Care for all of life's moments

2027 benefit options

State of Arizona employees and retirees



Check out the plans

uhcvirtual.com/stateofaz

United Healthcare

ARIZONA DEPARTMENT OF ADMINISTRATION
BENEFITS SERVICES DIVISION

UnitedHealthcare is here for you

Whether you're feeling great or managing a long-term health condition, having the right support makes all the difference. UnitedHealthcare is here for you at every step with comprehensive benefits, care that's easy to find and a caring Customer Service team.

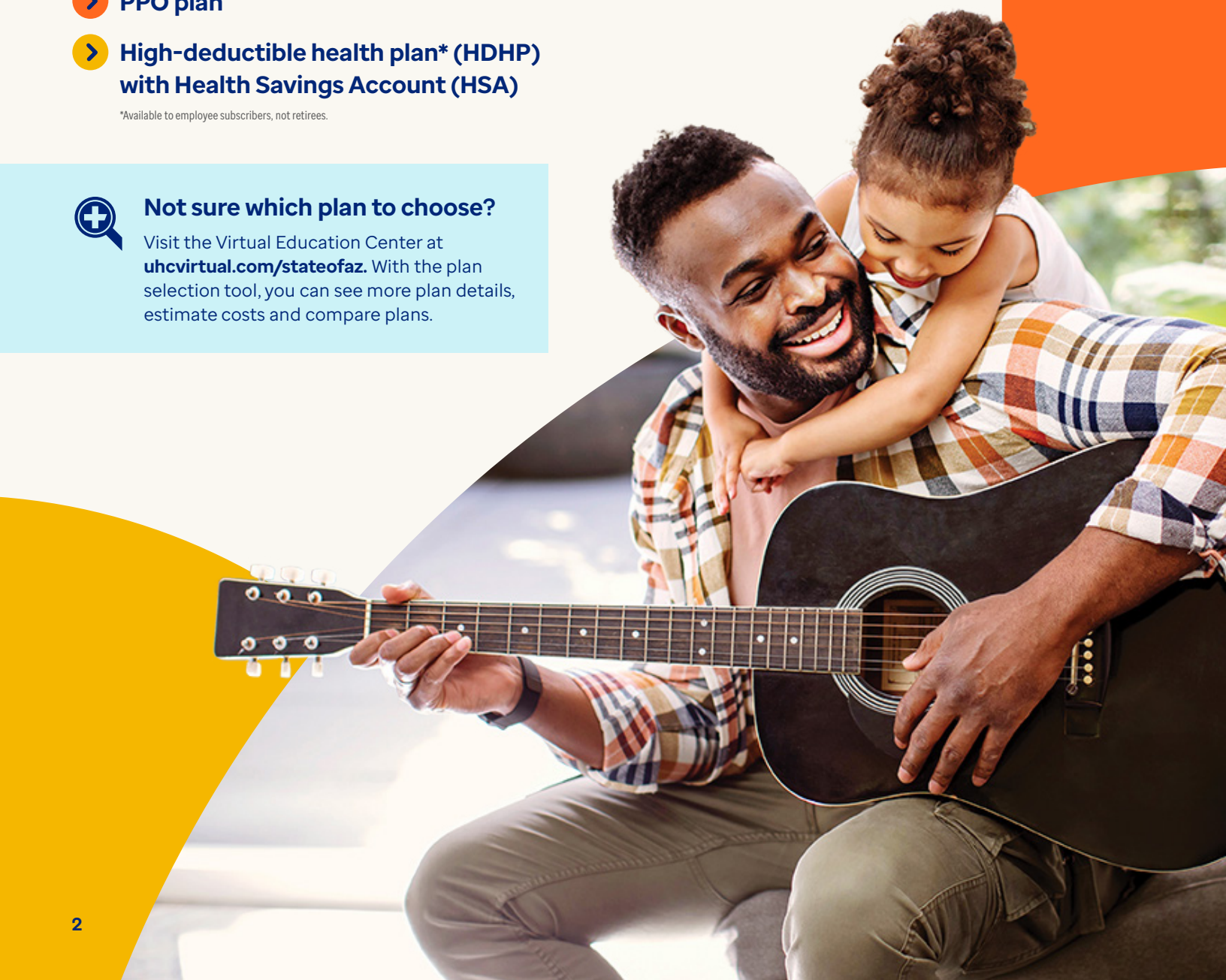
Use this guide to explore how the two UnitedHealthcare plans work, and visit **uhcvirtual.com/stateofaz** to learn more.

