



## Why are ACA Marketplace health plans right for you?

The ACA Marketplace is where you can purchase an individual or family health plan if you don't have health insurance offered through an employer or other resource like Medicaid. As a trained insurance agent, I can help guide you through plan options that best meet your needs. It's helpful to know a few basics about the ACA Marketplace and how UnitedHealthcare ACA Marketplace plans deliver the quality, supportive, affordable care you demand, plus the rewards, discounts and perks you deserve.

**Explore savings with UnitedHealthcare Individual & Family ACA Marketplace plans and so much more**

***9 out of 10 people qualify for savings, also called subsidies, that help lower health care costs.<sup>1</sup>***

I can help see if you qualify for subsidies and help you find more savings on premiums, deductibles, and copays.

# You can get more benefits than you might expect with 2025 UnitedHealthcare Individual & Family plans.



Access to more network providers than ever before.



Get answers to plan questions with 24/7 on line chat with a member advocate



Earn up to \$150 in rewards, and take advantage of exclusive discounts like 20% off Walgreens branded health and wellness products.

With such a wide range of benefits, rewards and extras, you can feel confident in your coverage.

## I'm here to help

Finding the right health plan for you and your family can be complicated and confusing. I can help guide and support you through the plan selection and enrollment process. After you enroll in a plan, I can help answer any questions you may have about your benefits.

Contact me today

Licensed Independent Sales Agent

UnitedHealthcare®

The benefits described may not be offered on all plans or in all states. Some plans may require copayments, deductibles and/or coinsurance for these benefits. The policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review the plan coverage documents, or call or write your insurance agent/broker or the company, whichever is applicable. UnitedHealthcare Individual & Family plans medical plan coverage offered by: UnitedHealthcare of Arizona, Inc.; Rocky Mountain Health Maintenance Organization Incorporated in CO; UnitedHealthcare of Florida, Inc.; UnitedHealthcare of Georgia, Inc.; UnitedHealthcare of Illinois, Inc.; UnitedHealthcare Insurance Company in AL, IN, KS, LA, MO, NE, NJ, TN, and WY; Optimum Choice, Inc. in MD and VA; UnitedHealthcare Community Plan, Inc. in MI; UnitedHealthcare of Mississippi, Inc.; UnitedHealthcare of New Mexico, Inc.; UnitedHealthcare of North Carolina, Inc.; UnitedHealthcare of Ohio, Inc.; UnitedHealthcare of Oklahoma, Inc.; UnitedHealthcare of South Carolina, Inc.; UnitedHealthcare of Texas, Inc.; UnitedHealthcare of Oregon, Inc. in WA; UnitedHealthcare of Wisconsin, Inc., and UnitedHealthcare Plan of the River Valley in Iowa. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Unless otherwise required, virtual care 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 always available, or in all locations, or for all members. Check your benefit plan to determine if these services are available. Data rates may apply. Certain prescriptions may not be available and other restrictions may apply.

\$0 cost-share for network periodic oral evaluation 2 times per consecutive 12 months. Adult dental benefit coverage is limited to a \$1,000 benefit maximum per plan year. Coverage for routine vision exam and eyewear is limited to once every 12 months, with pediatric members in some states having coverage for glasses more frequently. If you opt to receive vision care services or vision care materials that are not covered benefits under this plan, a participating vision care provider may charge you their normal fee for such services or materials. Coverage may not be available on all plans or in all states. For costs and complete details of coverage, contact your insurance agent or the company, as applicable.

Preventive care services are covered as required by the Affordable Care Act (ACA).

Members age 18 and over can earn up to a \$150 reward on a prepaid Visa® card upon completion of eligible activities. To earn \$50, they must complete the following activities: set up a UnitedHealthcare member account on myuhc.com/exchange, opt-in to all types of text messages, sign up for all paperless plan communications, and the subscriber of the plan signs up for Autopay of premiums on behalf of all members enrolled on the plan (not available in New Jersey and New Mexico). To earn \$100, they must complete a primary care provider (PCP) visit. The PCP reward is earned after claim is processed and can take 6-8 weeks. Limit one reward per eligible member. Eligible members who are unable to participate in an available program may be permitted to earn the same reward by completing a reasonable alternative. Call the number on the back of your health plan ID card to learn more. If you receive access to certain reward funds with your Card, you agree to the terms and conditions available at HealthyBenefitsPlus.com/HealthPerks. Call 1-833-818-8692 for rewards balance. No Cash (except as required by law) or ATM Access. Fees and usage restrictions may apply. See cardholder terms for details. Issued by Citizens Alliance Bank, Member FDIC, pursuant to a license from Visa® U.S.A. Inc.

Walgreens discount valid until 12/31/25. Discount valid only for in-store purchases of eligible Walgreens brand health and wellness products by current members eligible for the UnitedHealthcare discount program. Discount cannot be used online. For a full list of Walgreens brand health and wellness products and exclusions, please visit www.walgreens.com/smartsavings. Not available in Washington, CMS standard plans and select Colorado Options plans.

1. UnitedHealthcare Internal Analysis, April 2024

2. To qualify for a \$0 monthly premium, you must meet household income requirements for Advanced Premium Tax Credits