

If you've participated in our UnitedHealthcare Choice Plus traditional co-payment plan, you may be wondering how it is different from the UnitedHealthcare Choice Plus Plan with a Health Savings Account (HSA).

Take Time to Compare

Learn how the UnitedHealthcare Choice Plus Plan with a Health Savings Account compares to a traditional co-payment plan.



Catholic Diocese
of Charlotte



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Your Health Care Buying Decisions

The Choice Plus Plan with a Health Savings Account (HSA) helps you take a more active role in health care buying decisions.

What is a ... ?

- Premium: The amount paid by you and your employer each pay period for your health insurance.
- Deductible: The amount you owe for covered health services (other than Preventive Care services) before the insurance plan begins to pay.

A Higher Deductible and a Lower Premium

- Traditional co-payment plans typically have a lower deductible and higher premiums, so you pay more up front and less when you need care.
- This plan has the opposite – a higher deductible but lower premiums.

Why this matters

You typically pay less up front with lower premiums and more for care when you need it. This way, you only pay for the care you need, which may save you money.

A Health Savings Account (HSA)

- You have the option of opening a health savings account, if you are eligible. An HSA is a personal account that you own.

- You can use the HSA to save money, federal income-tax free, to pay for qualified medical expenses. Or, you can save the money for a future need - even into retirement.
- If you spend the money in the HSA wisely, you can save more money and have more money available for when you really need it.
- You own the money in your HSA. There is no “use it or lose it” rule. If you choose to leave your employer or switch health plans, you keep the money.

Why this matters

You decide how and when to use your HSA dollars.

	Choice Plus Plan with an HSA	Traditional Co-payment Plan
Pay health care expenses using the money you save in an HSA	•	
Pay a higher deductible	•	
Pay higher premiums		•
Pay lower premiums	•	
Pay only for the care you need	•	
A chance to save money by making decisions based on a greater awareness of costs and your options	•	

SHIFTING FOCUS: From Managing Your Health Benefits to Managing Your Health

Most traditional co-payment plans focus on managing your **health benefits**. The Choice Plus Plan with an HSA focuses on managing your **health**. The plan helps better manage your health by encouraging you to:

1. Take a more active role in your health care buying decisions.
2. Make healthier choices and seek quality care.

Tools and Services to Make Informed Decisions

- The plan gives you access to resources for information about cost and care options, including MyHealthcare Cost Estimator and the UnitedHealth Premium© designation program.

Why this matters

The more you know, the better decisions you can make about medical treatments and spending.

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Your Health Care Choices

The plan is designed to help you make healthier choices and select quality care.

Preventive Care is Covered 100% in the Network

- The plan covers preventive services at 100% without charging a co-payment, co-insurance or deductible as long as the services are received in the plan's network.

Why this matters

Preventive care helps you identify and treat illness early so you can get and stay healthy.

Access to Helpful Programs to Improve Your Health

- Care Management services and more at no extra cost.

Why this matters

You have access to the support and care you need when you need it.

With this plan, you may make better decisions about your health while controlling your costs.

The UnitedHealthcare plan with a Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a tax-exempt trust or custodial account you set up with a qualified HSA trustee (Discovery Benefits). The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with Discovery Benefits, and not to the associated HDHP.

All UnitedHealthcare members can access the cost-estimator online tool. A mobile version is also available. This tool is not intended to be a guarantee of your costs or benefits. Actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to the health plan coverage document for information regarding specific benefits.

The information provided on included programs is for informational purposes only and is not a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you.

For a complete description of the UnitedHealth Premium designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com.