- **PPO plan**
- **High-deductible health plan* (HDHP) with Health Savings Account (HSA)**

*Available to employee subscribers, not retirees.

Not sure which plan to choose?

Visit the Virtual Education Center at **uhcvirtual.com/stateofaz.** With the plan selection tool, you can see more plan details, estimate costs and compare plans.





5 reasons to choose UnitedHealthcare

Yes, there are definitely more than 5.
But here are the reasons we hear about most.

A large network

Access to quality care no matter where you are. Our nationwide network has over 1.8 million providers and 5,600+ hospitals, including Mayo Clinic,* with over 49,500 health care providers and 88 hospitals in Arizona.*

Programs to support your well-being

Behavioral health resources, from the **Calm Health app** to in-person and virtual visits

Personalized digital tools

Personalized, easy-to-use digital tools to help make the most of your plan

Caring support when you need it

Caring, compassionate Advocates available to connect one-on-one and help answer questions

Options that can help you stay healthy

Extras including 24/7 Virtual Visits, condition management programs, the One Pass Select® fitness discount program and more

*As of April 2026.

Benefits for both plans at a glance



- **Primary care provider (PCP)** isn't required but **is highly recommended**
- **No referral needed** to see a specialist
- **Preventive care is covered at 100%** when you see a network doctor
- **24/7 Virtual Visits** plus virtual primary and specialty care
- **Mental health benefits**
- **Out-of-network coverage,** but those providers will likely charge you more and you will be responsible for making sure your claim is filed

Find a plan that fits your needs

Here's a quick overview of the 2 UnitedHealthcare plans — each designed with your care in mind.

PPO plan

- You'll have a $0 deductible when you see network providers.
- You are eligible to open a Flexible Spending Account (FSA) to save and pay tax-free for qualified medical expenses in 2027.

HDHP* with HSA

- You'll first have a deductible to meet before your plan will start to pay; then you'll be responsible for coinsurance for most services.
- You are eligible to open an HSA to help you save and pay for qualified medical expenses. If you want tax advantages from HSA contributions, you may like this plan.

*Available to employee subscribers, not retirees.

Health care terms

Coinsurance – Your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service

Copay – A fixed amount you pay for a covered health care service, usually when you receive the service

Deductible – The amount you owe for health care services before your health plan begins to pay

Out-of-pocket limit – The most money you have to pay for covered expenses in a plan year

For more health care term definitions, visit the Just Plain Clear® English and Spanish Glossary at **glossary.justplainclear.com.**

A side-by-side comparison of the plans

	PPO plan		HDHP with HSA	
	Network	**Out of network**	**Network**	**Out of network**
Plan-year deductible	Jan. 1–Dec. 31		Jan. 1–Dec. 31	
Individual	$0	$5,000	$1,785^	$5,250^
Family	$0	$10,000	$3,570^	$10,500^
Out-of-pocket limit				
Individual	$7,350*	$8,700*	$3,675^^	$9,135^^
Family	$14,700*	$17,400*	$7,350^^	$18,270^^
HSA employer contribution^^^				
Individual	N/A		$720^^^	
Family	N/A		$1,440^^^	
Preventive care services including preventive care office visits, lab, radiology and other tests	No charge	You pay 50%	No charge	You pay 50% after deductible
Primary care office visit PCP: general practice, family practice, OB/GYN, internal medicine and pediatrician	You pay $30 copay		You pay 15% after deductible	
Specialist office visit	You pay $50 copay			
24/7 Virtual Visits	You pay $30 copay		You pay 15% not subject to deductible	
Maternity services including initial office visit and each prenatal and postnatal care visit	You pay $30 copay		You pay 15% after deductible	
Urgent care	You pay $85 copay			
Emergency room (ER copay waived if admitted)	You pay $255 copay	You pay $255 copay		You pay 15% after deductible
Inpatient hospital	You pay $305 copay	You pay 50%		You pay 50% after deductible
Outpatient facility	You pay $155 copay			
Lab and x-ray services	No charge			
Major radiology	You pay $105 copay			
Behavioral health, mental health and substance use services				
Inpatient	You pay $305 copay	You pay 50%	You pay 15% after deductible	You pay 50% after deductible
Outpatient	You pay $30 copay			

