

The NexusACO® Open Access (OA) Plan

With this health plan, you need to select a Primary Care Physician (PCP) from the NexusACO® network to help you manage your care. You won't have coverage if you go out of the network. If you need to see a network specialist, you don't need a referral from your PCP.



As part of our NexusACO plan, we can help you make more informed choices about your health care by making valuable, cost-efficient care easier to find. Look for the Tier 1 blue dot when searching our network for a doctor.

The NexusACO OA Plan highlights

Get a plan with a Primary Care Physician (PCP) and access to Tier 1 providers who can help you get quality care.

- Select your personal PCP from the plan network. This health plan requires you to select a PCP who can help manage your care. Each enrolled person must select a PCP.
- Get the most out of your benefits by using Tier 1 providers. Look for the Tier 1 blue dot when choosing doctors, hospitals and other health care providers. These providers have been recognized for offering quality care while also providing the greatest value from your health care benefits.
- If you need a specialist, you do not need a referral. To help save money, work with your PCP to select a network specialist.
- There's no coverage if you go out-of-network. If you don't use a network provider, you will be responsible for all of the cost.
- Preventive care is covered 100 percent in the network. You don't have to pay any out-of-pocket costs for age-appropriate preventive care.

Please refer to your summary of benefits and other plan documents for specific coverage and limitations.


How our network can help lower your costs.

Selecting a doctor is one of the most important health decisions you'll make. Our national Tier 1 network includes select Accountable Care Organization ACO providers and UnitedHealth Premium® physicians who have been evaluated and have met benchmarks for quality and cost-efficiency. Choosing Tier 1 providers and hospitals in an ACO, supplemented with the UnitedHealth Premium Provider program, offers our plan members the greatest value from their health care benefits.

A doctor's Tier 1 status may change so it's important to visit the NexusACO network and check your doctor's Tier 1 status before you access care.

Look for Tier 1 care first.

Where you go for care can make a difference. You will pay less by using Tier 1 providers. Tier 1 providers are network doctors, hospitals and other health care facilities that will offer you the greatest value from your health care benefits.

 Tier 1 (lowest costs)	\$
Network	\$\$
Out-of-network (highest costs)	\$\$\$

Tier 1 Providers and Hospitals.

By selecting a Tier 1 provider or hospital, you may save money when using benefits for services such as doctor office visits, hospital care, pregnancy and newborn care services and more.

- **Tier 1 Providers**
These are Primary Care Physicians (PCPs) and medical specialists who are typically affiliated with either an ACO or are part of the UnitedHealth Premium program. Tier 1 doctors hold health care to a higher standard, delivering consistently better results and giving you the greatest value for your health care dollars.
- **Tier 1 Hospitals**
ACO hospitals and select facilities who have been evaluated and designated for quality and cost are in Tier 1. Tier 1 facilities are available at a lower out of pocket cost.

Certain network benefit services are not tiered and are processed at Tier 1 benefit levels, including but not limited to: emergency and urgent care, ambulance, freestanding lab, durable medical equipment, mental health and substance disorder services, home health, hospice, prosthetics, physical, occupational and speech therapies, and chiropractic services.

Choosing your Primary Care Physician (PCP).

You must select a PCP when you sign up for the plan. One PCP can be selected for the entire family or each covered person can select their own. If you don't select a PCP when you enroll, one will be assigned to you.

Your PCP.

- Must be located in a town or city near where you (the subscriber) live.
- Must be a general practice, family practice, pediatrician or internal medicine physician.
- Cannot be an obstetrician/gynecologist (OB/GYN).

PCP information to provide when you enroll.

For you and each covered family member, you will need to:

- Provide PCP's first and last name, their address and Physician ID number. Be sure to include the complete ID number that you see when you search in the network.
- Indicate if you are an existing patient of the PCP.

To change your PCP.

Once you are a plan member, you can change your PCP at any time, no more than once a month, by calling the number on your ID card or visiting myuhc.com. Changes requested must be submitted by or on the last day of the month to be effective the first of the next month.

How the NexusACO® OA Plan works.

- You'll usually pay a copayment each time you see your PCP or need a prescription. You will pay a lower copay when you use Tier 1 providers.
- You'll usually have to pay a deductible before your plan will pay for covered services.
- After you pay the deductible, you'll likely have coinsurance, where you share a percentage of the cost with your plan. You will pay a lower percentage when you use Tier 1 providers.
- You are protected with an out-of-pocket limit. You'll never pay more than your out-of-pocket limit during the plan year. The out-of-pocket limit includes all of your network payments.

Note: Age appropriate preventive care services are covered 100 percent when received in the plan network. For certain services, you may be required to have approval before those services can be covered by your plan.

Summary of covered services

This plan covers the following health care services and more.

- Doctor office visits
- Emergency services
- Hospital care
- Lab services
- Mental health and substance disorder services
- Outpatient care services
- Pregnancy and newborn care services
- Prescription drugs
- Preventive care services
- Rehabilitation services and devices
- Wellness services

This may not be a complete list of the services covered under this plan. See your health plan documents for coverage details.

For more information: <https://www.whyuhc.com/kisd>

Tier 1 providers may be subject to change. Visit myuhc.com[®] for the most current information or call the number on your health plan ID card.

The UnitedHealth Premium[®] designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com[®]. You should always visit myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please visit myuhc.com for detailed program information and methodologies.

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