

[MUSIC PLAYING IN THE BACKGROUND THROUGHOUT VIDEO]

[UNITEDHEALTHCARE LOGO]

MALE VOICEOVER: At UnitedHealthcare, your health is important to us.

[Text On Screen – Health Plan Options, Nebraska Dept. of Administrative Services, UnitedHealthcare]

That's why we're here to make sure you understand your options for the coming year.

[Text On Screen – Choosing Coverage with UnitedHealthcare]

[Text On Screen – 3 health plan options]

The state of Nebraska offers three health plan options, two copay plans,

[Text On Screen – Copay Plans, High-Deductible Health Plan + Health Savings Account]

and a high deductible health plan that's eligible for a health savings account.

[Text On Screen – Same comprehensive medical and pharmacy benefits]

The plans offer the same comprehensive medical and pharmacy benefits,

[ANIMATION OF DOLLAR BILLS]

but are different in how much you pay for care.

[GRAPHICS OF IMAGES REPRESENTING A DOCTOR, PRESCRIPTION MEDICINE BOTTLE, HEART]

It's important to note that you may pay less when you see a network provider.

[Text On Screen – Let's review the copay and high-deductible plan options]

Let's review the copay and high deductible plan options.

[Text On Screen – Copay Plan Options]

The copay plan options, identified as the Well Nebraska plans and the regular plan,

[Text On Screen – Plans offer more predictable costs]

offer more predictable costs when you need medical care.

[Text On Screen – Premium: The amount you pay out of your paycheck]

You'll have a premium, the amount you pay out of your paycheck to have coverage.

[Text On Screen – Copays, Deductibles, Coinsurance]

You'll also have copays, deductibles, and coinsurance.

[Text On Screen – Copay: The set amount you pay for certain covered services]

A copay is the set amount you pay for certain covered services,

[GRAPHIC OF A STETHOSCOPE AND PRESCRIPTION PILL BOTTLE]

like visiting your doctor or filling a prescription.

[Text On Screen – Deductible: The amount you spend out-of-pocket each year]

[GRAPHIC OF A DOLLAR BILL AND A CALENDAR]

The deductible is the amount you spend out of pocket each year.

[Text On Screen – Deductible, Coinsurance: Percentage of the cost of your covered service, Health plan: Pays the remaining percentage]

Once you meet your deductible, you pay co insurance, a percentage of the cost of your covered service, and the health plan pays the remaining percentage.

[Text On Screen – Out-of-pocket maximum: The most you'll pay during the year until your plan starts to pay 100% for covered services]

It all adds up to the out of pocket maximum, the most you'll pay during the year until your plan starts to pay 100 percent for covered services.

[Text On Screen – High-Deductible Health Plan with HSA]

The consumer focused health plan is a high deductible plan that gives you more control over how you spend your health care dollars.

[Text On Screen – High-Deductible Health Plan + Health Savings Account]

It can be paired with a health savings account, or HSA.

[Text On Screen – More on that in just a moment]

More on that in just a moment.

[Text On Screen – Higher deductible, Lower premium]

This plan has a higher deductible, but a lower premium.

[Text On Screen – No copays]

There are no co pays.

[Text On Screen – Deductible]

Instead, you pay the cost of a covered service until you meet the deductible. Once the deductible has been met,

[Text On Screen – You pay a percentage of the cost of a covered service]

you pay a percentage of the cost of a covered service

[Text On Screen – Out-of-pocket maximum]

until you reach the plan's out of pocket maximum.

[Text On Screen – Eligible health care expenses are covered 100%]

Then, all eligible health care expenses are covered 100 percent.

[Text On Screen – HSA: Pay for eligible health care expenses]

With this plan, you can use an HSA to help pay for eligible health care expenses.

[Text On Screen – What is an HSA?]

What is an HSA?

[ANIMATION OF A PIGGY BANK AND CHANGE]

[Text On Screen – Put money aside tax-free]

Think of it like a bank account that lets you put money aside, tax free,

[Text On Screen – Save and pay for eligible health care expenses]

to help save and pay for eligible health care expenses.

[Text On Screen – HSA funds can be invested]

HSA funds can be invested once you reach a certain account minimum.

[Text On Screen – Earnings and interest grow tax free]

Any earnings or interest grow tax free.