*Deductible and copayments for covered medical and pharmacy services apply to the out-of-pocket limit. Once the out-of-pocket limit has been reached for the year, the Plan will pay 100% for all covered services the remainder of the year.

^If more than 1 person is covered under the Plan, the family deductible must be met before the Plan will start to pay. The deductible applies to all covered medical and pharmacy services.

^^If more than 1 person is covered under the Plan, the family out-of-pocket limit must be met. Deductible, coinsurance and copays for covered medical and pharmacy services apply to the out-of-pocket limit. Once the out-of-pocket limit has been met, the Plan will pay 100% for all covered services the remainder of the year.

^^^Applies to HDHP election only. Contribution made after an account has successfully been opened. Annual contribution calculation based on 26 pay-period cycles of $27.69 individual/$55.38 family.

Not sure which is right for you?

Visit our **Virtual Education Center** at **uhcvirtual.com/stateofaz** to learn about the UnitedHealthcare benefits and services offered for 2027. You can virtually walk through booths to learn about your health plan options, compare plans with our health plan selection tool, search for network providers, and learn about the physical and mental health programs available with both plans.

Wondering if your providers are in network?

Search at **uhcvirtual.com/stateofaz/providers.** If you're searching for a new provider, look for the two blue hearts ♥♥. They indicate Premium® Care Physicians – providers who meet criteria for safe, timely, effective and efficient care.

Get on-the-go access

Once your plan begins, use the UnitedHealthcare® app and myuhc.com® to:

- View benefits info, claim details and account balances
- Search network providers and facilities for the type of care you may need
- Access your health plan ID card and add your plan details to your smartphone's digital wallet
- Learn about covered preventive care
- Compare cost estimates before you get care, which may help you save money

Get quick answers

Have an unexpected bill?

