United Healthcare®

2025 Clarity Guide Individual & Family ACA Marketplace Plans

Stay on top of your health with an ACA Marketplace plan

When you enroll in an ACA Marketplace plan, you and your family can get the care you need to help you stay on top of your health and wellness. As a licensed insurance agent, I can help guide you through plan options that best meet your needs, the enrollment process and answer any questions that come up once you're covered.

Why UnitedHealthcare?

Let's start with 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. Here are just a few key features:

- Easy enrollment process
- 24/7 digital access to your plan
- Simple ways to manage your care
- Convenient search tools to find network providers and pharmacies
- Specials savings including budget-friendly extras and tips

Let's find your plan today

[Agent First/Last name]

Licensed Independent Insurance Agent

1-XXX-XXX-XXXX
Email address
Agent website
Si hablo su idioma

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What to know before you enroll

Let’s talk enrollment – save these dates

Open Enrollment Period – Nov. 1 to Jan. 15
The typical time to sign up for a plan is during Open Enrollment (OEP), which runs from November 1st to January 15th in most states.

Special Enrollment Period

If you experience a qualifying life event, you may be eligible to enroll throughout the year. This is known as a Special Enrollment Period (SEP). Here are a few examples of qualifying life events:

- Having or adopting a baby
- Moving to a new area
- Leaving an employer’s health insurance coverage
- Changing partnership status
- Turning age 26

Did you know
If you qualify for a SEP, you will need to enroll within 60 days of the start of your qualifying life event.

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Let's find your best health plan

All health plans available on the ACA Marketplace offer quality care that support your health and wellbeing. With so many options, you can find the right plan at the right price to fit your needs.

Health plan options from UnitedHealthcare

All ACA Marketplace health plans are organized into 3 categories – Bronze, Silver and Gold – also called metal levels, based on the cost of care and amount of coverage. UnitedHealthcare offers a range of Individual & Family ACA Marketplace plans in these 3 metal levels.

Did you know

Nearly 60% of UnitedHealthcare members chose Copay Focus plans with a $0 medical deductible in 2024.[1]

Plan families & metal levels	Value plans Pay less for low copays on primary care visits and an HSA option[2]	Advantage plans Pay a little more for more coverage and get more benefits and perks	Copay Focus plans Know your costs for care before seeing providers and get flat-rate copays	Standard plans Pre-set deductibles copays, coinsurance and out-of-pocket maximums
Annual deductible	**$$**	**$**	**$0 medical deductible**	**$$**
Bronze Lower monthly premiums for those who prefer to pay more when getting care	●		●	●
Silver Slightly higher monthly premiums than Bronze plans for those who prefer to pay a little less when getting care. Only metal level that includes cost-sharing reduction (CSR) savings.	●	●	●	●
Gold Higher monthly premiums for those who prefer more coverage and to pay less when getting care	●	●	●	●

[1] UnitedHealthcare Internal Analysis, April 2024.
[2] HSA offered in CO, NJ, WA, WI, WY plans only.

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Benefits you deserve

When you enroll in a 2025 UnitedHealthcare ACA Marketplace plan, you and your family can access these popular benefits and more.

	Value	Advantage	Copay Focus	Standard
$0 preventive care	Bronze, Silver, Gold	Silver, Gold	Bronze, Silver, Gold	Bronze, Silver, Gold
Low-cost primary care	Bronze, Silver, Gold	Silver, Gold	Bronze, Silver, Gold	Bronze, Silver, Gold
$0 unlimited virtual urgent care	Bronze, Silver, Gold	Silver, Gold	Bronze, Silver, Gold	
Low-cost preferred generic prescriptions at over 45,000 network pharmacies	Bronze, Silver, Gold	Silver, Gold	Bronze, Silver, Gold	Bronze, Silver, Gold
Home delivery of a 3-month supply of most maintenance medications	Bronze, Silver, Gold	Silver, Gold	Bronze, Silver, Gold	Bronze, Silver, Gold
Adult dental and vision plan option	Bronze, Silver, Gold	Silver, Gold	Bronze, Silver, Gold	Bronze, Silver, Gold
HSA-eligible plans	Bronze			

Bronze plan Silver plan Gold plan

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

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 always be 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.