[GRAPHIC OF A TABLE WITH A PLANT, MUG, AND CALENDAR]

The money in the account rolls over from year to year,

[Text On Screen – Always yours to keep: Change health plans, Retire, Leave service with the State of Nebraska]

and it's always yours to keep, even if you change health plans, retire, or leave service with the state of Nebraska.

[ANIMATION OF A PIGGY BANK AND CHANGE]

[Text On Screen – Pay for health care expenses now]

The money in your HSA can be used to pay for health care expenses you have now,

[Text On Screen – Medical, Dental, Vision, Pharmacy]

including eligible medical, dental, vision, or pharmacy expenses.

[Text On Screen – Save the money]

Or you can save the money and use it for health care expenses in the future,

[Text On Screen – Even in retirement]

even in retirement.

[Text On Screen – You can contribute to your HSA]

You can contribute to your HSA,

[Text On Screen – IRS sets annual limits]

but the IRS sets annual limits,

[Text On Screen – Check your Open Enrollment Options Guide]

so please check your Open Enrollment Options Guide for the maximum contribution limits this year.

[Text On Screen – Preventative Care]

Now, preventive care.

[Text On Screen – 100% coverage for routine preventive care]

All plans offer 100 percent coverage for routine preventive care in the network.

[Text On Screen – Annual wellness exam, flu shot, mammogram]

This includes things like your annual wellness exam, a flu shot, or a mammogram.

[Text On Screen – Pharmacy Benefits]

When you enroll in one of the State of Nebraska Medical Health Plans, you will automatically receive pharmacy benefits.

[Text On Screen – Find the right medication at the right cost]

It offers flexibility in finding the right medication at the right cost.

[Text On Screen – Tier 1, Tier 2, Tier 3]

Medications are put into tiers, based on their overall value,

[Text On Screen – Tier 1: Lowest Cost, Tier 2, Tier 3: Highest Cost]

with Tier 1 being your lowest cost option and Tier 3 being the highest cost option.

[GRAPHIC OF A WEEKLY PILL BOX]

[ANIMATION OF A CLOCK AND A DOLLAR BILL]

For medications you take regularly, you can save time and money,

[Text On Screen – 90-day supply]

by having a 90 day supply mailed right to your home

[Text On Screen – OptumRx Mail Service Pharmacy]

through the OptumRx Mail Service Pharmacy.

[Text On Screen – Other Benefits]

UnitedHealthcare offers other benefits and tools to help you reach your health goals.

[Text On Screen – UnitedHealthcare® app, myuhc.com]

With the UnitedHealthcare app and MyUHC.com,

[Text On Screen – Personalized information at your fingertips]

you get personalized information right at your fingertips.

[Text On Screen – Find a doctor, Track your claims, Manage a prescription, Estimate costs, More]

Find a doctor, track your claims, manage a prescription, estimate costs, and more.

[Text On Screen – Talk to an online nurse 24/7]

You can also talk to an online nurse 24/7 who can answer many of your health questions.

[Text On Screen – Virtual Visits let you see a doctor anywhere]

Virtual visits let you see a doctor anywhere, anytime from your mobile device or computer.

[Text On Screen – For minor health issues like a cold or pinkeye]

It's ideal for minor health issues like a cold or pink eye, and you don't even have to leave your home.

[Text On Screen – Virtual behavioral therapy, confidential counseling, one-on-one private video sessions]

Virtual behavioral therapy offers confidential counseling and includes one on one private video sessions.

[Text On Screen – Real Appeal: Personalized coaching, Tools to track your progress]

If you're looking to lose weight, Real Appeal can help with personalized coaching and tools to help track your progress.

[Text On Screen – No additional cost]

It's available at no additional cost.

[Text On Screen – Choose the right health plan for you]

It's important that you choose the health plan that works best for you and your family. We know there's a lot to consider.

[Text On Screen – We're here to help]

If you have any questions, we're here to help.

[Text On Screen – Nebraska Dept. of Administrative Services, UnitedHealthcare, Call to speak with a UnitedHealthcare specialist 1.877.263.0911, This video includes general information about your medical benefit 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.]

Just call this number to speak with a UnitedHealthcare specialist.

[Text On Screen –To enroll, go to link.nebraska.gov]

[END MUSIC]