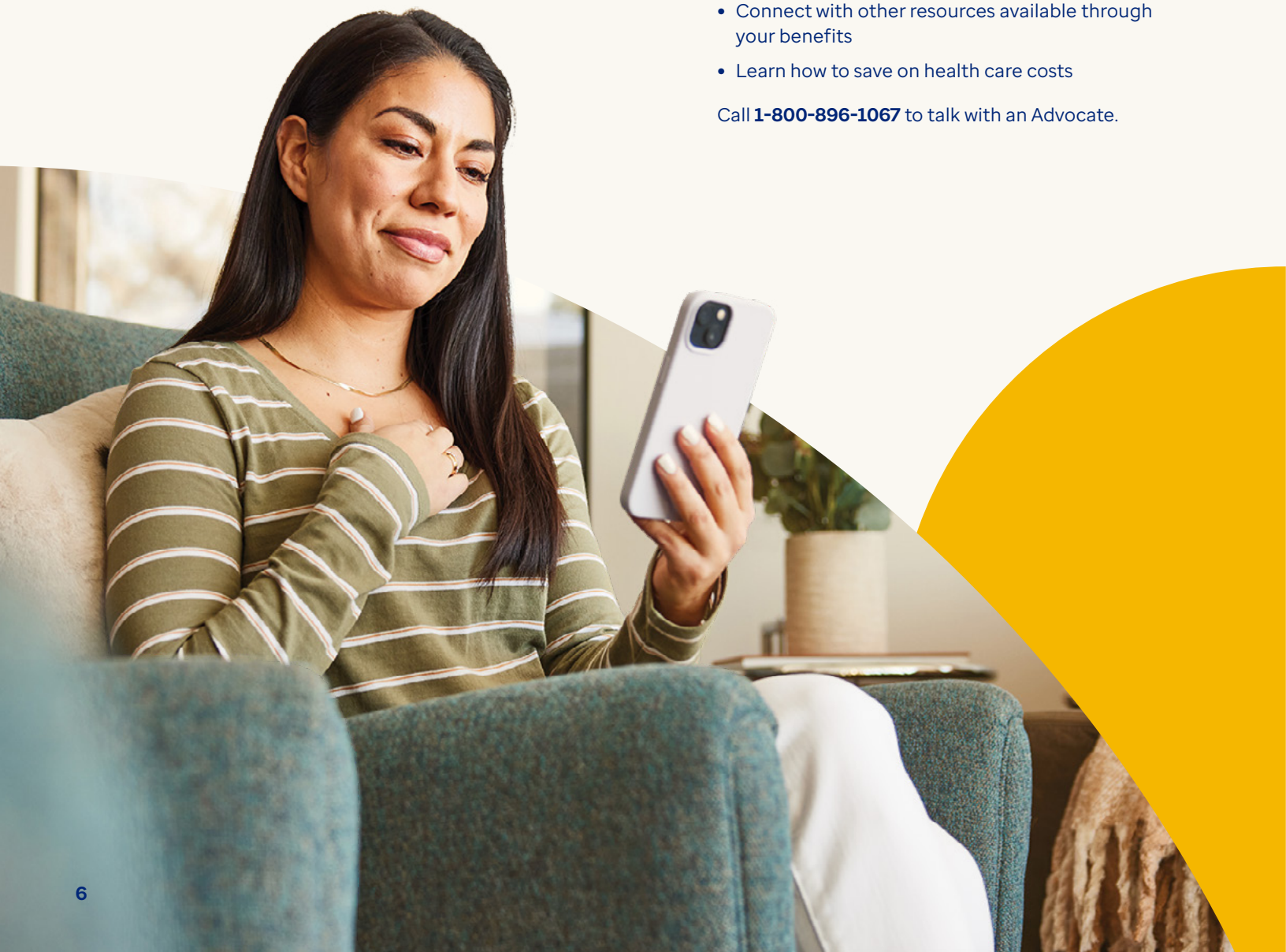
When you receive an unexpected out-of-network bill for over $300, call **1-800-896-1067.** UnitedHealthcare member services will connect you with Naviguard, and they'll help you resolve the issue by negotiating directly with providers.

Have questions about your health or benefits?

Call the UnitedHealthcare Advocate Team. They can help you:

- Improve your health, manage a chronic condition and understand complex medical issues
- Understand how your health plan works
- Get answers about your health accounts, a recent claim or how much you can expect to pay
- Connect with other resources available through your benefits
- Learn how to save on health care costs

Call **1-800-896-1067** to talk with an Advocate.





Behavioral health resources

Personalized recommendations

Answer a few questions at **myuhc.com/mh-recommendations** or call the number on your health plan ID card to find out which resources may be a good fit for you.

Behavioral health providers

Connect virtually or in person with a licensed therapist, counselor, psychologist or psychiatrist for ongoing support with:

- Depression, stress and anxiety
- Substance use and recovery
- Eating disorders
- Parenting and family problems
- Bipolar and neurodevelopment disorders

Calm Health

Available through your benefits at no additional cost to you, Calm Health includes content and programs created by psychologists to help you work toward well-being goals like:

- Sleeping better
- Building skills to manage stress
- Developing resiliency
- Starting and building a mindfulness habit



Physical health resources

Maven

Get personalized 24/7 virtual support and guidance for your pregnancy, postpartum and newborn journey. You and your partner can meet with providers anytime to get the support you need, when you need it.

mavenclinic.com/join/uhc

Navigate your orthopedic care

Through a single point of contact, you get more help navigating the complex health care system, including access to specialized nurses and quality providers, from early pain through treatment and beyond.