Pay a low cost for a 1-month supply of preferred generic medications listed on the Prescription Drug List (formulary). Refer to your plan documents to determine the formulary medication tiers for your state, the tier cost shares and any deductible or out-of-pocket amounts that may be required. Only applies to in-network pharmacies. See plan documents for more information. Not available on all plans or in all states.

3-month fills apply to select maintenance medications only. Applicable formulary requirements such as prior authorization and quantity limits may apply to your pharmacy benefit.

$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. 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.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so enrollees may open a Health Savings Account (HSA) with a bank of their choice. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank and not to the associated HDHP. The Rocky Mountain Health Plans' HSA-eligible plan is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so enrollees may open a Health Savings Account (HSA) with a bank of their choice.

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9 out of 10 people qualify for savings[1]

You may qualify for savings, also called subsidies, which can help lower your health care costs. Depending on your household income, you may qualify for low or even $0 health plans[2], which can help make health coverage more affordable than you might expect. Here are 2 ways you may save:

Premium tax credits

- As a general rule, the lower your household income, the larger your tax credit
- If you qualify, premium tax credits are available for the Gold, Silver and Bronze plan categories on the ACA Marketplace
- If you qualify, you can use some or all of the tax credits to help pay your premium, which can result in a low or $0 monthly cost[2]
- To make it simple for you, the tax credit is sent directly to your insurance company

Did you know

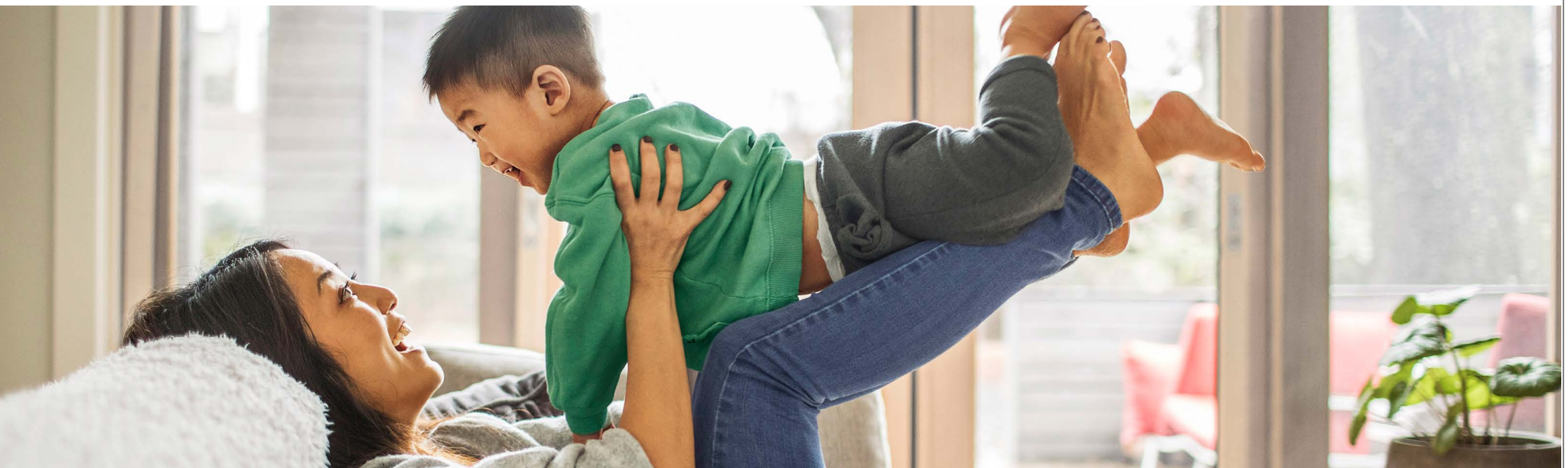
Over half of our members paid a $0 monthly premium in 2024.[1]

Cost-sharing reduction (CSR)

- CSR is extra savings on top of the premium tax credit, if you qualify
- Available only on Silver plans
- With a CSR, you pay less than you normally would for covered health benefits
- Discounts on out-of-pocket spending to help you save when you get medical services by lowering costs like copays, coinsurance and deductibles

[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.



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Access the large networks you need

When you enroll in a UnitedHealthcare ACA Marketplace health plan, you can feel confident in your care when you choose providers and pharmacies from our large, nationwide network.

Find a network provider

With more than 500,000 physicians and care professionals in our network, you can pick a primary care provider who's right for you and close to home too.

