



# Broker/consultant fact sheet UnitedHealthcare EDGE

UnitedHealthcare EDGE plans give members the freedom to choose from any health care professional in the UnitedHealthcare network, including specialists, without a referral or choosing a primary care physician (PCP). Members can save money by going to UnitedHealth Premium® Care physicians who have been recognized for providing value in health care delivery. Members can seek care from any network provider, but they may pay more out-of-pocket costs when they do not visit Tier 1 physicians.

## Product positioning.

UnitedHealthcare EDGE plans provide lower office visit copayments and greater plan coinsurance coverage when employees get care from Tier 1 physicians.

## Competitive differences.

EDGE plans help members understand that there are differences in costs based on where they have services performed – without limiting their network.

Employers must understand that in order to achieve the relative savings of EDGE plans, employee health plan education is required.

## Target audience.

- Employers looking for a competitive open-access product, based on a national network of providers and facilities.
- Employers looking to reduce medical plan premiums and introduce steering mechanisms that encourage members to select providers who have been recognized for providing value.
- Employers looking for a cost-efficient medical plan to pair with a Health Savings Account.
- Employers looking to keep their employees off the Health Care exchanges.

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## Key features.

- Primary care covered at the highest benefit level.
- Lower office copayments and higher plan coinsurance with Tier 1 specialists.
- Network hospital inpatient stays covered at the highest benefit level.
- Radiology, anesthesiology, pathology, lab and hospital-based consulting physicians are paid under the facility charge at the plan's highest benefit level.
- Ability to pair with a Health Savings Account which allows employees even more control of their health care spending.

# Sample plan design.

## EDGE plan example:

<b>\$1,000</b>	Deductible
<b>\$30</b>	Copayment for PCPs and Tier 1 specialists
<b>100%</b>	Plan coinsurance coverage for network inpatient services
<b>\$60</b>	Plan coinsurance coverage for non-Tier 1 specialists/outpatient facility/major diagnostic services

## Member responsibility for physician services.

	Premium Tier 1	Non-Tier 1
<b>PCP office visit</b>	\$30 copayment	\$30 copayment
<b>Specialist office visit</b>	\$30 copayment	\$60 copayment
<b>Specialist professional fees</b>	100% after deductible	70% after deductible

Benefit levels in the example are for network services only. Actual plan benefits are subject to state requirements and may not be available in all states. Refer to the Certificate of Coverage and corresponding Schedule of Benefits issued with each Group Policy for actual benefit or coverage levels.

## Employee/member value proposition.

Employees are incented to save money by making informed health care decisions and choosing Tier 1 physicians for their care.

## Employer value proposition.

- Ability to continue to offer quality, accessible and affordable health benefits to employees.
- New medical and consumer-driven health (CDH) plan design combinations that offer meaningful trade-offs and related price-point considerations.

With the Communication Resource Center, employers can provide employees with information about UnitedHealth Premium, plus other health topics in ready-to-use print and electronic formats.

## Broker value proposition.

The EDGE product can reduce employer-paid medical premiums by offering member incentives to use Tier 1 providers.

## Network considerations.

The EDGE plan offers access to all physicians in the UnitedHealthcare network, while offering member incentives to seek care from Premium Care physicians. The UnitedHealth Premium program can help your employees make more informed choices about where to seek care. The program uses evidence-based medicine and national standardized measures to evaluate quality, and local market benchmarks for cost efficiency. Premium designations make it easy for members to find doctors who are recognized for meeting quality and cost efficiency standards.

By using Premium Care physicians, your employees save on their copayments and may benefit from visiting providers who have been recognized for providing value.

## UnitedHealth Premium Care Physicians.

From finding a doctor, to evaluating treatment options, to understanding the cost of care, consumers are looking for comparative information. The UnitedHealth Premium program can help.



You can easily choose the doctors, specialists and facilities that offer the greatest value by finding a Tier 1 blue dot next to physicians' names. Just go to "Find a Doctor" on [myuhc.com](http://myuhc.com)<sup>®</sup> and spot the blue dot.

## About UnitedHealth Premium Care Physicians

UnitedHealth Premium Tier 1 physicians.

- Meet criteria for quality and cost efficient care.
- Are Tier 1 physicians.

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## Cost controls.

- Utilizes several low-cost pharmacy options.
- Higher deductibles and out-of-pocket maximums.
- Inpatient and outpatient per occurrence deductibles.
- Increased use of UnitedHealth Premium Care physicians.

## Medical management.

Standard UnitedHealthcare medical management applies.

## Member support.

Our member website, [myuhc.com](http://myuhc.com), helps employees to find Tier 1 physicians in the online physician directory. It also explains the value of quality and cost efficiency measures, plus each specialist's location and accessibility. [myuhc.com](http://myuhc.com) also offers a wide range of member tools, including: benefit details, personal health record, and myHealthcare Cost Estimator.

Our NurseLine<sup>SM</sup> and Care24<sup>®</sup> assistance lines are open 24 hours, and for members who have specific chronic conditions, we offer disease management programs.

## Date of introduction.

The UnitedHealthcare EDGE<sup>®</sup> plan was introduced in 2007.

## Availability.

### States/markets

AL	DC	IA	KY	MO <sup>1</sup>	NM	SC	VA
AR	DE	IL	LA	MS	OH	TN	WI
AZ	FL	IN	MD	NC	OK	TX	WV
CO	GA	KS	MI	NE	RI	UT	

### Funding type

- Fully Insured

### Group sizes

Generally available for Small Business (2 – 99); however in select states, up to 300 employees.



**Not all products are available in all markets.  
Please discuss product options with your  
UnitedHealthcare representative.<sup>2</sup>**

<sup>1</sup> Not available in St. Louis and St. Joseph. Available in Kansas City, Springfield and Jefferson City.

<sup>2</sup> UnitedHealthcare policies may have exclusions, limitations or terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker, consultant or UnitedHealthcare representative.

Always refer to the plan documents for specific coverage.

The UnitedHealth Premium<sup>®</sup> designation program is an information resource to help our members choose a physician. It may be used as one of many factors members consider when choosing a physician. As with any performance assessment program, physician evaluations have a risk of error. Please visit [myuhc.com](http://myuhc.com)<sup>®</sup> for detailed program information and methodologies. The Care24<sup>®</sup> program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. Program components may not be available in all states or for all groups. Care24 is a registered trademark of United-Health Group, Inc., used by permission. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving UnitedHealthcare services directly or indirectly (e.g., employer or health plan). Care24 may not be available in all states or for all group sizes. Components subject to change.

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