in the mail. Separately, you will also be mailed your MasterCard debit payment card from Optum. Be sure not to throw those cards away! You will be given two cards automatically, both in your name.