Find a provider

Find a network pharmacy

With over 45,000 network pharmacy locations, you can find one near you, including many locations with drive-thru services for quick and easy pick-up.

Find a pharmacy

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Choose a plan with dental and vision coverage

Your dental and vision health are as important as your physical and mental health. That's why UnitedHealthcare ACA Marketplace "+" plans include adult dental and vision coverage. Note that pediatric dental and vision coverage is already included in all of our plans in all states except Washington.

Adult dental coverage

- 2 dental checkups a year
- Plus more benefits featured here

Coverage	Pediatric dental[1]	Adult dental[2]
Age requirement	Under the age of 19	Age 19 years or older
Annual benefit maximum	N/A	$1,000 per covered person per calendar year
Class 1: Preventive & diagnostic	No charge	No charge, subject to annual maximum
Class 2: Minor restorative	Deductible + coinsurance	50% coinsurance, subject to annual maximum
Class 3: Major restorative	Deductible + coinsurance	50% coinsurance, subject to annual maximum
Class 4: Orthodontia	Deductible + coinsurance[3]	Not covered

[1] Benefits apply to the medical deductible and MOOP; pediatric cost shares differ in CO
[2] Benefits do not apply towards annual MOOP
[3] Medically necessary orthodontia only; some state (MI, MS, CO) exclude coverage for orthodontia
[4] Contact lenses are in lieu of lenses/frames

Adult vision coverage

- 1 vision exam a year
- $150 to spend on a pair of frames per year
- $25 copay on formulary contact lens

Coverage	Pediatric vision	Adult vision[2]
Age requirement	Under the age of 19	Age 19 years or older
Routine vision exam	No charge	No charge
Lenses (Includes standard scratch + polycarbonate lens option)	Deductible + coinsurance	$25 copay
Frames		Covered up to $150
Contact lenses – Formulary[4] (Includes fit & evaluation)		$25 copay
Contact lenses – Non-formulary[4] (Materials copay doesn't apply)	N/A	Covered up to $105
Low vision testing	No charge	N/A
Low vision therapy	Deductible + 75% coinsurance	

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Ready to enroll? This 2025 plan checklist can help.

To help simplify the enrollment process, make sure you are choosing the right plan and that you have the information you need. These 7 questions can help you find the plan that best fits the needs of you and your family.

- [ ] **1. How much will it cost each month?**
  When shopping for a plan, pay attention to monthly premiums so you can better predict your monthly costs.

- [ ] **2. Can I qualify for savings with my selected plan?**
  It's possible that you may qualify for 2 types of savings, also called subsidies:
  - Premium tax credits for plans in all metal levels
  - Cost-sharing reductions only available with Silver plans

- [ ] **3. Will my medications be covered?**
  You can check to see if your medications are listed in the plan's formulary. That way you'll know if they will be covered in your plan.

- [ ] **4. Will my providers be covered?**
  Check the plan's provider network to see if your providers are listed. If not, you can select a new provider in our network.

- [ ] **5. Will my same level of care be covered?**
  Think about how often you and your family members see care providers. Then make sure the plan family and metal level you are considering covers the amount of care you think you'll need.

- [ ] **6. What if I have questions about my coverage?**
  UnitedHealthcare is there for you with a member service team that you can call or chat with online when you have questions.

- [ ] **7. Can I find a plan with more benefits and discounts?**
  Many UnitedHealthcare ACA Marketplace plans offer more benefits like over-the-counter health and wellness product discounts plus a digital fitness membership at no additional cost. Extras like these can help you stay on top of your health and save you money.

Let's get started

Contact me today to start enrolling in your 2025 health plan.

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What to expect after you enroll

Getting started with a new plan

Once you enroll in a UnitedHealthcare ACA Marketplace plan, just follow these 3 simple steps to complete your enrollment. Then start making the most of your plan benefits.

1. **Pay the first premium**
   After you enroll in a plan, you'll get an invoice in the mail with instructions on how to pay online, by phone or by mail. The first payment is required to activate your plan. Once coverage is active, monthly payments will be due the first of each month.

2. **Get your welcome mailing**
   Welcome materials will arrive by mail 7 to 10 days after the first payment is made. You'll receive your health plan ID card, plus information on plan benefits and how to set up your online account.