1-800-896-1067, TTY 711

Bariatric Resource Services

Get education and personal support before and after weight-loss surgery. Our nurse care managers will be there to help you along the way.

myuhc.phs.com/brs
1-800-896-1067, TTY 711

Transplant Resource Services

Get connected to Transplant Centers of Excellence (COE). Our experienced nurses will work with you and your doctors throughout your care. You'll also gain access to:

- Travel and lodging assistance for COEs over 50 miles away
- Education, support and assistance with treatment plans

1-800-896-1067, TTY 711



Additional resources

One Pass Select

Make being healthy fun with One Pass Select. Choose the membership that works for you, with access to thousands of fitness centers across the country plus on-demand and streaming classes. From strength training and swimming to yoga and spin classes, it's a great way to try new things and push yourself physically and mentally.

onepassselect.com

Real Appeal is now Wellos

Wellos is a wellness program built for real life. Combining smart technology with personalized support, Wellos helps members create healthy habits, track progress and stay motivated with tailored recommendations, coaching tools and insights designed to support long-term wellness.

wellos.com/member

Wondr Health

Available at no additional cost, Wondr can help you lose weight and improve your health. It offers self-paced online classes and a Welcome Kit with manual, tape measure and bracelet.

enroll.wondrhealth.com/StateofArizona

UHC Store

At the new UHC Store, we're working to make it easier to get healthier with a new shop that provides discounts on health and wellness items from brands you may know. Find offerings for all of this and more:

- Fitness
- Nutrition
- Women's health
- Sleep
- Weight loss
- Coaching

These savings opportunities are exclusively for UnitedHealthcare members.

myuhc.com

Here's the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you experienced it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Phone: Toll-free **1-800-368-1019, 1-800-537-7697** (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us, such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

ةيوغللا ةدعاسملا تامدخنإ فإ ،(**Arabic**) ةيبرعلا تنك اذإ بهي بن ت ة قاطبىلعجردملا يناجملا فتلهلامقربللاصتالاىجرُي .كلةحاتمةيناجملا .كبةصاخلا فيرعتلا

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات کمک زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dęę' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

This document includes general information about your medical benefits plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described in this document are subject to change at any time.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 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 available at all times or in all locations or for all members. Check your benefits plan to determine if these services are available.

UnitedHealth Premium® is proprietary to UnitedHealthcare. UnitedHealth Premium evaluates physicians based on safe, timely, effective and efficient quality care criteria to help members make more informed choices for their health care. **It's intended only as a guide and should not be the sole factor considered when selecting a physician. Designations have a risk of error and members should discuss designations with a physician before choosing one. If a member already has a physician, they should also consult with them for advice on selecting other physicians.** The fact that a physician does not have a Premium Care Physician designation does not mean that the physician does not provide quality health care services. All physicians in the UnitedHealthcare network have met certain minimum credentialing requirements (separate from the UnitedHealth Premium criteria). Please visit the medical care directory specific to the member's benefits plan for physician designations and detailed information about UnitedHealth Premium and the evaluation methodology.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If you feel your condition is severe and needs attention, please contact your treating provider or mental health therapist for help. This program is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia and West Virginia due to regulatory filings. Please consult with your tax specialist to determine taxability of these offerings.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business – discuss with your UnitedHealthcare representative for details. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by One Pass Solutions, Inc. Subscription costs are payable to One Pass Solutions, Inc.

UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program or service, is not insurance, and is not a substitute for health plan benefits or professional medical advice, diagnosis or treatment. UnitedHealthcare does not endorse or guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these offerings. Purchasing any offerings may have tax implications. Health Savings Account (HSA) use and eligibility may be impacted. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from UHC Store. Components subject to change. UHC Store is not available in all states or for all members.

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The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

All trademarks are the property of their respective owners.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Get ready for 2027 open enrollment. We're here to help.

Visit our Virtual Education Center or call us with any questions.

uhcvirtual.com/stateofaz

1-800-896-1067



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