3. **Take a tour of your plan**
   Register at **myuhc.com/exchange** to take a guided tour to learn about your coverage, costs and get tips to help make the most of your new plan.

Did you know

You can sign up for Autopay on the member website to set up a recurring payment from a bank account, credit card or debit card each month.

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Your plan at your fingertips

Once enrollment is complete, sign up for your secure online account at **myuhc.com/exchange** and download the UnitedHealthcare app. Then you can access the information you need wherever you are, whenever you need it.

Simple to find care near you

Use the app to find providers, clinics, hospitals and pharmacies in your network and neighborhood. Check out ratings and reviews, plus get access to virtual care.

Simple to get your information

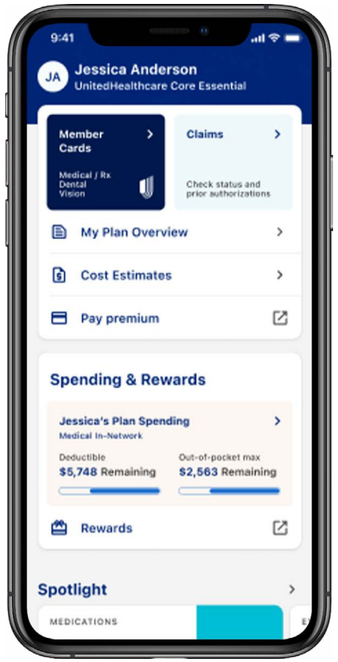
Use the app to do everything from viewing coverage details to getting rewards and value-added benefits, or view claims and account balances. If you have questions, you can chat with a member service advocate 24/7.

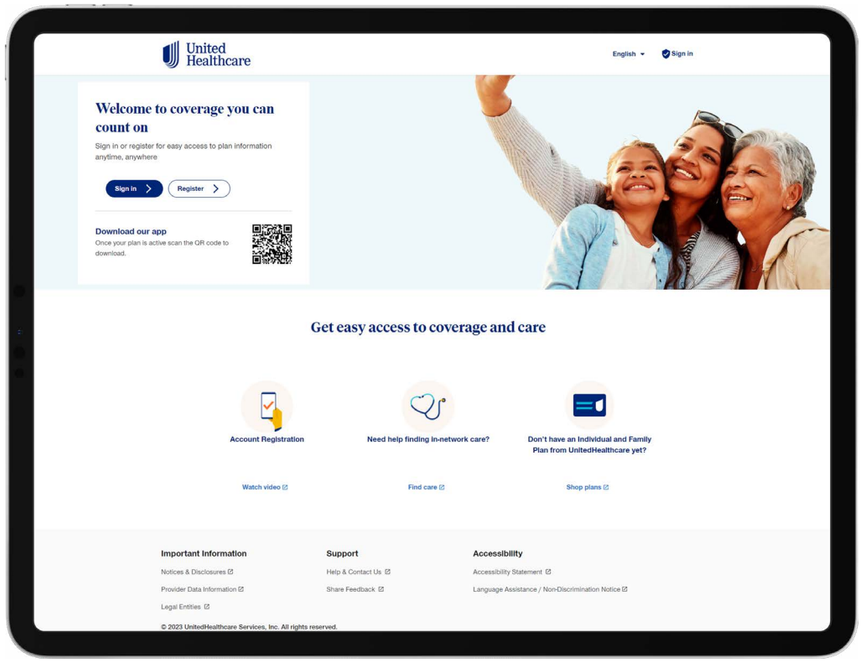
Simple to keep up on your medications

Keep track of your prescriptions in one place. You can also order refills for pickup or delivery right to your home.

Simple to stay on top of costs

With the app, you can know costs before you get care. You can view copays, deductibles and out-of-pocket spending. It's also a helpful way to stay current on your accounts, including a health savings account (HSA) if you have one.





Watch this video about online tools available View now

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Earn up to $150 in rewards

After your enrollment is complete, you can earn up to $150 reward through our Health Perks™ program. Simply complete the 2 steps and you'll receive a prepaid Visa® card in the mail that you can use everywhere Visa® is accepted.

Step 1: $100 reward

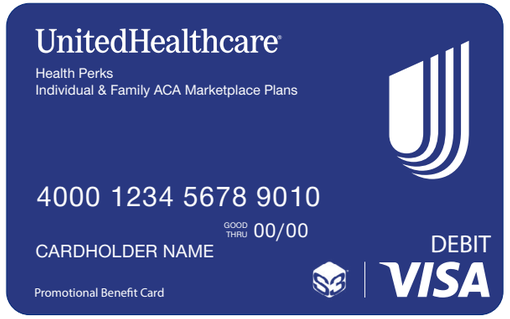
- Complete a visit with a primary care provider

Step 2: $50 reward*

Complete all the following activities:

- Register for an online member account at **myuhc.com/exchange**
- Sign up for text alerts
- Opt in for all paperless communications
- Set up Autopay to pay your monthly premium. If you're a member with $0 premium, this is automatically marked "complete" for you.

* New Jersey and New Mexico members not eligible for $50 reward



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.

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Get $0 virtual urgent care visits 24/7

With access to $0 unlimited virtual urgent care 24/7, you can see a provider online whenever you need to from wherever you are on your phone, tablet or computer. So you can start feeling better faster.

Helpful benefits include:

- Care from anywhere at any time
- No appointments needed – just sign in for a visit
- Providers available 24 hours a day, 365 days a year
- Prescriptions sent to the network pharmacy you choose

Did you know

You can use virtual urgent care for issues that don't require in-person, hands-on care, including asthma flare-ups, bladder or urinary tract infections, cough or cold symptoms, pink eye, seasonal flu or skin rash.

Find a virtual provider

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Save 20% on health and wellness products

As a plan member, you save 20% on Walgreens branded health and wellness over-the-counter products. You'll receive a discount card to keep in your wallet. Use it every time you shop at Walgreens to save on everything from vitamins and supplements to dental floss and diapers. Your 20% savings includes over-the-counter products in these categories and more:

- Allergy, cold and pain relief
- Baby essentials like wipes and baby thermometers
- Dental care like mouth guards and dental floss
- Eye care like saline solutions and eye drops
- Smoking cessation products like nicotine gum and patches
- Vitamins and supplements

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, Kelsey-Seybold Copay Focus plans and select Colorado Options plans.

Did you know

You'll find your Walgreens Smart Savings card in your welcome mailing.

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Focus on your fitness with One Pass Select

Once your plan membership kicks in, you'll have access to the many benefits of One Pass Select®. This program can help you focus on getting and staying fit in ways that work for you and your budget. With $0 fitness classes and discounted gym memberships, you can find the plan that best suits you, your health and your family.

Your One Pass Select options

	Digital	Classic	Standard	Premium	Elite
Monthly fee	$0	$	$$	$$$	$$$$
Gyms in network		12,000+	14,000+	16,000+	20,000+
$0 Walmart+ membership		✔	✔	✔	✔
$0 Shipt membership		✔	✔	✔	✔
$0 AARP membership		✔	✔	✔	✔

$0 fitness at home

Members automatically get access to thousands of $0 on-demand and livestreaming digital fitness classes and workout videos. Plus, you get unlimited access and can use multiple platforms at the same time. So you can flex, tone and strengthen your body anywhere you are at any time.

Reduced fee at the gym

With One Pass Select®, you have the option to pay a reduced monthly fee for access to thousands of popular gym locations in 4 tiers based on cost. Additionally, you can add unlimited family members (18 years and older) onto your account. Family members can enroll at a 10% discount.

Plus $0 grocery delivery and more

If you choose to buy a gym membership, you'll also get these valuable extras:

- ✔ **$0 Walmart+ membership**
  $0 delivery to your selected store and free shipping on orders over $35
- ✔ **$0 Shipt membership**
  $0 delivery on orders over $35 from retailers like Costco, CVS, Petco and Target
- ✔ **$0 AARP membership**
  Includes discounts, financial tools and more

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Let’s find your best health plan today

Finding the right health plan for you and your family can be complicated. As a licensed independent insurance agent, I can help you find the UnitedHealthcare Individual & Family ACA Marketplace plan that’s best for you, your family and your budget. Once you select your optimal plan, I can help guide you through the plan enrollment process. Even after you enroll in a plan, I’m here to help answer any questions you may have about your benefits.

Here to help you

[Agent First/Last name]

Licensed Independent Insurance Agent

1-XXX-XXX-XXXX

Email address

Agent website

Si hablo su idioma

United Healthcare

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. By responding to this offer or communication, you agree that a representative may contact you. 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.

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